

Supplementary ESG Index 2024

Itaú Unibanco Holding S.A.



About the report

Welcome to the 2024 ESG Supplemental Index

This document is an integral part of our set of annual reports for the period from January 1 to December 31, 2024, 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

- 03** Basis of preparation
- 05** GRI
- 20** SASB
- 24** SDGs
- 39** Self-Assessment Report: Principles of Responsible Banking (UNEP FI)
- 41** Effectiveness Report on the Social, Environmental and Climate Responsibility Policy (PRSAC)

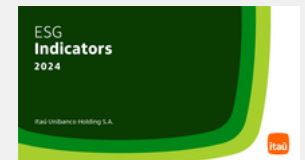
ESG report

Complete and detailed report on environmental, social and governance issues, highlighting management practices, business, goals and performance, including metrics related to the main international sustainability guidelines.



Supplementary index

Summary of metrics GRI, SASB, SDGs, UNEP and PRSAC.



ESG Indicators

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



Integrated Annual Report

Strategic and summarized overview of the value generation process, highlighting the business context, Organization profile, strategy, risks and opportunities, climate issues and capital performance.

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 2024 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 2024 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 2024 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 2024 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 – 4Q24](#), page 17.

All information presented in the 2024 ESG Report is based on the 2024 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 2024 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 2024 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 2024 ESG Report reflects the Company's performance.
- The metrics and indicators presented in the 2024 ESG Report were selected based on materiality and economic, social and environmental impact criteria.
- The calculation methods for ESG metrics and indicators are clearly described in the report and in this Preparation Basis.

Functional currency

The 2024 ESG Report is prepared and presented in local currency (Real). Amounts in foreign currency are converted to 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 4Q24](#), page 28.

Information quality

All stages of preparation, collection and consolidation of the 2024 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 2024 ESG Report had the participation and collaboration of several areas of the Organization.

The data used to prepare the 2024 ESG Report were collected from the responsible areas - extracted from information systems or management spreadsheets - and approved by the 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, 2024. 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 (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
GRI 2: The organization and its reporting practices (General Contents 2021)							
2-1	Organization details	Who we are, p.07 Supplementary ESG Index, p.03	-	-	-	No	-
2-2	Entities included in the organization's sustainability report	About the report, p.04 Risk Management and Pillar 3 Report, p.17	-	-	-	Yes	-
2-3	Reporting period, frequency and point of contact	About the report, p.04	-	-	-	No	-
2-4	Restatements of information	About the report, p.04 Water, p.129	-	-	-	Yes	The reformulations are described in the indicated pages of the ESG Report 2024.
2-5	External verification	About the report, p.04 Independent Auditors' Opinion, p.271	-	-	-	Yes	-
GRI 2: Activity and workers (General Contents 2021)							
2-6	Activities, value chain and other business relationships	Who we are, p.07 Sustainable finance, p.51 Suppliers, p.210 Integrated Annual Report, p.38	-	-	-	No	“Other relevant business relationships” include commercial partnerships and joint ventures. “Significant changes” correspond to structural, operational and strategic changes that substantially impact the Organization, such as mergers and acquisitions, geographic expansion, new businesses, regulatory changes, among others.

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
2-7	Employees	Workforce, p.137 Diversity and inclusion, p.138-153 Attraction and retention, p.155	Employee data by country and gender; and race; and hierarchical level; and age group; and work model.	Incomplete information	Data from international units are not managed centrally by the Human Resources Department, therefore, we only report data from our workforce in Brazil, which represented 96.7% of the Company's total employees at the end of 2024. The workforce profile by country can be found in the annual reports of each business unit.	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.208-210	-	-	-	No	"Significant fluctuations" are significant variations in the number of third parties that significantly impact our operations.
GRI 2: Governance (General Contents 2021)							
2-9	Governance structure and its composition	Corporate governance, p. 224 Internal charter of the Board of Directors, p. 2 Policy for Appointment and Succession of Board Members, p. 1-3 General Shareholders' Meetings ESG Indicators Spreadsheet	-	-	-	No	Considers the composition of the Board of Directors approved at the General Shareholders' Meeting held on April 17, 2025.
2-10	Appointment and selection to the highest governance body	Corporate governance, p.227 Internal charter of the Nomination Committee Policy for Appointment and Succession of Board Members	-	-	-	No	-

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
2-11	President of the highest governance body	Corporate governance, p.227-228	-	-	-	No	-
2-12	Role played by the highest governance body in overseeing impact management	ESG strategy, p.17 Corporate governance, p.227	-	-	-	No	-
2-13	Delegation of responsibility for impact management	ESG strategy, p.17 Corporate governance, p.224	-	-	-	No	The Board is responsible for managing impacts with the support of advisory committees, as presented in the Corporate Governance chapter.
2-14	Role played by the highest governance body in sustainability reporting	About the report, p.04 Corporate governance, p.227	-	-	-	No	-
2-15	Conflicts of interest	Business ethics, p.236 Financial statements Consolidated, pages 127-129. Stockholding Structure. Management structure.	-	-	-	No	Considers the Company's Board of Directors as the "highest governance body". Conflicts of interest are managed as demonstrated on p 236, but the information is not disclosed publicly.
2-16	Communication of critical concerns	ESG strategy, p.17 Corporate governance, p.230	Number of matters communicated to the Board of Directors in the form of critical concerns.	Confidentiality restrictions	The information was omitted because it was considered strategic	No	Considers "critical concerns" as significant, real and potential risks that may affect the Organization, its business model and its value chain.
2-17	Collective knowledge of the highest governance body	Corporate governance, p.228-229	-	-	-	No	-
2-18	Performance assessment of the highest governance body	Corporate governance, p.227	Actions taken in response to assessments by Governance members	Confidentiality restrictions	The information was omitted because it was considered strategic	No	-

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
2-19	Remuneration policies	Compensation and benefits, p.178 Corporate governance, p.230	Sign-on bonuses or recruitment incentive payments	Confidentiality restrictions	The information was omitted because it was considered strategic	No	"Other severance payments" are considered to be Voluntary Termination programs. The amounts paid upon termination are included in the total Personnel Expenses.
2-20	Process for determining remuneration	Compensation and benefits, p.177-181 Corporate governance, p.230 Internal charter of the Compensation Committee Shareholders' Voting Bulletin: Meeting Manual	-	-	-	No	The Remuneration Committee, composed 100% of non-executive members, is responsible for preparing and reviewing the remuneration policies and programs for the Directors, proposing different forms of remuneration to the Board of Directors. The result of the shareholders' votes on the remuneration of the Directors is available in the AGM/AGE voting bulletin.
2-21	Proportion of total annual remuneration	Compensation and benefits, p.177-188 Corporate governance, p.230	Total annual compensation of the highest-paid individual	Confidentiality restrictions	The information was omitted because it was considered strategic	No	-
GRI 2: Strategy, policies and practices (General Contents 2021)							
2-22	Declaration on sustainable development strategy	Message from the CEO, p.05 ESG strategy, p.09 Climate change, p.22	-	-	-	No	-
2-23	Policy commitments	Social, environmental and climate risks, p.32 Relationship with clients, p.96-99 Human Rights, p.199 Business ethics, p.232-235	-	-	-	No	"Precautionary principle" are proactive actions and measures adopted to prevent, mitigate and avoid potential damage to the environment and society, even when there is no certainty of its occurrence, including financing and investment decisions, product development, risk management, among others.
2-24	Incorporation of policy commitments	Social, environmental and climate risks, p.32 Relationship with clients, p.96-99 Human Rights, p.199 Business ethics, p.232-235	-	-	-	No	-

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
2-25	Processes to repair negative impacts	ESG strategy, p. 09 Social, environmental and climate risks, p. 32 Environmental management, p. 106 Reporting channels, p. 262	-	-	-	Yes	Users of grievance mechanisms are not involved in their design or review.
2-26	Mechanisms for advice and raising concerns	Business ethics, p.232 Reporting channels, p.265	-	-	-	Yes	-
2-27	Compliance with laws and regulations	Business ethics, p.232	Total value of non-significant fines for non-compliance with laws and regulations.	Incomplete information	For regulatory compliance, the data will be disclosed in the Reference Form, published on a date after the publication of this document.	Yes	We adopt criteria established in the financial reports, which consider values that exceed 0.5% of the Net Equity to be significant.
2-28	Participation in associations	Political influence, p.241 ESG indicators Spreadsheet	-	-	-	No	-
GRI 2: Stakeholder engagement (General Contents 2021)							
2-29	Approach to stakeholder engagement	ESG Strategy, p. 13 Sustainable Finance, p. 65-79 Employee Experience, p. 170-172 Suppliers, p. 211	-	-	-	Yes	-
2-30	Collective bargaining agreements	Labor relations, p.175 Compensation and benefits, p.178-183 Health and safety, p.193	-	-	-	Yes	Collective agreements and collective labor conventions cover employees under the CLT regime in professional categories recognized by the national collective agreement and applicable legislation, excluding interns, workers under different regimes not covered by union representation and service providers.
GRI 3: Material Topics 2021							
3-1	Process of defining material topics	ESG strategy, p.12	-	-	-	Yes	-

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
3-2	List of material topics	ESG strategy, p.15	-	-	-	Yes	-
3-3	Management of material topics	ESG strategy, p.17	-	-	-	No	-
3-3	Data protection and information security	Privacy and data protection, p.246	-	-	-	No	-
3-3	Credit and sustainable financing	Sustainable finance, p.51	-	-	-	No	-
3-3	Diversity, equity and inclusion	Diversity and inclusion, p.138	-	-	-	No	-
3-3	Working conditions	Development, p.161 Employee experience, p.170 Labor relations, p.173 Compensation and benefits, p.177 Health and safety, p.193	-	-	-	No	-
3-3	Adaptation to climate change	Climate change, p.22 Social, environmental and climate risks, p.32 GHG emissions, p.112	-	-	-	No	-
3-3	Customer-focused innovation	Relationship with clients, p.95 Sustainable finance, p.51-90	-	-	-	No	-
3-3	Financial inclusion and entrepreneurship	Sustainable finance, p.81	-	-	-	No	-
3-3	Responsible Investment	Sustainable finance, p.68	-	-	-	No	-
3-3	Financial education and responsible offering	Relationship with clients, p.95 Sustainable finance, p.81	-	-	-	No	-
3-3	Corporate governance	Corporate governance, p.229	-	-	-	No	-
3-3	Integrity and ethics	Business ethics, p.232 Manifestation channels, p.260	-	-	-	No	-

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
3-3	Social responsibility and political influence	Social Private Investment, p.213 Political influence, p.239	-	-	-	No	-
3-3	Biodiversity and use of land	Biodiversity, p.24	-	-	-	No	-
3-3	Responsible supply chain	Suppliers, p.208	-	-	-	No	-
3-3	Materials and waste and eco-efficiency:	Environmental management, p.106 GHG emissions, p.112 Water, p.129 Energy, p.125 Materials and waste, p.132	-	-	-	No	-
GRI 201: Economic Performance 2016							
201-1	Direct economic value generated and distributed	Who we are, p.07 Integrated Annual Report, p.23	-	-	-	Yes	The Value is calculated from the Consolidated Value Added Statement and considers the total operating and non-operating revenues and operating expenses in the period, distributed in the form of payments to personnel, taxes, fees and contributions, remuneration of third-party capital and remuneration of equity, in accordance with the criteria defined in Technical Pronouncement CPC 09 – Value Added Statement
201-2	Financial implications and other risks and opportunities arising from climate change	Social, environmental and climate risks, p.32-36 Integrated Annual Report, p. 14-16, 20, 26 e 96	-	-	-	Yes	Considers “substantial changes” as significant changes in Itaú Unibanco’s business, operations or value chain resulting from risks and opportunities related to climate change.
GRI 203: Indirect Economic Impacts 2016							
203-2	Significant indirect economic impacts	Social Private Investment, p.214 Sustainable finance, p.85	-	-	-	Yes	Considers “significant indirect economic impact” to be the resources (own or incentivized invested in social and environmental projects and programs

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
GRI 204: Purchasing Practices 2016							
204-1	Proportion of spending on local suppliers	Suppliers, p.210	-	-	-	Yes	Considers “local suppliers” as companies that operate and have revenue in the national territory (Brazil), and “important operational suppliers” as service and/or material companies that directly impact our operations. The percentage spent on local suppliers considers the total payments to approved suppliers with an active contract in Brazil during the period.
GRI 205: Fight Against Corruption 2016							
205-1	Operations assessed for corruption-related risks	Business ethics, p.237 Human Rights, p.201 Suppliers, p.210 Social, environmental and climate risks, p.32	-	-	-	No	It considers “corruption” as the act of suggesting, offering, promising, granting, requesting, demanding, accepting or receiving, directly or indirectly, through demand or not, to/from people or companies in the public or private sectors or third sector organizations, from any country, undue advantages of any nature (financial or otherwise) in exchange for the performance or omission of acts inherent to their duties, operations or activities for the Conglomerate or aiming at benefits for themselves or third parties. It considers “Operations”: as all our business, relationships and administrative activities and “Significant Risks” the risks that may impact the Organization’s image and reputation
205-2	Communication and training in anti-corruption policies and procedures	Business ethics, p.234-237 Suppliers, p.212	Skilled employees and business partners by region.	Information unavailable	We do not monitor information segregated by region, only consolidated information. Our suppliers in Brazil declare their acceptance of our Supplier Relationship Code and the Itaú Unibanco Code of Ethics and Conduct.	Yes	Training in combating corruption is part of the mandatory training cycle of the Integrity and Ethics Program, applicable to all employees and Administrators in Brazil. Communications of policies and procedures are via email, corporate portal and other internal communication channels.

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
205-3	Confirmed cases of corruption and measures taken	Business ethics, p.237 Reporting channels, p.262-265 Suppliers, p.211	-	-	-	Yes	It considers cases of corruption involving public employees and agents, covered by the Anti-Corruption Law or the Clean Company Law, and involving private employees and agents, through internal investigation, to be admissible.
GRI 302: Energy 2016							
302-1	Energy consumption inside the organization	Energy, p.128	Energy consumption of renewable and non-renewable fuels inside and outside the organization	Information unavailable	Information is not collected with this segmentation.	Yes	Electricity consumption is calculated and monitored through invoices and records and takes into account all operations in Brazil, including administrative buildings and offices, data centers and branch networks. In emergency situations, it may be necessary to use diesel to generate electricity through generators, with the aim of maintaining and ensuring electricity availability in our operations. About energy for heating, cooling or steam, the Bank does not use or sell this type of energy.
302-3	Energy intensity	Energy, p.128	-	-	-	No	-
302-4	Reduction of energy consumption	Energy, p.128	-	-	-	Yes	-
GRI 303: Water and effluents 2018							
303-3	Water withdraw	Water, p.129-131	Water withdraw in areas with water stress by category	Incomplete information	The water collected comes from freshwater sources, recycled water or reuse, and does not consider other categories. We do not report water consumption data segmented by regions under water stress due to technical and structural limitations in the data collection and monitoring model.	No	-

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
303-4	Water disposal	Water, p.129-131	Water discharge in water-stressed areas and total dissolved solids by category	Incomplete information	The discarded water is treated in its own treatment plants or via public water and sanitation concessionaires.	No	-
303-5	Water consumption	Water, p.129-131	Water consumption in areas with water stress	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.	Yes	Considers "Significant Impact" any impact related to the risk of water shortages and interruption of our operations.
GRI 305: Emissions 2016							
305-1	Direct (Scope 1) greenhouse gas (GHG) emissions	GHG emissions, p.113-117	-	-	-	Yes	Our inventory of Greenhouse Gas (GHG) emissions follows the methodology of the Brazilian GHG Protocol Program, ensured by an independent audit and certified by Inmetro.
305-2	Indirect (Scope 2) greenhouse gas (GHG) emissions from energy purchases	GHG emissions, p.113-118	-	-	-	Yes	Observe the basis for preparation of GRI 305-1
305-3	Other indirect (Scope 3) greenhouse gas (GHG) emissions	GHG emissions, p.113-124	-	-	-	Yes	Observe the basis for preparation of GRI 305-1
305-4	Greenhouse gas (GHG) emissions intensity	GHG emissions, p.113-124	-	-	-	Yes	Observe the basis for preparation of GRI 305-1
305-5	Reduction of greenhouse gas (GHG) emissions	GHG emissions, p.113-120	-	-	-	Yes	Observe the basis for preparation of GRI 305-1

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
GRI 306: Waste 2020							
306-3	Waste generated	Materials and waste, p.135	-	-	-	Yes	-
306-4	Waste not intended for final disposal	Materials and waste, p.135	-	-	-	No	-
306-5	Waste destined for final disposal	Materials and waste, p.135	-	-	-	No	-
GRI 308: Supplier Environmental Assessment 2016							
308-2	Negative environmental impacts in the supply chain and measures taken	Suppliers, p.211	-	-	-	No	Suppliers’ activities were assessed for environmental risk based on their potential environmental impact and/or carbon-intensive nature, and the following points were assessed: 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 known for high emissions (e.g. refrigerants; sewage and water treatment).
GRI 401: Employment 2016							
401-1	New hires and employee turnover	Attraction and retention, p.155-159	Data on new employees and turnover, by region.	Incomplete information	By the end of 2024, 84.1% of the workforce in Brazil was located in the Southeast region of the country. We do not collect information on a consolidated basis by region.	Yes	The turnover calculation considers the total number of hires and dismissals divided by the average number of employees in the year (Brazil only and excluding apprentices, expatriates, people retired due to disability, directors and interns).

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
401-2	Benefits offered to full-time employees that are not offered to temporary or part-time employees	Compensation and benefits, p.178	Absolute total open by gender	Incomplete information	We present the overall totals, but when opening by gender we believe it is more relevant to present the percentages, in order to allow the reader to have more clarity about the order of magnitude.	No	-
401-3	Maternity and paternity leave	Health and safety, p.195-196	-	-	-	Yes	Total is presented in absolute value and the other values in percentage. Consult the preparation basis for GRI metrics 2-7, 2-8 and 2-30.
GRI 403: Occupational Health and Safety 2018							
403-1	Occupational health and safety management system	Health and safety, p.189-197	-	-	-	Yes	Considers “activities and workplaces” to be operations in bank branches, administrative buildings and data centers in Brazil. See the basis for preparing GRI metrics 2-7 and 2-30
403-2	Hazard identification, risk assessment and incident investigation	Health and safety, p.191	-	-	-	No	Consult the preparation basis for GRI metrics 2-7, 2-8 and 2-30
403-3	Occupational health services	Health and safety, p.191	-	-	-	No	Consult the preparation basis for GRI metrics 2-7, 2-8 and 2-30
403-4	Worker participation, consultation and communication with workers regarding occupational health and safety	Health and safety, p.189	-	-	-	No	Consult the preparation basis for GRI metrics 2-7, 2-8 and 2-30
403-5	Training of workers in occupational health and safety	Health and safety, p.193	-	-	-	No	Consult the preparation basis for GRI metrics 2-7, 2-8 and 2-30

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
403-6	Promoting worker health	Health and safety, p.193	-	-	-	Yes	Consult the preparation basis 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.193	-	-	-	No	"Significant impacts" consider any occupational condition or event that may significantly affect the physical, emotional or psychological integrity of employees, such as injuries, work accidents, occupational diseases, absences and fatalities. "See the basis for preparing GRI metrics 2-7, 2-8 and 2-30
403-8	Workers covered by an occupational health and safety management system	Health and safety, p.189-193	Workers who are not employees	Incomplete information	We do not have direct control over workers who are not employees.	Yes	Does not include workers who are not employees. See the basis for preparing GRI metrics 2-7, 2-8 and 2-30
403-9	Work accidents	Health and safety, p.191-197	Number and rate of occupational accidents with serious consequences and mandatory reporting by type of accident and total hours worked, as well as the main types of accidents and hazards that pose risks with serious consequences.	Not applicable	The financial sector does not present significant levels of hazardousness related to work 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 the rate of days lost.	Yes	The concepts adopted for work accidents and occupational diseases are based on Social Security Law No. 8.213/91. "Work accidents with serious consequences" are those that result in death or serious injuries, such as absence of more than 180 days or irreversible injuries. "Work accidents requiring mandatory reporting" are those that must be reported to the INSS. See the basis for preparing GRI metrics 2-7, 2-8 and 2-30.
403-10	Occupational diseases	Health and safety, p.191-197	Total number of occupational diseases by most frequent type of cause, and types of work-related health problems.	Incomplete information	The information is not processed in accordance with the parameters established by 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.

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
GRI 404: Training and Education 2016							
404-1	Average training hours per year, per employee	Development, p.161-163	-	-	-	Yes	The average considers the total training hours of all employees (synchronous and asynchronous) for the total number of employees trained in the year. Consult the basis for preparing GRI 2-7 metrics
404-2	Programs to improve employee skills and provide assistance for career transition	Development, p.164-167 Attraction and retention, p.160	-	-	-	No	-
404-3	Percentage of employees receiving regular performance and career development reviews	Development, p.161 Compensation and benefits, p.184	-	-	-	No	All employees in Brazil, regardless of gender and job level, receive regular performance assessments, in line with our Performance, Development and Career policy. Consult the basis for preparing GRI 2-7 metrics
GRI 405: Diversity and Equal Opportunities 2016							
405-1	Diversity in governance bodies and employees	Workforce, p.137 Diversity and inclusion, p.138 Attraction and Retention, p. 157 Corporate governance, p.228 ESG Indicators Spreadsheet	-	-	-	Yes	Consult the preparation basis for GRI 2-7 metrics
405-2	Ratio between base salary and remuneration received by women and those received by men	Compensation and benefits, p.187-188	Segmentation by important Operational units.	Not applicable	We consider the operational units located in Brazil, which are included in the calculation of the salary ratio, as significant. Therefore, there is no other unit to present segmentation.	Yes	Considers the average income, fee and/or fixed allowance received by women divided by the average received by men, according to their hierarchical level. We consider operational units located in Brazil, which are included in the calculation of the salary ratio, as significant. Consult the basis for preparing GRI 2-7 metrics.

Metric	Description	Location of the answer (Topic e page)	Omission			Audited	Preparation basis and comments
			Topic omitted	Reason	Explanation		
GRI 406: Non-Discrimination 2016							
406-1	Cases of discrimination and corrective measures taken	Reporting channels, p.262-264	-	-	-	Yes	Discrimination is considered to be the distinction, exclusion, offense, depreciation, embarrassment or preference given to a person or group of people, motivated by race, color, ethnicity, marital status, gender identity, affective-sexual orientation, disability or health condition, appearance, religion, political opinion, national origin, social origin, age – among other characteristics of the person – that has the purpose of inferiorizing the person or group.
GRI 410: Security Practices 2016							
410-1	Security personnel trained in Human Rights policies or procedures	Human Rights, p.203 Suppliers, p.212	-	-	-	No	-
GRI 414: Social Assessment of Suppliers 2016							
414-2	Negative social impacts of the supply chain and measures taken	Suppliers, p.211	-	-	-	No	Supplier activities were assessed for social risk based on their potential social impact, and the following points were assessed: potential risk due to discrimination and bias; risk to the physical and psychosocial safety of employees; key functions involving suppliers/ raw materials potentially obtained through practices analogous to slavery; any history of issues or incidents related to human rights violations and/or discrimination.
GRI 415: Public Policies 2016							
415-1	Political contributions	Political influence, p.240	-	-	-	No	
GRI 418: Customer Privacy 2016							
418-1	Substantiated complaints regarding breach of privacy and loss of customer data	Privacy and data protection, p.259 Reporting channels, p.260-265	Total data breaches, leaks, thefts or losses in the year	Confidentiality restrictions	The 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 Financial Sector Standards for the following segments: Commercial Banking (CB); Asset Management and Custody Activities (AC); Investment Banking and Brokerage (IB); Insurance (IN); and Mortgage Finance (MF). In this index, we list the SASB metrics reported in the 2024 annual reports of Itaú Unibanco Holding S.A.

Metric	Description	Document and page	Commented adherence	Audited
Data security				
FN-CB-230a.1	Number of data breaches, percentage of personal data breaches, number of account holders affected	Privacy and data protection, p. 246-259	Some information required by the indicator is strategic, which is why 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. 246-259	Some information required by the indicator is strategic, which is why it is not disclosed.	Yes
Building financial inclusion and capacity				
FN-CB-240a.1	Number and value of outstanding loans that qualify for programs designed to promote small business and community development	Sustainable Finance, p. 81	Some 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.	Sustainable Finance, p. 85	Some 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.	Sustainable Finance, p. 83-85	In Brazil, we do not have control over information that could determine who are clients without access, with limited access or lacking banking services.	No
FN-CB-240a.4	Number of participants in financial education initiatives for clients with no access, limited access or underserved by financial services..	Sustainable Finance, p. 87 Relationship with clients, p. 96	In Brazil, we do not have control over information that could determine who are clients without access, with limited access or lacking banking services.	No

Metric	Description	Document and page	Commented adherence	Audited
Employee diversity and inclusion				
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. 137 Diversity and Inclusion, p. 138	Some information required by the indicator is not available.	Yes
FN-IB-330a.1				
Incorporation of environmental, social and governance factors into credit analysis				
FN-CB-410a.2	Description of the approach to incorporating environmental, social and governance (ESG) factors into credit analysis.	Social, environmental and climate risk, p. 32	Complete	Yes
Incorporation of environmental, social and governance factors into investment management and advisory services				
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.	Sustainable finance, p. 76	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.	Sustainable finance, p. 69	Complete	Yes
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures.	Sustainable finance, p. 73	Some information required by the indicator is not available.	No
Incorporation of environmental, social and governance factors into investment banking and brokerage activities				
FN-IB-410a.1	Revenue from underwriting, advisory and securitization operations that integrate environmental, social and governance (ESG) factors, by sector.	Sustainable Finance, p. 57-76	Some 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.	Sustainable finance, p. 51	Some information required by the indicator is not available.	No
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. 51	Complete	No

Metric	Description	Document and page	Commented adherence	Audited
Incorporation of environmental, social and governance factors into investment management				
FN-IN-410a.2	Description of the approach to incorporating environmental, social and governance aspects into investment management processes and strategies	Sustainable finance, p. 92	Some information required by the indicator is not available.	Yes
Financed emissions				
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by Scope 1, Scope 2 and Scope 3.	GHG emissions, p. 112-120	Complete	Yes
FN-CB-410b.2	Gross exposure for each sector by asset class.	GHG emissions, p. 120	Complete	Yes
FN-CB-410b.3	Percentage of gross exposure included in the calculation of financed issues.	GHG emissions, p. 120	Complete	Yes
FN-CB-410b.4	Description of the methodology used to calculate financed emissions.	GHG emissions, p. 120	Complete	Yes
Policies designed to encourage responsible behavior				
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. 92	Some information required by the indicator is not available.	No
Exposure to physical risk				
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. 92	Some information required by the indicator is not available.	No
Environmental Risk for Mortgaged Properties				
FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting.	Social, environmental and climate risk, p. 45	Some information required by the indicator is not available.	No

Metric	Description	Document and page	Commented adherence	Audited
Business Ethics				
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 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. 260	Complete	Yes
FN-AC-510a.2				
FN-IB-510a.2				
Systemic risk management				
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category.	Form 20F Item: Basel III	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 IFRS 4Q24, p.133	Some information required by the indicator is not available.	No
FN-IB-550a.2				
Employee incentives and risk taking				
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 IFRS 4Q24, p.95	Complete	No
Activity metric				
FN-CB-000.A	Number and value of current and savings accounts by segment: individuals and small businesses.	Integrated Annual Report 2024, p.48	Some information required by the indicator is strategic, which is why it is not disclosed.	No

Sustainable Development Goals

The Sustainable Development Goals (SDGs) were launched in September 2015 and comprise 17 objectives and 169 targets to be achieved by 2030, covering a range of 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 established for 2030.

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
SDG 1 – No Poverty				
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"> Diversity and Development Sustainable Finance 	<ul style="list-style-type: none"> Customer-Focused Innovation Financial Inclusion and Entrepreneurship Sustainable Credit and Financing 	<ul style="list-style-type: none"> Personalization of financial offers with an appropriate economic profile Advancement of inclusive technologies in the user experience Development of minority groups such as SMEs Fostering a sustainable and inclusive economy with allocation of credit in sustainable sectors Granting credit to minority groups, generating income and financial and social inclusion 	Sustainable finance, p. 51 Relationship with clients, p. 95
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"> Climate Transition Sustainable Finance 	<ul style="list-style-type: none"> Adaptation and Mitigation of Climate Risks Sustainable Credit and Financing 	<ul style="list-style-type: none"> Climate risk management in credit granting Fostering a sustainable and inclusive economy by allocating credit to sustainable sectors Granting SME credit to minority groups, generating income and financial and social inclusion 	Climate change, p. 22 Sustainable finance, p. 51

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
1.a Ensure significant resource mobilization from a variety of sources, including through enhanced development cooperation, to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programmes and policies to end poverty in all its dimensions.	<ul style="list-style-type: none"> Diversity and Development Sustainable Finance 	<ul style="list-style-type: none"> Financial Inclusion and Entrepreneurship Sustainable Credit and Financing 	<ul style="list-style-type: none"> Development of minority groups as SMEs Provision of SME credit to minority groups generating income and financial and social inclusion 	Sustainable finance, p. 51 Relationship with clients, p. 96
SDG 2 – Zero Hunger and Sustainable Agriculture				
2.3 By 2030, double the agricultural productivity and incomes of small-scale 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	<ul style="list-style-type: none"> Sustainable Finance 	<ul style="list-style-type: none"> Biodiversity and Land Use Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors Granting SME credit to minority groups, generating income and financial and social inclusion Reforestation and sustainable management Preservation and conservation of fauna and flora Allocation of resources and partnerships for the development of technologies that drive the bioeconomy 	Biodiversity, p. 24 Sustainable finance, p. 51
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, droughts, floods and other disasters, and progressively improve land and soil quality	<ul style="list-style-type: none"> Climate Transition Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing Biodiversity and Land Use 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors Reforestation and sustainable management Preservation and conservation of fauna and flora Allocation of resources and partnerships for the development of technologies that boost the bioeconomy 	Biodiversity, p. 24 Sustainable Finance, p. 51

Sustainable Development Goals (SDGs) - Priority targets	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 increase agricultural production capacity in developing countries, in particular least developed countries.	<ul style="list-style-type: none"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing Biodiversity and Land Use 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors Reforestation and sustainable management Preservation and conservation of fauna and flora Allocation of resources and partnerships for the development of technologies that boost the bioeconomy 	<p>Biodiversity, p. 24</p> <p>Sustainable Finance, p. 51</p>
SDG 3 – Good Health and Well-Being				
3.c Substantially increase health financing and the recruitment, development and training, and retention of health workers in developing countries, especially least developed countries and small island developing States	<ul style="list-style-type: none"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	<p>Sustainable Finance, p. 51</p>
SDG 5 – Gender Equality				
5.5 Ensure women's full and effective participation and equal opportunities for leadership and all levels of decision-making in political, economic and public life	<ul style="list-style-type: none"> Diversity and Development Governance and Conduct 	<ul style="list-style-type: none"> Diversity, equity and inclusion 	<ul style="list-style-type: none"> Reduction in gender inequality 	<p>Diversity and inclusion, p.138</p> <p>Corporate governance, p.224</p>
SDG 6 – Clean Water and Sanitation				
6.4 By 2030, substantially increase water use efficiency in all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity, and substantially reduce the number of people suffering from water scarcity	<ul style="list-style-type: none"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	<p>Sustainable Finance, p. 51</p>

Sustainable Development Goals (SDGs) - Priority targets	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	• Sustainable Finance	<ul style="list-style-type: none"> • Sustainable Credit and Financing • Environmental Management and Eco-efficiency • Biodiversity and Land Use 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors • Rainwater harvesting, water reuse and water curtains • Reforestation and sustainable management • Preservation and conservation of fauna and flora 	Sustainable finance, p.51 Biodiversity, p.24 Environmental management, p.106
6. b Support and strengthen the participation of local communities to improve water and sanitation management	• Sustainable Finance	<ul style="list-style-type: none"> • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable finance, p.51 Social Private Investment, p.213
SDG 7 – Affordable and Clean Energy				
7.2 By 2030, substantially increase the share of renewable energy in the global energy mix	• Sustainable Finance	<ul style="list-style-type: none"> • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51
7.3 By 2030, double the global rate of improvement in energy efficiency	<ul style="list-style-type: none"> • Climate Transition • Sustainable Finance 	<ul style="list-style-type: none"> • Environmental Management and Eco-efficiency • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Use of renewable energy • Fostering a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable finance, p.51 Environmental management, p.106
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"> • Climate Transition • Sustainable Finance 	<ul style="list-style-type: none"> • Adaptation and Mitigation of Climate Risks • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Climate risk management in credit granting • Fostering a sustainable and inclusive economy by allocating credit to sustainable sectors 	Climate change, p.22 Sustainable finance, p.51 Social, environmental and climate risks, p.32

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
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"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51
SDG 8 - Decent Work and Economic Growth				
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"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Biodiversity, p. 24 Sustainable Finance, p. 51
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"> Diversity and Development 	<ul style="list-style-type: none"> Financial Inclusion and Entrepreneurship 	<ul style="list-style-type: none"> Development of minority groups, such as SMEs 	Sustainable finance, p.51 Labor relations, p.173
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"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Biodiversity, p. 24 Sustainable Finance, p. 51

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
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"> Diversity and Development Governance and Conduct 	<ul style="list-style-type: none"> Working Conditions Diversity, Equity and Inclusion 	<ul style="list-style-type: none"> Reduction in unemployment rates and increase in population consumption Encouragement of mental and physical health care Inclusion of PWD and minorities in the job market Reduction in gender inequality 	Diversity and inclusion, p.138 Corporate governance, p.224 Labor relations, p.173
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"> Diversity and Development Sustainable Finance 	<ul style="list-style-type: none"> Responsible and Sustainable Supply Chain 	<ul style="list-style-type: none"> Influence on the supply chain with principles of social and environmental responsibility Mitigation of socio-environmental risks 	Social, environmental and climate risks, p.32 Labor relations, p.173 Human Rights, p.198 Suppliers, p.208
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"> Diversity and Development Sustainable Finance 	<ul style="list-style-type: none"> Working Conditions Responsible and Sustainable Supply Chain 	<ul style="list-style-type: none"> Encouraging mental and physical health care Influencing the supply chain with principles of social and environmental responsibility Mitigating socio-environmental risks 	Labor relations, p.173 Suppliers, p.208
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"> Diversity and Development Sustainable Finance 	<ul style="list-style-type: none"> Client-Focused Innovation Financial Inclusion and Entrepreneurship 	<ul style="list-style-type: none"> Personalization of financial offers with an appropriate economic profile Advancement of inclusive technologies in the user experience Development of minority groups, such as SMEs 	Sustainable Finance, p. 51

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
SDG 9 – Industry, Innovation and Infrastructure				
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"> • Sustainable Finance 	<ul style="list-style-type: none"> • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable finance, p.51 Social Private Investment, p.213
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"> • Sustainable Finance 	<ul style="list-style-type: none"> • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51
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"> • Diversity and Development • Sustainable Finance 	<ul style="list-style-type: none"> • Financial Inclusion and Entrepreneurship 	<ul style="list-style-type: none"> • Development of minority groups, such as SMEs 	Sustainable Finance, p. 51
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	<ul style="list-style-type: none"> • Sustainable Finance 	<ul style="list-style-type: none"> • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Biodiversity, p. 24 Sustainable Finance, p. 51

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
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	<ul style="list-style-type: none"> • Climate Transition • Sustainable Finance 	<ul style="list-style-type: none"> • Climate Risk Adaptation and Mitigation • Sustainable Credit and Financing • Biodiversity and Land Use 	<ul style="list-style-type: none"> • Supplier engagement in actions such as “CDP Supply Chain” 	Climate change, p.22, Biodiversity, p.24
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	<ul style="list-style-type: none"> • Sustainable Finance 	<ul style="list-style-type: none"> • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51
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	<ul style="list-style-type: none"> • Sustainable Finance 	<ul style="list-style-type: none"> • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Biodiversity, p. 24 Sustainable Finance, p. 51
SDG 10 – Reduced Inequality				
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"> • Diversity and Development • Sustainable Finance 	<ul style="list-style-type: none"> • Financial Inclusion and Entrepreneurship • Social Responsibility and Political Influence 	<ul style="list-style-type: none"> • Development of minority groups such as SMEs • Reducing inequalities through support for social projects • Access to culture and development of the cultural sector • Increasing educational quality 	Sustainable finance, p.51 Social Private Investment, p.213

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
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"> Diversity and Development Governance and Conduct 	<ul style="list-style-type: none"> Diversity, equity and inclusion Corporate Governance 	<ul style="list-style-type: none"> Inclusion of people with disabilities and minorities in the job market Reduction in gender inequality Reduction of inequalities through support for social projects 	Diversity and inclusion, p.138 Corporate governance, p.224
SDG 11 – Sustainable Cities and Communities				
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"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51
11.2 By 2030, provide access to safe, accessible, affordable and sustainable transport systems for all, improving road safety through the expansion of public transport, paying special attention to the needs of people in vulnerable situations, women, children, persons with disabilities and older persons	<ul style="list-style-type: none"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51
11.3 By 2030, enhance inclusive and sustainable urbanization and capacities for participatory, integrated and sustainable human settlements planning and management in all countries	<ul style="list-style-type: none"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
11.6 By 2030, reduce the negative per capita environmental impact of cities, including by paying special attention to air quality, municipal waste management and other	<ul style="list-style-type: none"> Climate Transition 	<ul style="list-style-type: none"> Environmental Management and Eco-efficiency Adaptation & Mitigation of Climate Risks 	<ul style="list-style-type: none"> Rainwater harvesting, water reuse and water curtains Disposal of waste for recycling Use of renewable energy Engagement of suppliers in actions such as “CDP Supply Chain” Support and partnerships in urban mobility projects in large urban centers Management of climate risk in granting credit 	Climate change, p.22 Environmental management, p.106 GHG emissions, p.112 Energy, p.125 Water, p.129
11.7 By 2030, provide universal access to safe, inclusive, accessible and green public spaces, in particular for women and children, older persons and persons with disabilities	<ul style="list-style-type: none"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable finance, p.51 Social Private Investment, p.213
11.a Support positive economic, social and environmental links between urban, peri-urban and rural areas by strengthening national and regional development planning	<ul style="list-style-type: none"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable finance, p.51 Social Private Investment, p.213
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"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
SDG 12 – Responsible Consumption and Production				
12.2 By 2030, achieve sustainable management and efficient use of natural resources.	<ul style="list-style-type: none"> • Climate Transition • Diversity and Development • Sustainable Finance 	<ul style="list-style-type: none"> • Environmental Management and Eco-efficiency 	<ul style="list-style-type: none"> • Rainwater harvesting, water reuse and water curtain • Waste disposal for recycling • Use of renewable energy 	Suppliers, p.208 Climate change, p.22 Biodiversity, p.24 Environmental management, p.106 GHG emissions, p.112 Energy, p.125 Water, p.129
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"> • Sustainable Finance 	<ul style="list-style-type: none"> • Sustainable Credit and Financing • Environmental Management and Eco-efficiency 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors • Disposal of waste for recycling 	Sustainable Finance, p. 51
12.5 By 2030, substantially reduce waste generation through prevention, reduction, recycling and reuse	<ul style="list-style-type: none"> • Climate Transition 	<ul style="list-style-type: none"> • Environmental Management and Eco-efficiency 	<ul style="list-style-type: none"> • Destination of waste for recycling 	GHG emissions, p.112 Materials and waste, p.132
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"> • Diversity and Development • Sustainable Finance 	<ul style="list-style-type: none"> • Responsible and Sustainable Supply Chain 	<ul style="list-style-type: none"> • Influence on the supply chain with principles of social and environmental responsibility • Mitigation of socio-environmental risks 	Suppliers, p.208
SDG 13 – Climate Action				
13.2 Integrate climate change measures into national policies, strategies and planning.	<ul style="list-style-type: none"> • Climate Transition 	<ul style="list-style-type: none"> • Adaptation and Mitigation of Climate Risks 	<ul style="list-style-type: none"> • Supplier engagement 	Climate change, p.22

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
13.3 Improve education, awareness and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning	• Climate Transition	• Adaptation and Mitigation of Climate Risks	<ul style="list-style-type: none"> • Influence on the supply chain with principles of social and environmental responsibility • Mitigation of socio-environmental risks 	Climate change, p.22
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	• Adaptation and Mitigation of Climate Risks	<ul style="list-style-type: none"> • Influence on the supply chain with principles of social and environmental responsibility • Mitigation of socio-environmental risks 	Climate change, p.22 Biodiversity, p. 24
SDG 15 – Life on Land				
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"> • Sustainable Credit and Financing • Biodiversity and use of land 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors. Reforestation and sustainable management. Preservation and conservation of fauna and flora. Allocation of resources and partnerships for the development of technologies that boost the bioeconomy 	Biodiversity, p. 24 Sustainable Finance, p. 51
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	• Biodiversity and use of land	<ul style="list-style-type: none"> • Reforestation and sustainable management • Preservation and conservation of fauna and flora • Development of technologies that boost the bioeconomy 	Biodiversity, p. 24 Sustainable Finance, p. 51
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	• Biodiversity and use of land	<ul style="list-style-type: none"> • Reforestation and sustainable management • Preservation and conservation of fauna and flora • Development of technologies that boost the bioeconomy 	Biodiversity, p. 24 Sustainable Finance, p. 51

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
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	• Biodiversity and use of land	<ul style="list-style-type: none"> • Reforestation and sustainable management • Preservation and conservation of fauna and flora • Development of technologies that boost the bioeconomy 	Biodiversity, p. 24 Sustainable Finance, p. 51
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"> • Sustainable Credit and Financing • Biodiversity and use of land 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors • Reforestation and sustainable management; • Preservation and conservation of fauna and flora • Allocation of resources and partnerships for the development of technologies that boost the bioeconomy 	Biodiversity, p. 24 Sustainable Finance, p. 51
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 for conservation and reforestation	• Sustainable Finance	<ul style="list-style-type: none"> • Sustainable Credit and Financing • Biodiversity and use of land 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors • Reforestation and sustainable management • Preservation and conservation of fauna and flora • Allocation of resources and partnerships for the development of technologies that boost the bioeconomy 	Biodiversity, p. 24 Sustainable Finance, p. 51
SDG 16 – Peace, Justice and Strong Institutions				
16.2 End abuse, exploitation, trafficking and all forms of violence and torture against children	<ul style="list-style-type: none"> • Diversity and Development • Sustainable Finance 	• Responsible and Sustainable Supply Chain	<ul style="list-style-type: none"> • Influence on the supply chain with principles of social and environmental responsibility • Mitigation of socio-environmental risks 	Social, environmental and climate risks, p.32 Human Rights, p.198 Suppliers, p.208

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
16.7 Develop effective, accountable and transparent institutions at all levels	<ul style="list-style-type: none"> Diversity and Development Sustainable Finance 	<ul style="list-style-type: none"> Diversity, equity and inclusion Corporate Governance 	<ul style="list-style-type: none"> Inclusion of people with disabilities and minorities in the job market Reduction in gender inequality Stability and efficiency of the financial sector Economic prosperity with job creation and investment in social projects 	Diversity and inclusion, p.138
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"> Sustainable Finance Governance and Condu 	<ul style="list-style-type: none"> Client-Focused Innovation Data Protection and Security Sustainable Credit and Financing 	<ul style="list-style-type: none"> Advancement of inclusive technologies in user experience Strengthening the cybersecurity culture Mapping the customer journey with the generation and analysis of data to improve the experience. Fostering a sustainable and inclusive economy with the allocation of credit in sustainable sectors 	Sustainable finance, p.51 Privacy and data protection, p.246
SDG 17 – Partnerships for the Goals				
17.3 Mobilize additional financial resources for developing countries from multiple sources	<ul style="list-style-type: none"> Climate Transition Sustainable Finance 	<ul style="list-style-type: none"> Adaptation and Mitigation of Climate Risks Sustainable Credit and Financing 	<ul style="list-style-type: none"> Climate risk management in credit granting Fostering a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51
17.4 Assist developing countries in achieving long-term debt sustainability through coordinated policies aimed at promoting debt financing, debt relief and debt restructuring, as appropriate, and addressing the external debt of highly indebted poor countries to reduce debt distress	<ul style="list-style-type: none"> Sustainable Finance 	<ul style="list-style-type: none"> Sustainable Credit and Financing Financial Education and Responsible Offering 	<ul style="list-style-type: none"> Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors Improvement in household consumption and credit for SMEs with a consequent contribution to GDP growth 	Sustainable Finance, p. 51

Sustainable Development Goals (SDGs) - Priority targets	Pillars of our ESG Strategy	Related material topic	Examples of potential externalities	LEARN MORE about our contribution
17.11 Assist developing countries in achieving long-term debt sustainability through coordinated policies aimed at promoting debt financing, debt relief and debt restructuring, as appropriate, and addressing the external debt of highly indebted poor countries to reduce debt distress	<ul style="list-style-type: none"> • Sustainable Finance 	<ul style="list-style-type: none"> • Sustainable Credit and Financing 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors 	Sustainable Finance, p. 51
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 developing countries	<ul style="list-style-type: none"> • Climate Transition • Sustainable Finance • Governance and Conduct 	<ul style="list-style-type: none"> • Sustainable Credit and Financing, • Social Responsibility and Political Influence 	<ul style="list-style-type: none"> • Promoting a sustainable and inclusive economy by allocating credit to sustainable sectors • Reducing inequalities through support for social projects • Engaging suppliers 	Climate change, p.22 Sustainable finance, p.51 Social Private Investment, p.213 Corporate governance, p.224

Principles for Responsible Banking (UNEP FI)

Self-Assessment Report

Principle 1: Alignment

In 2019, we launched our positive impact commitments, a strategy organized into 10 main agendas, broken down into short, medium and long-term goals. In the same year, we signed the Principles for Responsible Banking (PRB), proposed by the United Nations Environment Programme Finance Initiative (UNEP-FI). The principles help to align the strategy and practices of signatory banks with the vision of the future proposed by the Sustainable Development Goals (SDGs) and the Paris Agreement. After 5 years, our journey marked by learning has allowed the maturation of initiatives and the strengthening of our internal and external relationships. As a result, last year, we reviewed our ESG strategy, in line with the guidelines of our Social, Environmental and Climate Responsibility Policy. Supported by a solid governance foundation, the new strategy focuses on three pillars: Sustainable Finance, Climate Transition, Diversity and Development. We are signatories to the UN Global Compact, a call for companies to align their strategies and operations with 10 universal principles, and since 2018, we have adhered to the Sustainable Development Goals (SDGs). Our projects, products and actions contribute to 15 SDGs that are priorities for Itaú Unibanco's activities and 58 targets associated with them. We believe that the UN's 2030 agenda has the potential to leverage positive transformations by supporting the direction of efforts and prioritization of initiatives, highlighting the role of companies and institutions in this context. Furthermore, as members of the Net Zero Banking Alliance, we have established a decarbonization strategy, integrated with our ESG strategy. [LEARN MORE about our strategic alignment, business model and priorities as a responsible bank in the ESG Report 2024: ESG Strategy, page 09, in the Management Analysis of Operations and Complete Financial Statements – 2024 and in the Institutional Presentation 2024.](#)

Principle 2: Impact and Goal Setting

Between 2023 and 2024, we conducted a review of our ESG materiality. The objective was to understand the progress of the topics, both inside and outside the Organization, and the current challenges and impacts of our business. At the end of the process, the prioritized material topics were defined according to the risks and opportunities generated for the business. The result anchored the review of the ESG strategy, with the definition of new strategic objectives for our agendas. [LEARN MORE about the materiality review process, the new ESG strategy and respective pillars and strategic objectives in the 2024 ESG Report, page 09.](#)

After assessment, we will continue to report information to the PRB on the following areas of impact:

Economic convergence and 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 the development of projects that generate a positive contribution to society. [LEARN MORE about our business model in the ESG Report 2024: Sustainable Finance, page 51.](#)

Climate change mitigation: [LEARN MORE about our Net Zero strategy and strategic objectives in the 2024 ESG Report: Climate Change, page 22, and the 2024 Integrated Annual Report.](#)

Regarding our performance, we continue to monitor the intensity of GHG emissions financed by our credit portfolio and assess our exposure by clients sector, asset class and region. [LEARN MORE about the priority sectors of our decarbonization strategy, in line with the guidelines of the Net Zero Banking Alliance \(NZBA\), among other information related to the topic in the ESG Report 2024: Social, Environmental and Climate Risk, page 32, Climate Change, page 22, and in the 2024 Integrated Annual Report.](#)

Financial Inclusion and Entrepreneurship: In 2024, we reviewed our strategic objectives related to this topic.

In the retail business, our main potential for positive impact and value generation comes through the inclusion and financial guidance of individuals and entrepreneurs, the creation of products and services that drive more sustainable choices for our clients, among others. [LEARN MORE about our business and main initiatives in the ESG Report 2024: Sustainable Finance, page 51.](#)

Principle 3: Clients & Customers

We seek to continuously improve our clients' experience by promoting the enhancement of service channels and transforming our culture so that the customer is at the center of everything, respecting their characteristics and preferences. [LEARN MORE about the initiatives adopted by the Organization to protect clients at all stages of our relationship in the ESG Report 2024: Relationships with clients, page 95.](#)

We understand that our business can positively influence a low-carbon economy through our products and services. We want to be the Bank of the climate transition for our clients, with value offerings to drive businesses that contribute to the reduction of Greenhouse Gas (GHG) emissions and with increasingly efficient models for mitigating risks. We recognize that our clients and stakeholders are essential in this journey and the engagement of these audiences is central to our climate strategy. [LEARN MORE about our clients engagement initiatives in the ESG Report 2024: Sustainability in Business, page 08, and in our Sustainable Finance Framework.](#)

Business opportunities

Among the three pillars that guide our actions and drive our transformation, the Sustainable Finance pillar aims to mobilize financial instruments to drive sustainable development, integrating ESG themes into business through studies, advocacy and the development of new products, services and opportunities. By financing our clients' projects, we direct resources towards the transformation of society.

We have taken several measures to ensure that natural variables are being considered in our internal processes, relationships with clients, suppliers and society in general. These measures include managing natural risks in sectors and operations that are more likely to impact biodiversity, offering financial products focused on conservation and restoration, and supporting projects that work, directly or indirectly, to protect biodiversity. [LEARN MORE about business opportunities in the 2024 ESG Report: Sustainable Finance, page 51, and Biodiversity, page 24.](#)

Principal 4: Stakeholders

We constantly consider the opinions and expectations of our stakeholders, expressed through public meetings, relationship channels, targeted surveys, investor statements of interest, feedback from ESG rating agencies, results of corporate sustainability indexes and public opinion.

Between 2023 and 2024, we will review our ESG materiality. The objective was to understand the progress of the topics, inside and outside the Organization, and the current challenges and impacts of our business, considering the alignment with the global strategy and the vision of the various audiences with which Itaú Unibanco relates.

The process of identifying, analyzing and prioritizing material issues involved our employees, internal leaders, clients, shareholders, investors, market analysts, supply chain, entities specialized in sustainability (such as ESG rating agencies and corporate sustainability indexes), representatives of civil society and specialized consultancies.

LEARN MORE about the process, which included listening to stakeholders in the 2024 ESG Report: [Materiality analysis, page 12](#).

Principle 5: Governance & Culture

Sustainability is a cross-cutting issue in the Board of Directors' discussions, and is addressed at least once a year during its meetings. The Board is responsible for monitoring the effectiveness of our ESG strategy and our Social, Environmental and Climate Responsibility Policy (PRSAC), in line with long-term challenges and trends, with the assistance of the Social, Environmental and Climate Responsibility Committee (Environmental social and climate Responsibility Committee) and the responsible board, in addition to encouraging employee awareness and engagement in relation to relevant ESG issues. LEARN MORE about our governance in the ESG Report 2024: [Sustainability Governance, page 17](#).

According to our Management Compensation Policy, environmental, social and governance issues affect the variable compensation of Management and employees involved in activities, businesses and commitments related to the ESG agenda, through performance indicators, projects and initiatives present in the individual performance criteria at different hierarchical levels. LEARN MORE about compensation linked to ESG and climate metrics in the 2024 ESG Report: [Compensation, page 177](#).

Our Culture

Our vision is to be the leading bank in sustainable performance and clients satisfaction. To encourage the adoption of good practices in our business and relationships, we carry out communication, engagement and development campaigns for employees and leaders on ESG, social, environmental and climate risk, diversity and inclusion, ethical relationships, financial education, climate strategy, among others. LEARN MORE about our training in the ESG Report 2024: [Training and engagement in Sustainability and ESG, page 20](#), [Environmental management awareness and training, p. 111](#); [Development and training, p. 161–169](#); [Social, environmental and climate risks, p. 36](#); [Customer relations, p. 95–104](#); [Awareness and training, p. 142](#); [Business ethics, p. 233–239](#).

Human Rights Due Diligence (HRDD) is carried out on a recurring and periodic basis and helps to prioritize risks of human rights violations, as well as to identify the areas involved, the existence of prevention and remediation actions, and the need to develop action plans. The next Human Rights Due Diligence is scheduled to take place in 2025. LEARN MORE about risk and opportunity management in the 2024 ESG Report: [Human Rights, pages 199 to 208](#).

Principle 6: Transparency & Accountability

The information presented in this report was reviewed and audited by PwC, an independent auditing firm that also assessed the alignment of the 2024 ESG report 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 about assurance in the 2024 ESG Report: [Independent auditors' report, page 271](#).

Every year, we publish a set of complementary reports, which aim to bring more transparency to social, environmental, climate and governance issues.

ESG Report: complete and detailed overview of environmental, social, governance and climate issues, highlighting management and business practices, goals and performance, including indicators referring to the main international sustainability guidelines.

Integrated annual report: strategic and summarized overview of the value generation process, highlighting the business context, Organization profile, strategy, risks and opportunities and capital performance.

ESG Supplementary Index: summary of metrics in adherence to the GRI, SASB, SDG, PRB and Social, Environmental and Climate Responsibility Policy Effectiveness Plan (PRSAC) guidelines.

ESG Indicators Spreadsheet: spreadsheet with the main quantitative indicators of the last three years.

Climate Report: overview of our governance, strategy, risk management, metrics and climate-related targets, in adherence to the TCFD recommendations and commitment to the NZBA.

Perspective

In 2024, we launched new goals that reflect the evolution of our ESG strategy and channel our efforts towards generating business in favor of a greener and more inclusive economy. As challenges to be addressed over the next cycles, we remain dedicated to ensuring the management, monitoring and reporting of indicators and agendas inside and outside the organization, constantly seeking to establish processes and tools that increasingly bring traceability, timeliness and quality in the treatment of ESG information.

In addition, we will continue with our internal work to understand and refine analyses related to the environmental, social and climate impacts generated and suffered by our businesses. We will continue to work to advance the integration of mapping and treatment of ESG and climate risks and opportunities into the Company's governance, considering global guidelines and frameworks.

Social, Environmental and Climate Responsibility Policy (PRSAC)

Introduction

The Social, Environmental and Climate Responsibility Policy (PRSAC), approved in 2022, presents the principles, strategies and guidelines of a social, environmental and climate nature to be observed in conducting Itaú Unibanco's business, activities and processes, as well as in its relationship with stakeholders.

When developing the policy, the following were considered:

- 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.

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**

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.

LEARN MORE in the report [Sensitive sectors and sectors subject to restrictions](#).

Voluntary Pacts

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

LEARN MORE on the [sustainability website](#).

Products with positive contribution

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

LEARN MORE on the [sustainability website](#).

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.

LEARN MORE in the [Environmental social and climate Risk Policy](#).

Environmental social and climate Principles and Guidelines

It is important to highlight that due to the review of Itaú's new strategy, announced at the end of 2024, the PRSAC will undergo a new review.

This update will be carried out in accordance with the guidelines of CMN Resolution No. 4945/2021, complying with the deadlines and guidelines established by the bank's internal procedures.

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

Effectiveness of the Environmental and Climate Social Responsibility Policy	LEARN MORE
1. PRSAC Implementation History	PRSAC 2023 Effectiveness Plan, p.03
2. Mechanisms for promoting stakeholder participation	ESG strategy, p.12
3. ESG governance	ESG strategy, p.17
4. ESG strategy	ESG strategy, p.09
5. ESG management and monitoring	ESG strategy, p.17-21
Principles and guidelines	
Social	
Respect and protection of human rights, through the promotion of diversity, equity and inclusion, prevention of moral and sexual harassment, discrimination of any nature and degrading work in violation of the law (child, forced or slave-like).	Social, environmental and climate risks, p.32 Suppliers, p.208 Business ethics, p.232 Reporting channels, p.260 Human Rights, p.198 Diversity and inclusion, p.138
Promotion of equal opportunities for employees and the value chain, as well as the development of corporate leadership on aspects of diversity and human rights.	Suppliers, p.208 Diversity and inclusion, p.138 Development, p.161 Business ethics, p.232
Stimulating the transformation of society in areas that are fundamental to social development, in areas such as education, employability, mobility, culture, health and sport, in line with the private social investment strategy.	Social Private Investment, p.213
Contribution to the reduction of social inequalities, through support for historically vulnerable groups in society due to gender, race, age, sexual orientation, disability or regionality.	Sustainable finance, p.51 Diversity and inclusion, p.138 Compensation and benefits, p.177 Relationship with clients, p.95

Effectiveness of the Environmental and Climate Social Responsibility Policy

LEARN MORE

Support for entrepreneurship aimed at expanding social development and contributing to the financial inclusion and prosperity of micro, small and medium entrepreneurs, through access to financial products, tools and solutions that improve business management and expand their growth potential.

Sustainable finance, p.51

Ethical and transparent stance, with the availability of accessible and appropriate reporting channels for interested parties to receive and investigate reports on suspected violations relating to integrity

Business ethics, p.232
Reporting channels, p.260

Respect for the regulatory environment and competitiveness conditions for an integral financial system that promotes best sustainability practices in the sector.

Business ethics, p.232
Reporting channels, p.260

Environmental

Seek to reduce the negative environmental impacts of direct operations, alongside the promotion of sustainable practices, through efficient consumption and use of natural resources, management and proper disposal of waste and effluents generated by the bank's activities and efficient use of energy.

Environmental management, p.106
Energy, p.125
Water, p.129
Materials and waste, p.132

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

Environmental management, p.106

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

ESG strategy, p.09
Biodiversity, p.24
Sustainable finance, p.51

Supporting clients in reducing their environmental impacts, through the products and services offered.

ESG strategy, p.09
Biodiversity, p.24
Social, environmental and climate risks, p.32
Sustainable finance, p.51

Investment in sustainable development projects in the most diverse sectors of the economy and especially in agribusiness.

Biodiversity, p.24
Sustainable finance, p.51

Effectiveness of the Environmental and Climate Social Responsibility Policy

LEARN MORE

Climate

Incorporation of climate variables into the management of socio-environmental risks as defined in the Social, Environmental and Climate Risk Policy, which provides for the risk management structure, the capital management structure and the information disclosure policy in accordance with CMN Resolution No. 4.943/21.	Social, environmental and climate risks, p.32 Climate change, p.22
Measurement of scope 1 and 2 greenhouse gas emissions and offsetting of own emissions	GHG emissions, p.112
Definition of a strategy for measuring financed emissions (scope 3) and implementation of a decarbonization plan to support the transition of businesses to a carbon-neutral economy.	GHG emissions, p.112 Financed Emissions, p. 120 Climate change, p.22

Stakeholder Relations Guidelines

Clients: These guidelines aim to establish principles and practices for stakeholder relationships, with a special focus on clients. They aim to expand access to financial products and services that promote sound financial decisions, while encouraging the adoption of responsible practices in the social, environmental and climate areas. The intention is to provide clients with resources and solutions that contribute to the sustainable development of their businesses, ensuring social inclusion, accessibility and respect for human rights and diversity. In addition, these guidelines reinforce the importance of adequacy in the marketing of products and services, with the aim of supporting a more sustainable economy and driving positive impact through responsible credit and investments.	Relationship with clients, p.95 Sustainable finance, p.51 Human Rights, p..198 Responsible investment, p. 68
Employees: These guidelines aim to establish principles and practices for relationships with stakeholders, with a special focus on employees. They aim to provide a healthy, accessible, inclusive and prosperous work environment, promoting well-being through good development, training, health and safety practices. We are committed to maintaining Ombudsman procedures to guide and address issues related to ethical deviations, such as moral or sexual harassment, discrimination and conflicts in the workplace. In addition, transparency in compensation processes is essential, seeking to comply with applicable regulations and best practices. Finally, these guidelines encourage the appreciation of diversity, equity and inclusion in the workplace, ensuring a space that respects the rights of all employees.	Diversity and inclusion, pg.138 Human Rights, p.198 Compensation and benefits, p.177 Reporting channels, p.260 Business ethics, p.232

Effectiveness of the Environmental and Climate Social Responsibility Policy

LEARN MORE

Investors: We are committed to disclosing financial and non-financial information in a clear and objective manner, allowing our investors and shareholders to evaluate our performance and strategy in a transparent manner, making informed investment decisions. In addition, we seek to report on relevant environmental, climate, social and governance aspects in an integrated, continuous and consistent manner, ensuring that our stakeholders are always up to date on our performance and commitment to sustainability.

About the report, p. 03

Suppliers: These guidelines aim to establish principles and practices for relationships with stakeholders, with a special focus on suppliers. We are committed to monitoring social, environmental and climate aspects when contracting and retaining suppliers, ensuring that they comply with applicable legislation and the principles of this Policy. In addition, we seek to engage our suppliers, encouraging the adoption of best practices in social, environmental and climate responsibility, so that together we can contribute to a positive and sustainable impact.

Suppliers, p.208



Feito de futuro