

With 100 years of history, we are the largest bank in Latin America*

Market Value¹

USD 69.3 bn

Total Assets²

BRL 2,898 bn

Loan Portfolio²

BRL 1,389.1 bn

Recurring ROE³

23.3%

Efficiency Ratio in Brazil⁵

37.4%

Employees in Brazil and overseas²

95.7 k

Recurring Managerial Result

R\$11.5 bn in 2Q25

93.6% Brazil | 6.4% Latin America³

We are the **most valuable brand**⁴ in South America

USD 8.6 bn

We are a universal bank present in



with **retail operations** in Latin America

We are obstinate to delight clients, through physical and digital services. We seek to transform ourselves whenever needed for sustainable growth

We are the only Latin America bank making up the Dow Jones Sustainability Index since it was launched













Our values guide us towards the Itaú of the future, with ethics being the base of this journey



We don't have
all the
answers

We have
each other's
back



We are
driven by
results

Our ability to adapt, innovate and change has enabled us to get where

Click Here for more <u>Info</u>

B

Casa Moreira Salles (Unibanco) opens the banking division in 1924 and the opening of Banco Central de Crédito (Itaú) in 1943

we are now

1924



First credit and debit cards

1960

One of the four top data processing centers in Brazil is set up

1970

Itautec

1979 **Itautec** is created

Operations Center (CTO) is set up

1980

begins

Technical

Banking 1983 automation

First ATM in Brazil



First Internet providers

1990

First bank with no physical branches in Brazil, the

2000

Banco1.net

ZZUP

Acquisition of ZUP speeds up digital transformation

2019

Fintechs start to gain momentum

2014

Itaú announces a BRL11.1B investment in technology, innovation and client service

2012



& UNIBANCO

Merger of Banco Itaú and Unibanco creates Brazil's largest private bank

Itaú launches the first banking app

2008

First iPhone is launched

2007



Acquisition of BBA gives rise to the largest investment

bank in Brazil

2002



in Brasil

New Brazilian Payment System is set up

ω---

Itaú Emps

Change in regulation (PIX and Open

Beyond banking is launched (iPhone pra Sempre)

ION

New product launched (Íon)

- New client solutions
- developed Checking account fees package





2022

• Ideal

Itaú Shop is launched

Corporate development

- TOTVS

New Brand launching Made of Future

2023

Latest initiatives in the corporate development

- Orbia
- Avenue



100

One Itaú Single login | 2 apps

SuperApp + Íon

itaŭ

2024

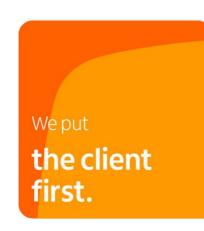
Launching of the New Ad Campaign "Feito"

> ICTi (Itaú Science and Technology Institute)

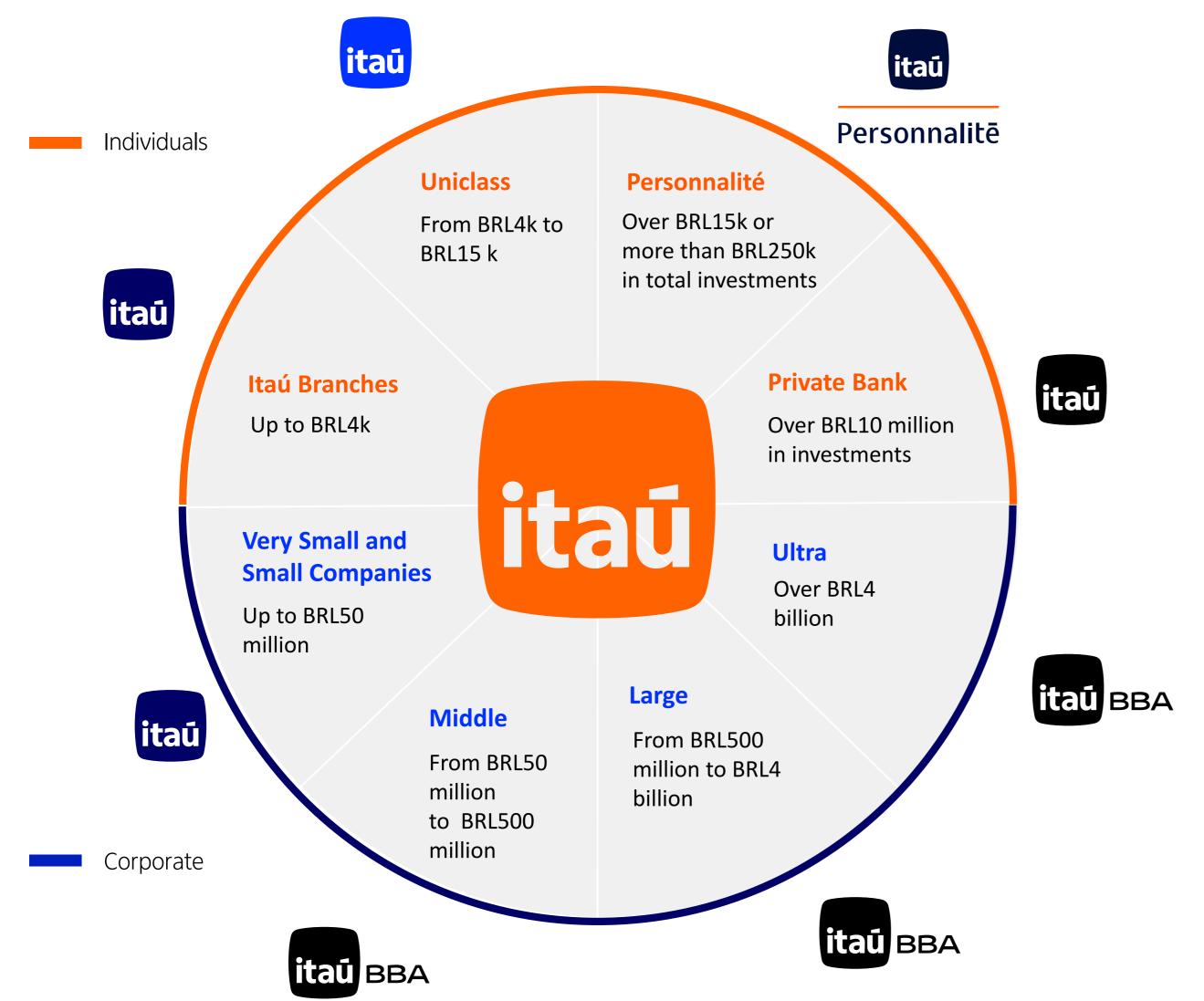
> > 2025

2020

Finance)



We offer a complete ecosystem...



Integrated systems enable the best and most complete experience allowing our customers full access to our solutions in a simple and tempestive manner.

We work to offer a **full digital** operation delivering the best products and services for our clients with a very competitive cost to serve.



... with the most complete portfolio of financial products and services



Acquiring (Laranjinha)

Digital wallets, contactless payment and more than 50 brands.



Credit Cards

We have a card for each client profile.



Derivatives

We have the right solution for any scenario.



Payments

Payments and Receivables done fast and safe.



Fund Administration

Complete portfolio through own and third-party products (open platform).



Payroll Loans

Payment in fixed monthly installments, deducted directly from the paycheck.



Mortgage

Exclusive service and support throughout the process.



Pension Plans / Premium Bonds

No loading fee Pension Plans / Premium Bonds prize draw twice a month, monthly, and annually.



Bank Account

Access to several services and benefits for Itaú customers.



Currency Exchange

Complete platform to support clients' travel needs, international payments and cash management.



Loans

100% online through the app or at the branches.



Insurance

Complete portfolio through own and third-party products (open platform), with physical or digital service.



Investment Banking

Specialized team dedicated to provide advisory in the capital markets.



Cash Management

Complete cash management solution for institutional clientes.



Asset Management

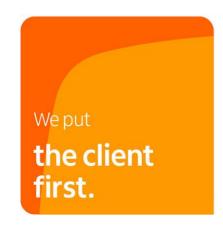
Investment advisory and app connected to news, wallets, clients' checking account and the support of the advisory team ((Ion).



Auto Loans

Vehicle financing 100% online.

And many more solutions for our customers!



Our clients choose how they want to be served...

Remote

- WhatsApp
- Click to human

Mobile banking

E-mail

- **Bankline**
- **Telephone**

Chat

100% of the features in the App

In-Person

- 2.7 k
 Branches
- 38.9 k
 ATMs

In Brazil and in our Other Latin American¹ operations

We serve clients how, when and where they want to be served

Digital Interactions² in 2Q25

Corporate

99%

Individuals

97%

Our footprint is constantly optimized by our clients' behavior and needs

⁽¹⁾ Chile, Colombia, Paraguay and Uruguay

⁽²⁾ It considers total financing contracts, transfers and payments made in all channels, except for cash.



... that's why it's so important to listen to our clients

The client is the focus of everything we do

- Our commitment: to serve our clients where, when and how they want to be served
 - Access to the same type of service, independently of the channel
- Freedom to choose the type of relationship: we are a digital bank with the advantage of in-person service



+388k¹ calls

Leaders calling to hear direct feedback from clients to understand their needs and potential improvement opportunities



+53k¹

Meetings between agency employees, aligned with learnings, aiming to improve the client experience



+1,383¹

Visits that connect leadership and frontliners in the whole country on a remote basis



Products and Services

The most complete product portfolio in the Brazilian financial sector, using data to provide the best offers

Our team is obstinate in delighting clients...

Broad coverage in measuring business NPS, as well as the experience of our products and services

Structured feedback process focused on the evolution of our products and services

Robust innovation ecosystem based on clients needs

Our clients' satisfaction is reflected in the high level of NPS from our digital application solutions

... and always pursue sustainable growth

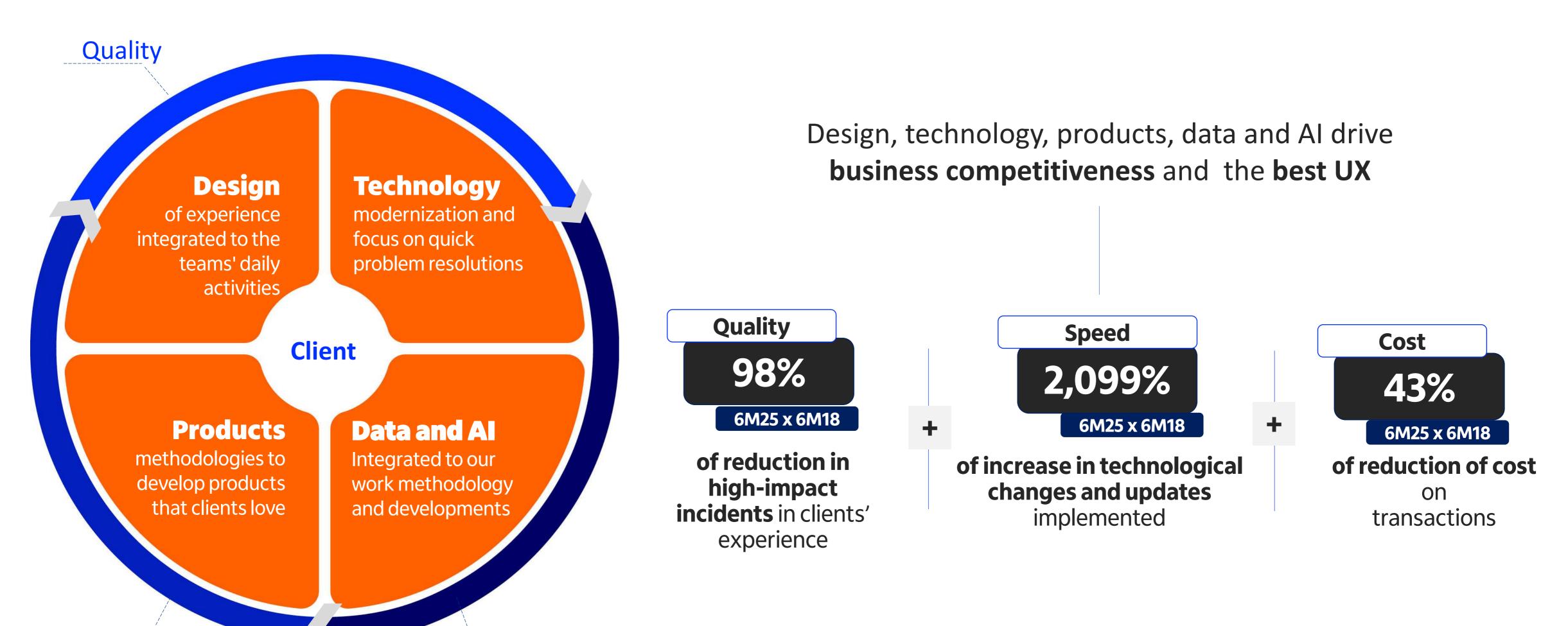
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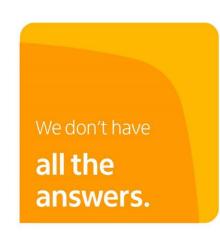


Speed

Technology drives a new era of experience to our customers

Efficiency





Digital and cultural transformation generates efficiency gains and competitiveness

We are organized into multidisciplinary teams in the model of communities/tribes

Team-work to understand our clients' needs and to offer what they need when they need them

The communities are made of employees from different areas such commercial departments, technology, operations, UX, among others

> 22k Colaboradores > 2,9k
Squads

Continuous investment in technology

2Q25 vs 2018

+ 3x
Solution development

investments

ent Infrastru

Infrastructure costs

- 34%

Strengthening culture

Ongoing activities and processes reviews to seek efficiency gains

> 2,200 Planned initiatives

To optimize processes, to automatize activities, and to use data and analytics

>1,9k

initiatives under implementation

We create value in a consistent way

Non-interest expenses evolution	2015 x 2024	Deflated evolution	Deflated evolution p.a.
Personnel Expenses (commercial and administrative)	68.2%	5.8%	0.6%
Transactional Expenses (operations and client services)	-6.6%	-68.5%	-12.1%
Technology Expenses (personnel and infrastructure)	119.0%	59.2%	5.3%
Other	47.4%	-10.7%	-1.2%
Total - Brasil	39.1%	-22.4%	-2.8%



... with this, our ESG strategy has evolved!

Our ESG Strategy is supported by a solid foundation of governance and conduct, focusing on three pillars of action:





We want to be the bank of climate transition for our clients

With value propositions to drive businesses that contribute to the reduction of Greenhouse Gas (GHG) emissions and with increasingly efficient models in risk mitigation.

ESG strategic goals

Commitment

Net Zero by 2050

We are committed to becoming a carbon neutral bank by 2050

GHG emissions

Reduce 50%

Our operational emissions (Scopes 1, 2 and 3¹) by 2030²

Financed emissions

Carbon-intensive sectors

Set targets and report progress in decarbonising priority carbon-intensive sectors to bring our portfolio into line with scenarios that limit climate change to 1.5°C



A diverse team is essential to better understand and serve our clients

ESG strategic goals for 2025



Gender

Women 53.9% of employees by the end of 2024

Leadership

positions Goal: 35% to 40%

35.7%

in 2024

Hiring

flow

Goal: >50%

52.3%

in 2024



Race

Black
28.9%
of employees by the end of 2024

Full time

employees¹
Goal: 27% to 30%

28.9%

in 2024

Hiring

flow Goal: >40%

39.1%

in 2024

Workforce

diversity profile

in 2024

Location

96.7%

employees in Brazil

3.3% in International units

Other

5.1% people with disabilities²

13%LGBT+³

Age

33.6%

Under 30 years old

60.4%

Between 30 and 50 years old

6.0%

Over 50 years old

Retention

50.1%

at Itaú Unibanco for

more than 5 years

30.9% for more than 10 years



The sustainability of our performance is reinforced by our commitments to positive impact...

ESG strategic goals

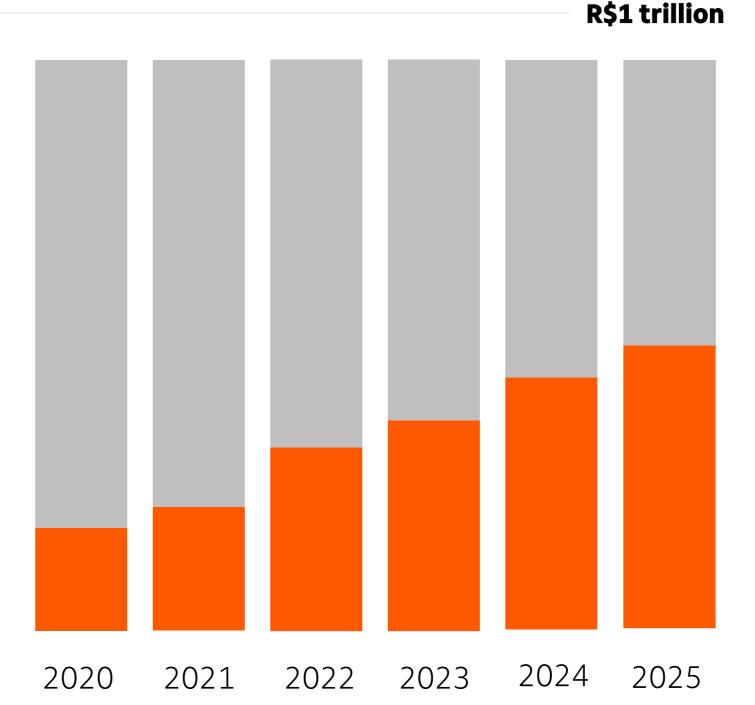
Financing in sectors with a positive impact of

R\$1 trillion by the end of 2030

Direct to lending and financing for the sustainable economy from 2020¹.

Volume of resources

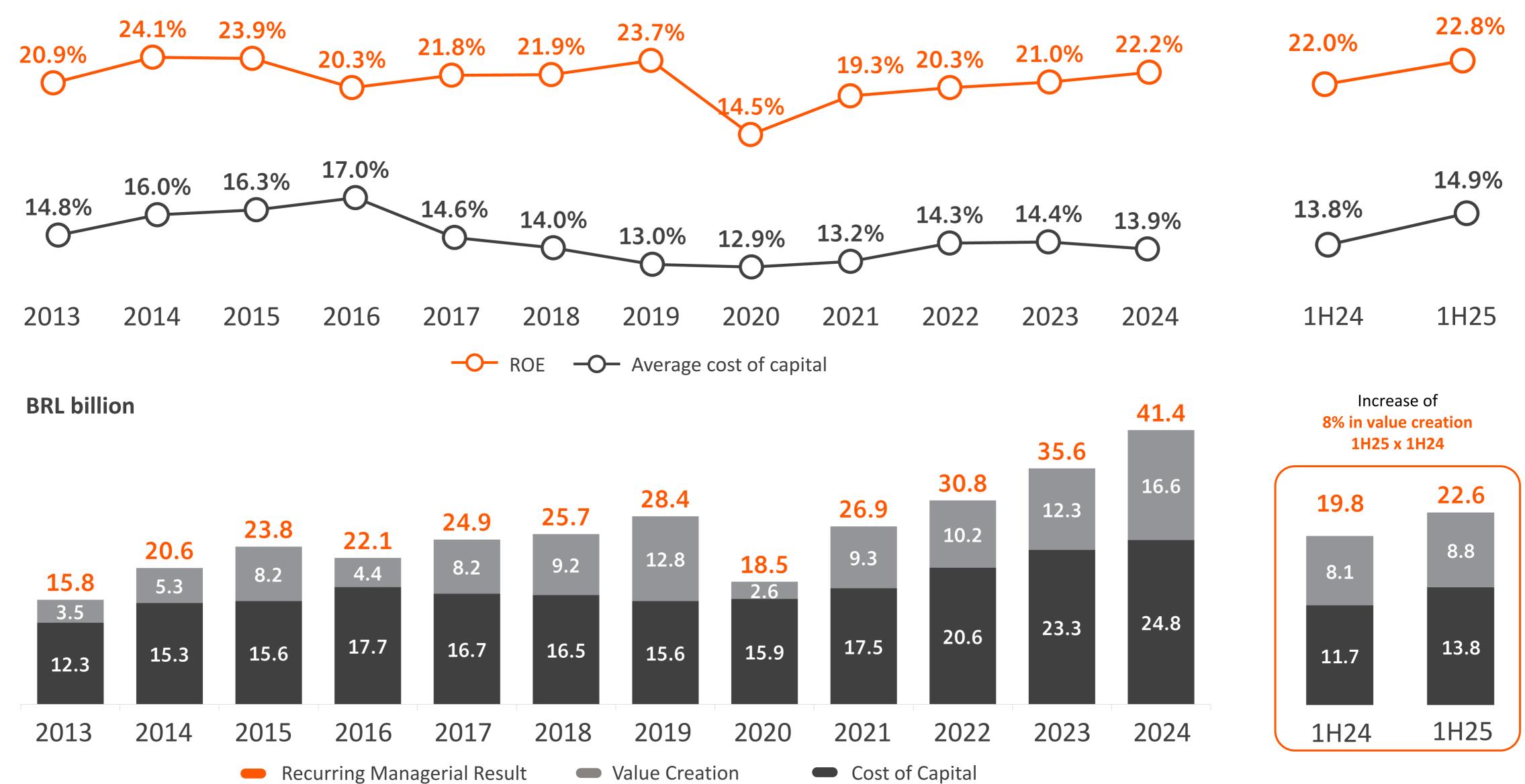
in sustainable finance



R\$496 bn
of total resources
directed between Jan/20 and May/25



... and by the focus in sustainable value creation





We have been presenting higher revenue with a cost discipline...

Clients NII

2Q25 BRL30.3 bn

3.1 % 2Q25 vs. 1Q25

15.4% 2Q25 vs. 2Q24

 16.8
 22.0
 24.9
 26.3

 2Q21
 2Q22
 2Q23
 2Q24

Market NII

2Q25 BRLO.9 bn **7.1%** 2Q25 vs. 1Q25

∨ 38.8% 2Q25 vs. 2Q24

2.0 0.6 1.1 1.4 2Q21 2Q22 2Q23 2Q24

Cost of Credit

^{2Q25} BRL9.1 bn

1.3 % 2Q25 vs. 1Q25

3.2 % 2Q25 vs. 2Q24

4.7 7.5 9.4 8.8 2Q21 2Q22 2Q23 2Q24

Commissions and insurance

2Q25 BRL14.2 bn ^ **2.5** % 2Q25 vs. 1Q25

^ **3.1 %** 2Q25 vs. 2Q24

(BRL billion)

11.3
2Q21
12.3
12.4
13.7
2Q22
2Q23
2Q24

Non-interest expenses

2Q25 BRL16.5 bn **4.4%** 2Q25 vs. 1Q25

9.4% 2Q25 vs. 2Q24

12.6 13.3 14.3 15.1 2Q22 2Q23 2Q24

Recurring managerial result

2Q25

^ 3.4 %

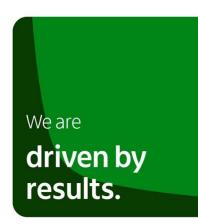
2Q25 vs. 1Q25

BRL11.5 bn

^ 14.3 %

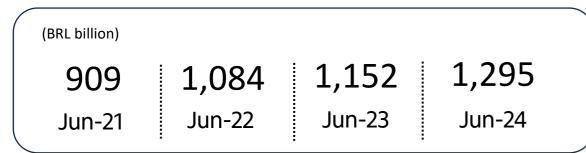
2Q25 vs. 2Q24

(BRL billion)
6.5 7.7 8.7 10.1
2Q21 2Q22 2Q23 2Q24

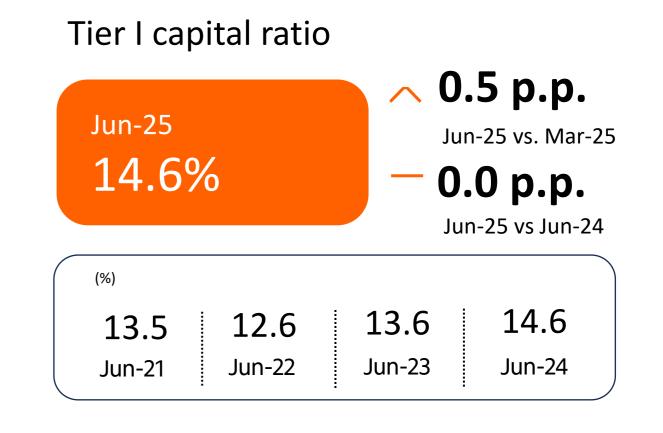


...without overlooking risk management

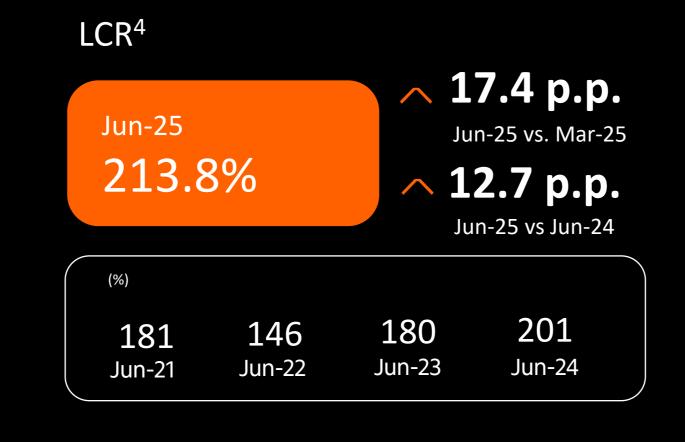
Credit Portfolio¹ Jun-25 BRL 1,389 bn ^ 0.4 % Jun-25 vs. Mar-25 ^ 7.3 % Jun-25 vs Jun-24

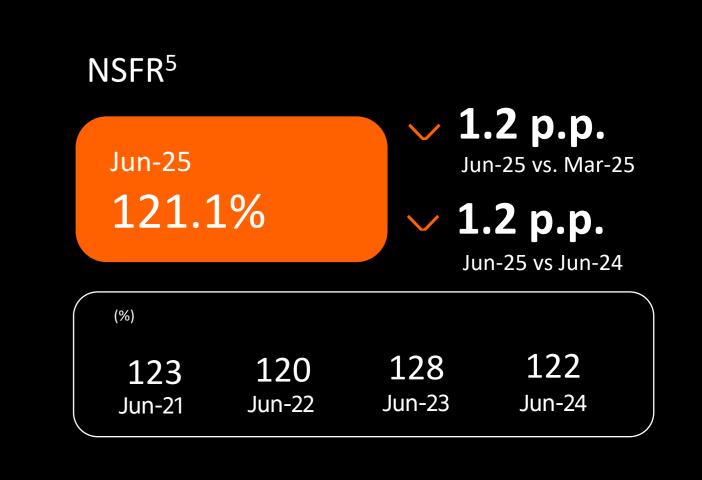


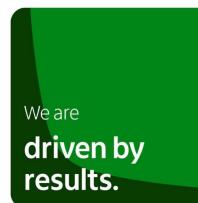
90 days NPL including securities - 0.0 p.p. Jun-25² 1.9% - 0.1 p.p. Jun-25 vs. Mar-25 - 0.1 p.p. Jun-25 vs Dec-24 (%) 2.3 Jun-21 Jun-22 Jun-23 Jun-24











We expect to continue delivering solid performance...

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

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



... exploring possible growth paths in different businesses



Individuals - More engagement and principality

One Itaú - one of the main levers in the short term to intensify relationships with our clients

Corporate
development –
guarantee the most
complete portfolio of
products and services

Beyond banking -Solutions platform that goes beyond the banking needs of our clients











Corporate - Strength of client relationship

Increase of client base, mainly for lower-revenue clients, through a new commercial proposal focused on delivering a digital operation with a specific value offer (Itaú Emps)

Insurance

Potential growth in the sector and increase penetration in our individual and corporate client base throughout own and third-party products

More than 20 products and services offered at our open platform and more than 15 partners

Corporate

Continue growing with leadership in the large corporate business in both credit and capital market solutions



Investor Relations



(11) 2794-3547 | ri@itau-unibanco.com.br | www.itau.com.br/relacoes-com-investidores/en/