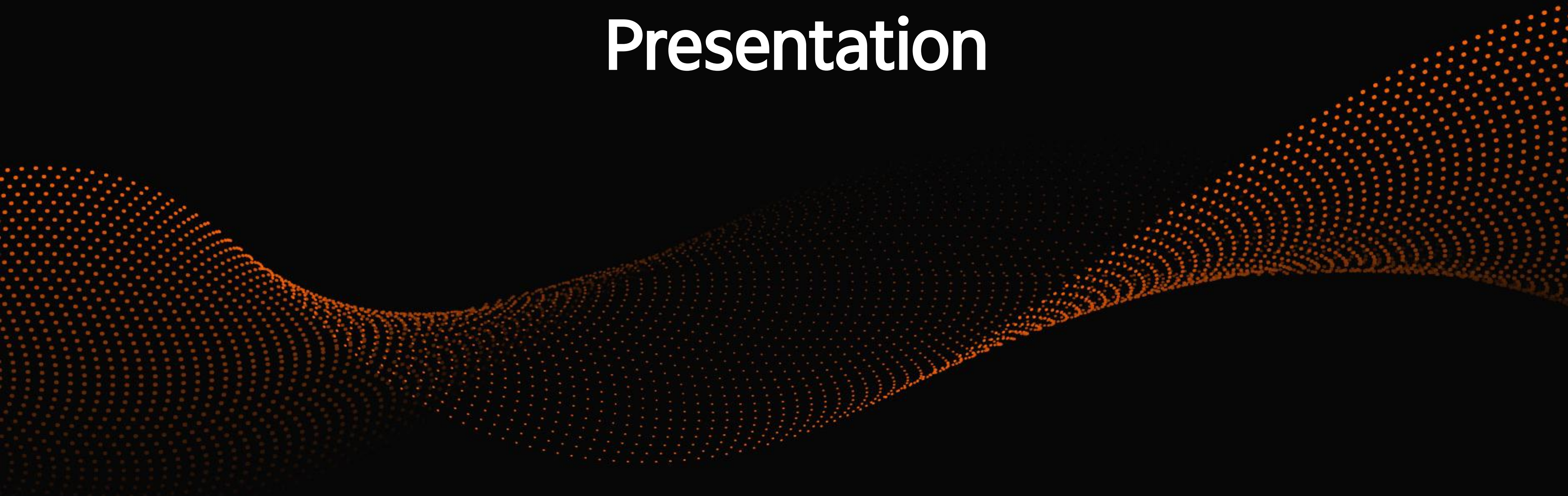




2Q26
RESULTS

Institutional Presentation



With 101 years of history, we are the largest bank in Latin America*

Market Value¹

USD 96 bn

Total Assets²

R\$3,227 bn

Loan Portfolio²

R\$1,522.4 bn

Recurring ROE³

24.3%

Efficiency Ratio in Brazil⁵

36.0%

Employees in Brazil and overseas²

90.4 k

Recurring Managerial Result

R\$12.4 bn in 2Q26

94.6% Brazil | 5.4% Latin America³

We are the most valuable brand⁴ in South America

USD 9.9 bn

We are a universal bank present in

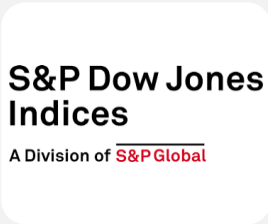


18 countries

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 bank in Latin America making up the Dow Jones Sustainability Index since it was launched



(1) Market value in July 31, 2026. Source: Bloomberg; (2) On June 30, 2026; (3) In the 2nd quarter of 2026; (4) Brand Finance – Global 500 2026; (5) Last 12 months ending in June, 2026.
Note: Loan Portfolio considers financial guarantees provided and private securities
*In market cap on July 31, 2026.

We
**put the
client first**

- ☑ Itubers are determined to wow the client.
- ☑ Itubers innovate based on the client's needs.
- ☑ Itubers always make things simple.

- ☑ Itubers are ambitious in their goals and efficient in their execution.
- ☑ Itubers are committed to sustainable growth.
- ☑ Itubers make a positive impact on society.

We are
**driven
by results**

We
**don't
have
all the
answers**

- ☑ Itubers are curious about the world and are always learning.
- ☑ Itubers test, make mistakes, learn and improve.
- ☑ Itubers use data intensively to learn and make better decisions.

**Ethics are
non-negotiable**

- ☑ Itubers have the courage to take a stand.
- ☑ Itubers know how to prioritize.
- ☑ Itubers know how to make trade-offs.

We
**make
choices
and
decisions**

We
**have each
other's
back**

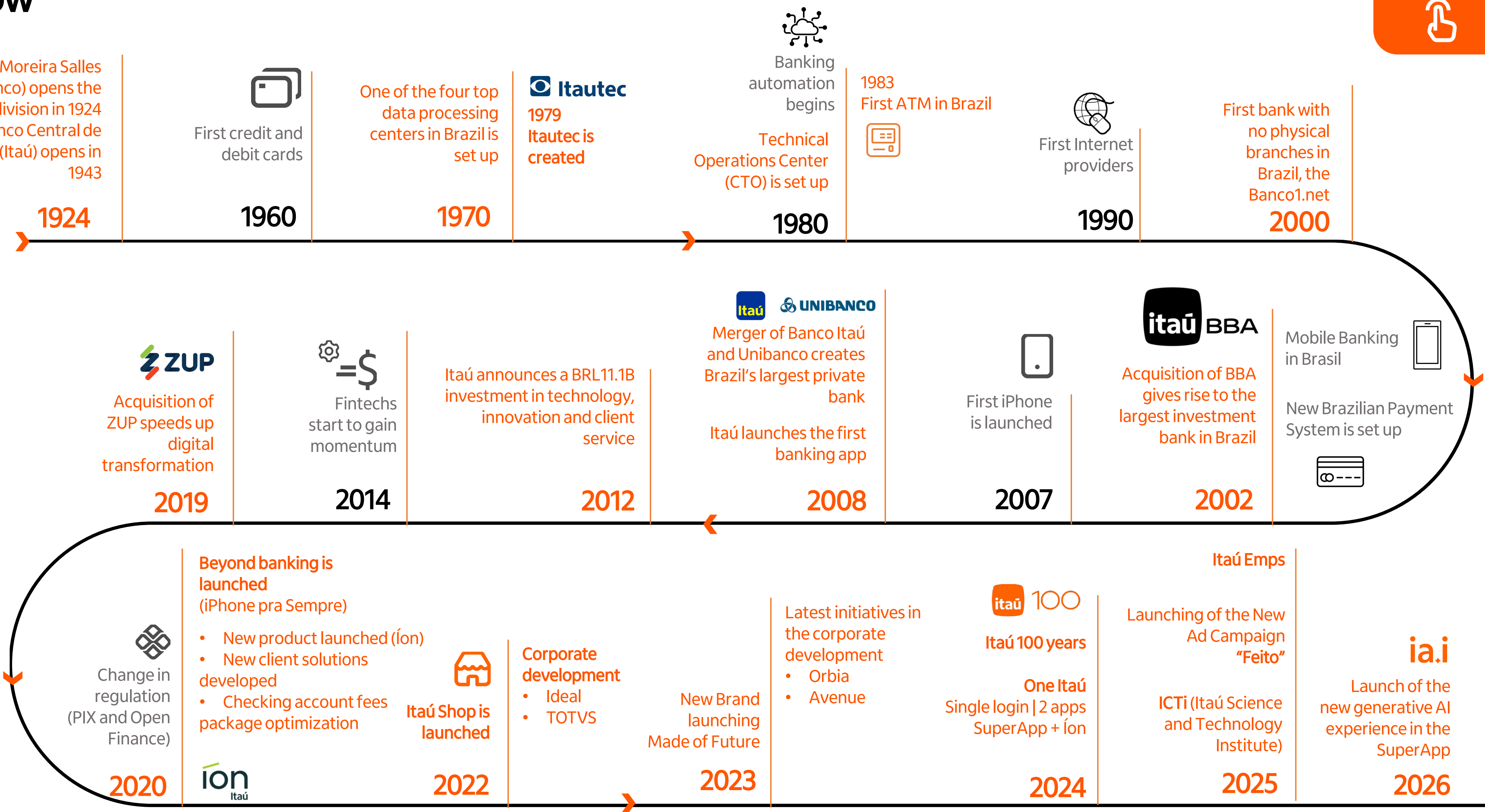
- ☑ Itubers trust in each other and are autonomous.
- ☑ Itubers help each other and ask for help.
- ☑ Itubers, together, make one Itaú.

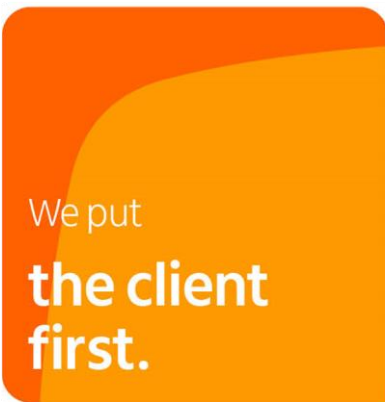
- ☑ Itubers are as diverse as our clients.
- ☑ Itubers welcome different points of view.
- ☑ Itubers stay true to who we are and express ourselves openly.

We treasure
**diversity
and
inclusion**

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

[Click Here for more Info](#)





We offer a complete ecosystem...

Individuals



Income up to R\$7 k



Uniclass

Income from R\$7 k to R\$15 k



Personnalitē

Income over R\$15 k or R\$250 k in investments



Private Bank

Over R\$10 million in investments

Corporate



Emps

Microentrepreneurs



Empresas

Very small and small companies

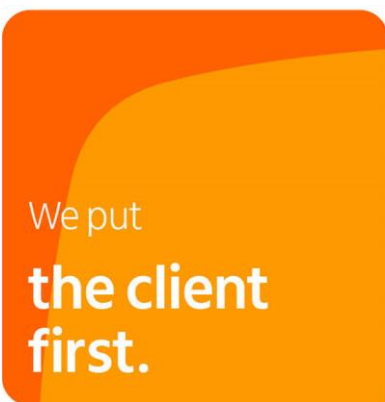


Middle and large companies

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.

Note: Itaú BBA also serves the Agro, Infrastructure and Energy, Tech, Real Estate, Multinational and Financial Institutions sectors. The values mentioned above for individuals refer to monthly income.



... 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 clients.



Asset Management

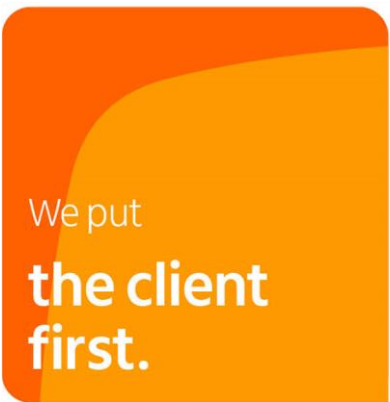
Investment advisory and app connected to news, wallets, clients' checking account and the support of the advisory team ((Ion).



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
-  E-mail
-  Bankline
-  Telephone
-  Mobile banking
-  Chat
- 100% of the features in the App

In-Person

-  2.2 k
Branches
-  11.8 k
ATMs³
In Brazil and in our Other Latin American¹ operations

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

Digital Interactions² in 2Q26

Corporate
100%

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.
(3) Includes electronic service branches (ESBs) and service points at third-party locations. Do not consider Banco24Horas ATMs.

We don't have
all the
answers.

... 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



+67k¹ calls

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



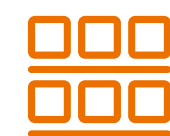
+800¹

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



+60k¹

Meetings between branch
teams to improve the client
experience



**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

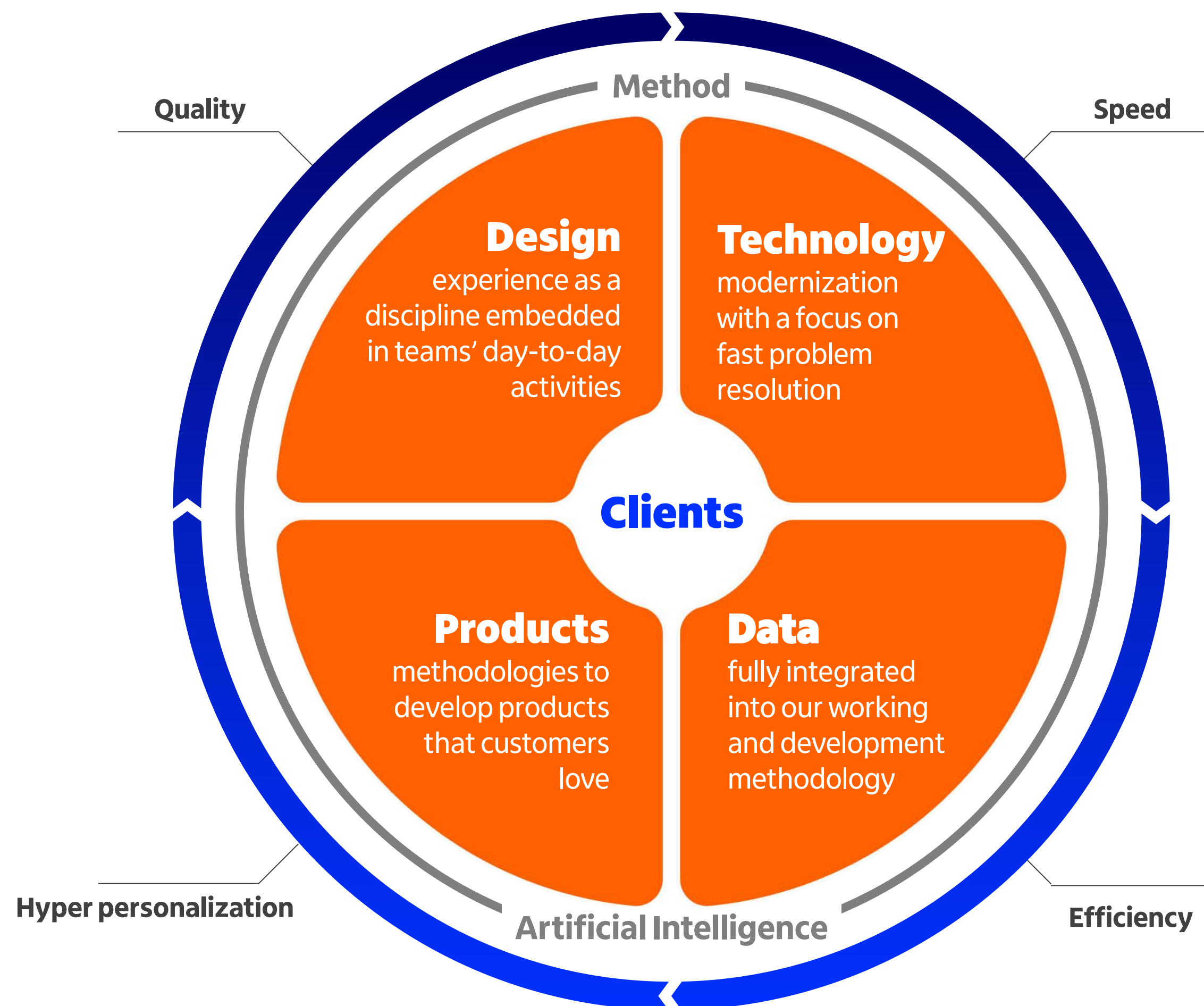
**Robust innovation ecosystem
based on clients needs**

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

**... and always pursue
sustainable growth**

We don't have
all the
answers.

Technology enables the best possible service to our customers



Conversational generative AI solutions focused on clients

Itaú Intelligence

ia.i

Conversational Artificial Intelligence that interacts with clients across all products and services

Pix on WhatsApp

Wealth Specialist

Itaú Emps

Laranjinha+

Customer Service

AI-driven strategy that enhances efficiency and creates hyper-personalized journeys at scale

88%

1H26 x 1H25

increase in the volume of generative AI initiatives in use at Itaú

+

30%

1H26 x 1H25

increase in the volume of traditional machine learning models

Methodology composed of integrated disciplines that leverage business competitiveness and the creation of the best experiences

Quality

99%

1H26 x 1H18

reduction in UX high-impact incidents

+

Speed

2,937%

1H26 x 1H18

increase in the volume of change deployments and technology updates

+

Cost

45%

1H26 x 1H18

reduction in the cost of single transactions

Open innovation ecosystem for continuous evolution



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

> 20k
Employees

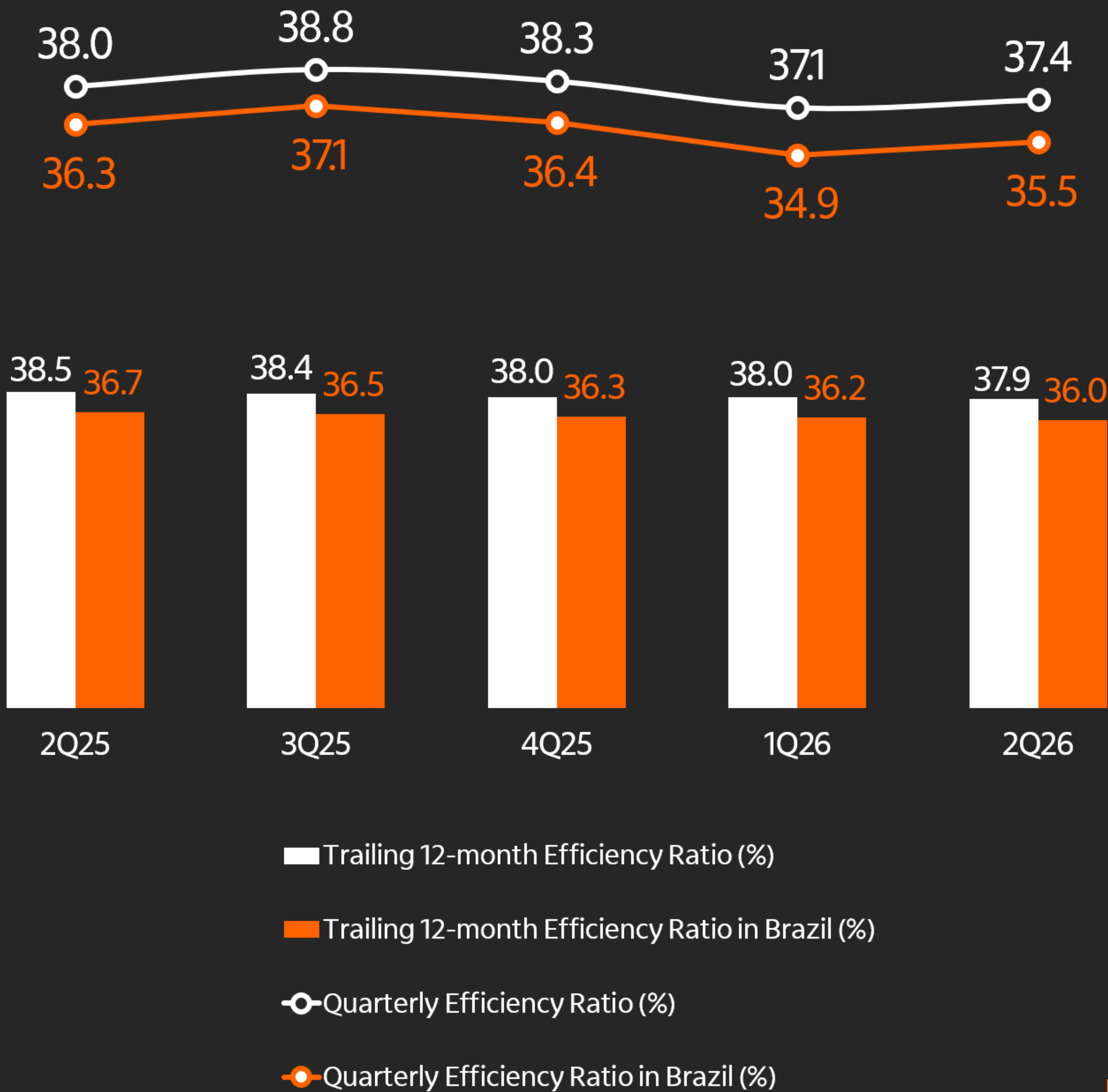
> 2.8k
Squads

Strengthening culture

Ongoing activities and processes reviews to seek efficiency gains

Process review, simplification and optimization, task automation, and data and analytics usage

We create value in a consistent way



Our ESG strategy has evolved

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

Diversity and development

Promote diversity and inclusion, fostering the social and financial development of people and companies in favor of a fairer and more prosperous country.

Sustainable finance

Promote ESG integration into business strategies, through studies, advocacy, development of sustainable products and services and clients' engagement, with a focus on opportunities for a sustainable economy.



Climate transition

Improve the resilience of our operations and deliver products and services that support clients in the transition to a low-carbon economy, with a focus on climate adaptation and mitigation.

Governance and Conduct

Our performance is underpinned by a solid foundation of management and business practices. We maintain a focus on material issues, ensuring transparency and accountability to the market and stakeholders.

A diverse team is essential...

ESG strategic goals



Gender

Women
53.6%
of employees by
the end of 2025

Leadership

positions
Goal: 35% to 40%

36.1%
In 2025

Hiring

flow
Goal: >50%

51.1%
In 2025



Race

Black
30.4%
of employees by the
end of 2025

Full time

employees¹
Goal: 27% to 30%

29.5%
In 2025

Hiring

flow
Goal: >40%

38.5%
In 2025

Workforce diversity profile

5%

people with
disabilities²

10%

LGBTI+³

Age

31.4%

Under **30 years old**

62.3%

Between **30 and 50
years old**

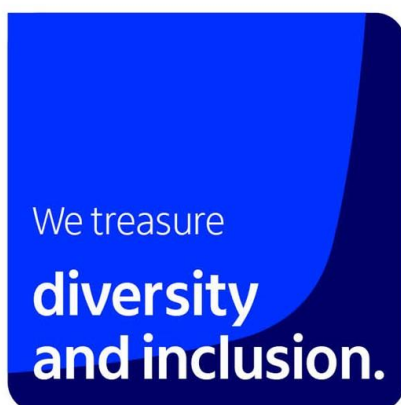
6.3%

Over **50 years old**

Retention

51.1%

more than **5 years**
(8 years average)



...to better understand and serve our clients

ESG strategic goals

Engage 100% of suppliers in ESG

By 2026, to have the ESG questionnaire answered by 100% of our suppliers.

↳ **73% achieved**

By 2030, ensure the implementation of a Diversity and Inclusion census in the operations of 100% of audited suppliers.

↳ **47% achieved**

By 2030, have 80% of our suppliers conducting emissions inventories of their operations.

↳ **56% achieved**

By 2030, conduct audits of 100% of our sensitive suppliers¹ for ESG criteria.

↳ **98% achieved**

¹List composed of 100 suppliers selected based on social, environmental, climate and governance risk criteria, in addition to the volume and relevance of contracts and the direct impact on the business.

By 2030, allocate

R\$34.7 billion

in credit for women-led businesses²

↳ **R\$23 billion** by the end of 2025 (66% achieved)

By 2030, allocate

R\$15.0 billion

in microcredit operations

↳ **R\$2.8 billion** by the end of 2025 (19% achieved)

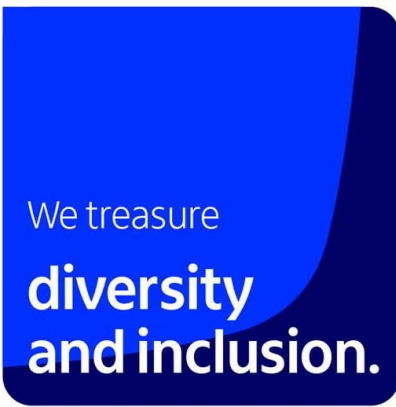
By 2030, allocate

R\$67.1 billion

in credit for Micro and Small businesses

↳ **R\$44.7 billion** by the end of 2025 (67% achieved)

² Companies in which women hold more than 50% ownership of the share capital.



We want to be the climate transition bank for our clients

Strategic Objectives

Commitment

Net Zero by 2050

We want to become a bank with net-zero carbon emissions

By 2030,
reduce 50%
Our Scope 1 and 2¹
operational emissions

↳ **11.2% reduction**
16,634 tCO₂e
(Baseline 2023: 18,738 tCO₂e)

By 2030,
reduce 50%
Our Scope 3² operational
emissions

↳ **7.8% reduction**
35,288 tCO₂e
(Baseline 2023: 38,263 tCO₂e)

Sectoral decarbonization goals

Priority carbon-intensive sectors for aligning our portfolio with scenarios that limit climate change to 1.5°C.

Reduce by 2030:

Steel: **23%**

Electricity Generation: **63%**

Aluminum **19%**

Transportation: **44%**

Cement: **23%**

Coal: **Phase-out**

Agriculture: **36%** corn, **25%** soy e **12%** livestock

¹ Scope 2 - By purchase choice. ² Except for financed emissions and commuting (categories 15 and 7).



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

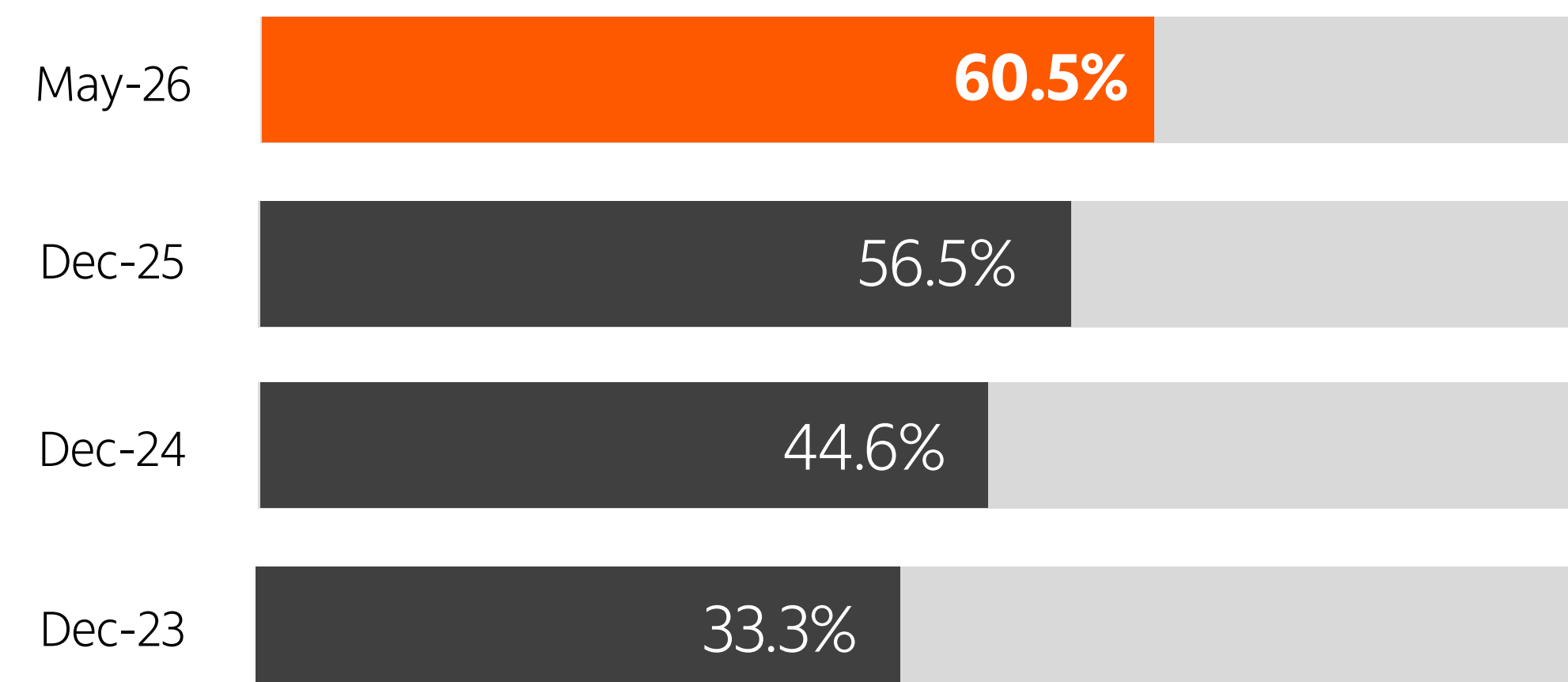
Directed for credit operations and financing for the sustainable economy from 2020¹.

We allocated

R\$604.9 billion

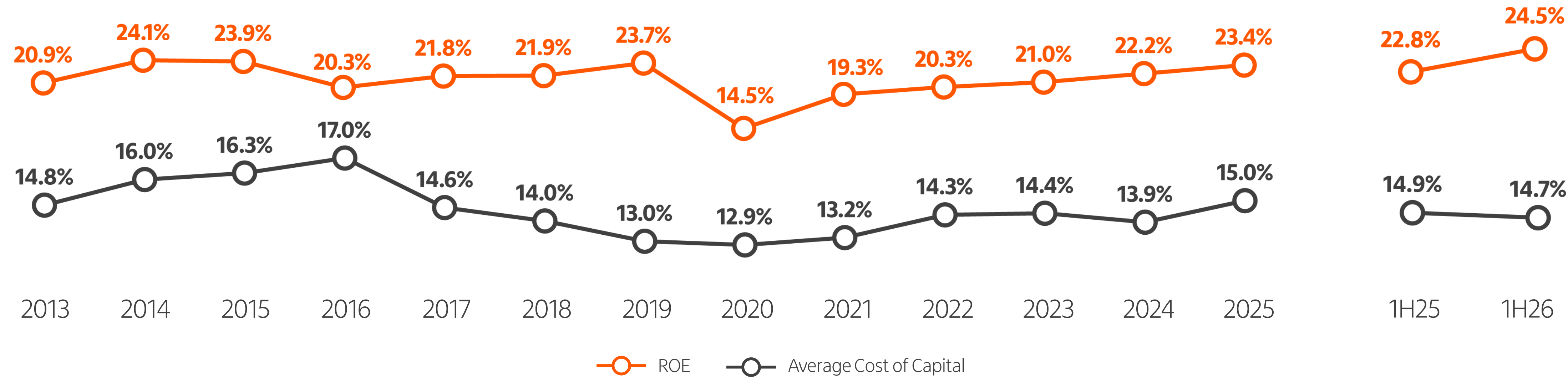
of resources to sustainable finance

between Jan-20 e May-26

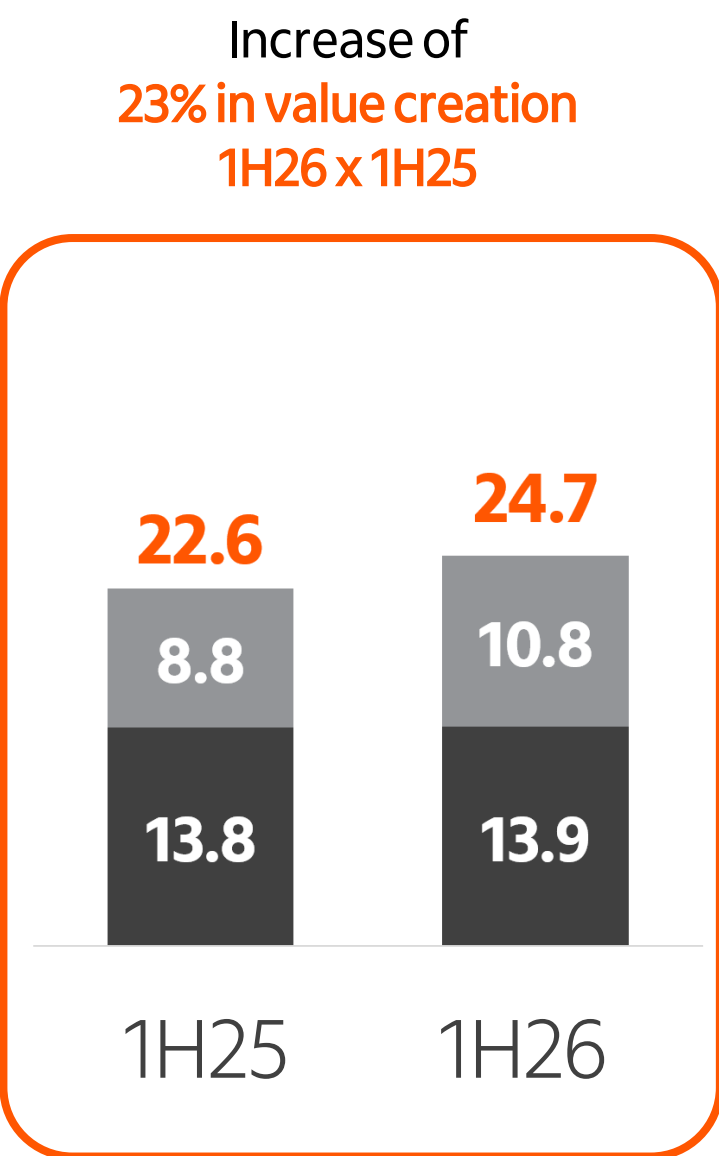
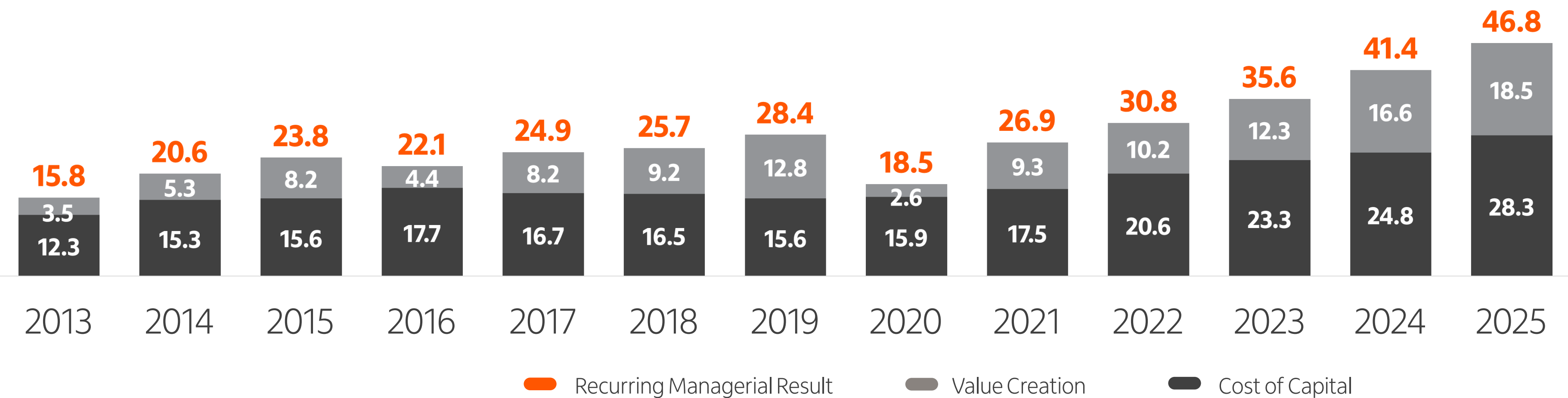


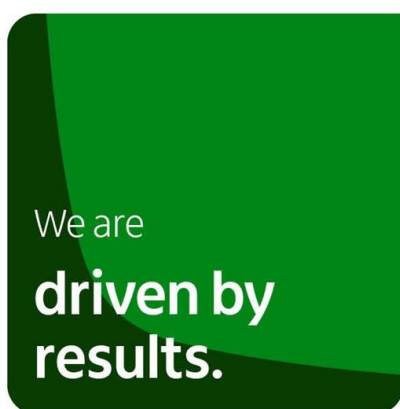
¹(1) As of Jan-2025, new accounting criteria in line with advances in the sustainable finance taxonomy are considered.

... and by the focus in sustainable value creation



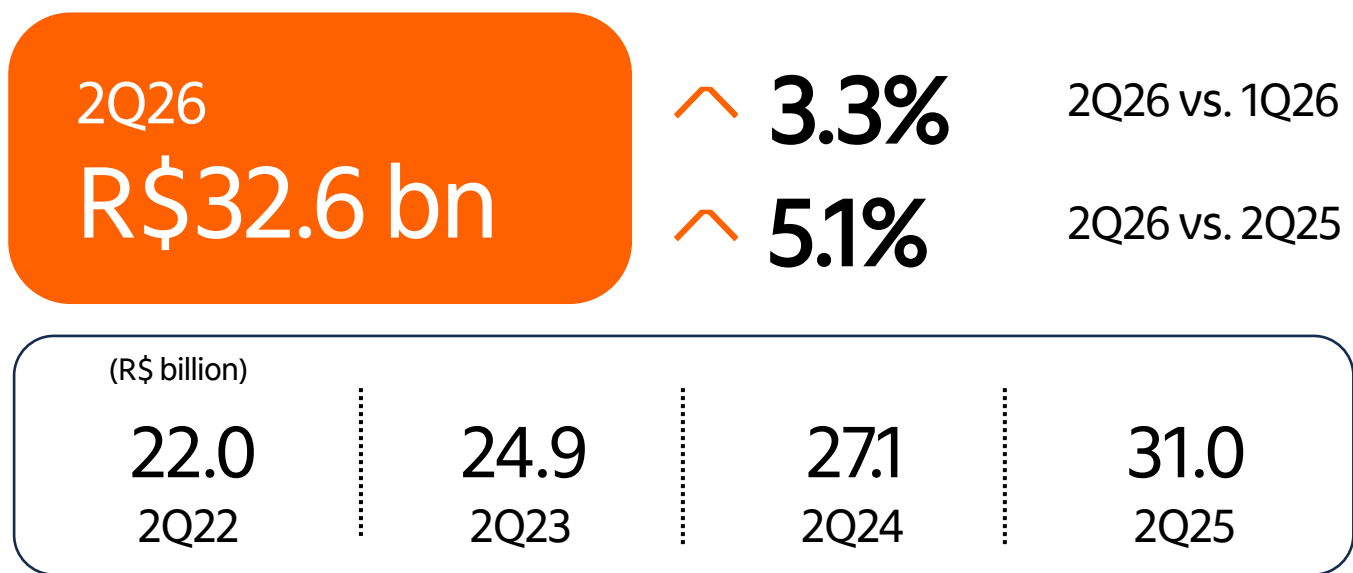
R\$ billion



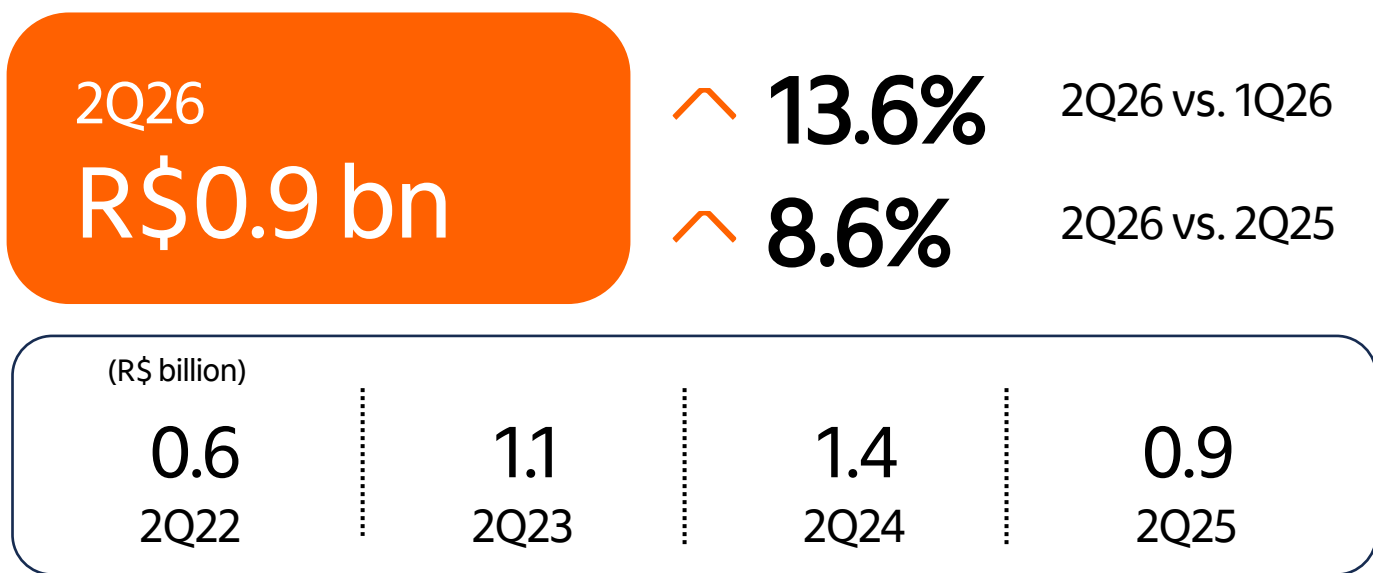


We have been presenting higher revenue with a cost discipline...

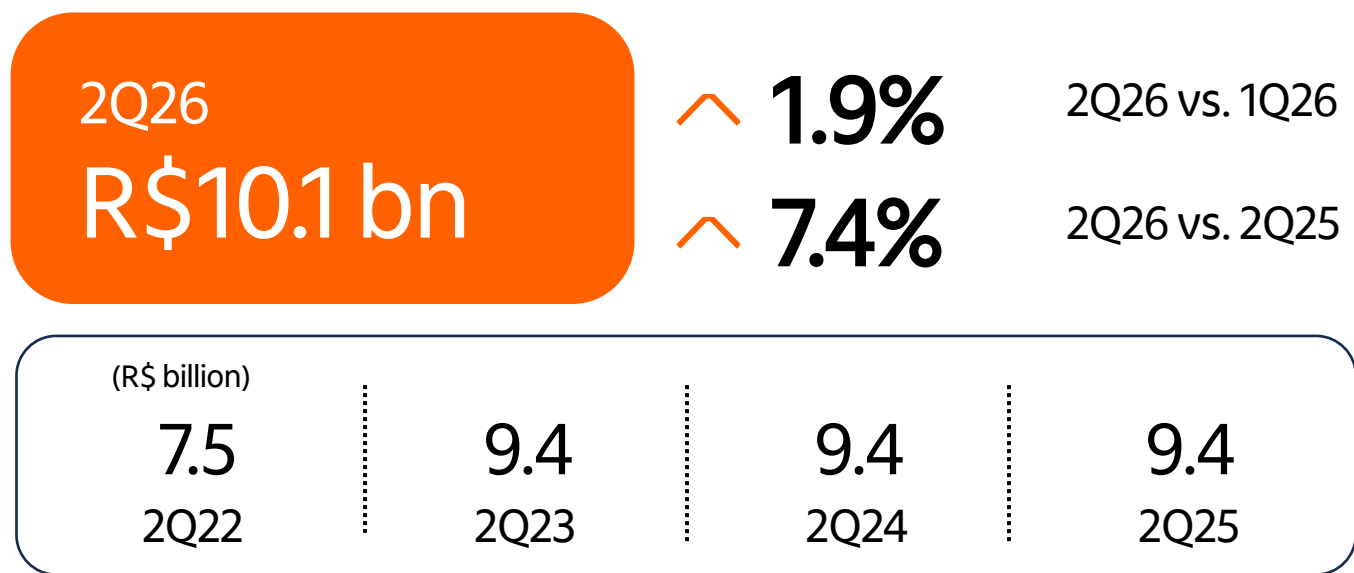
Clients NII



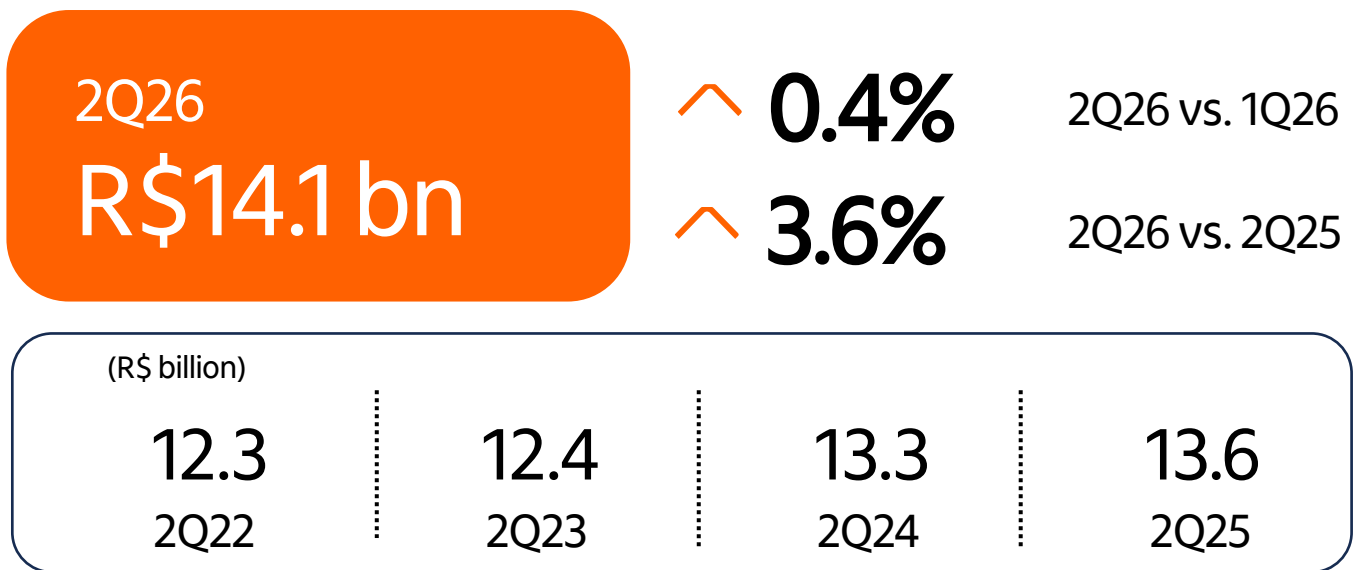
Market NII



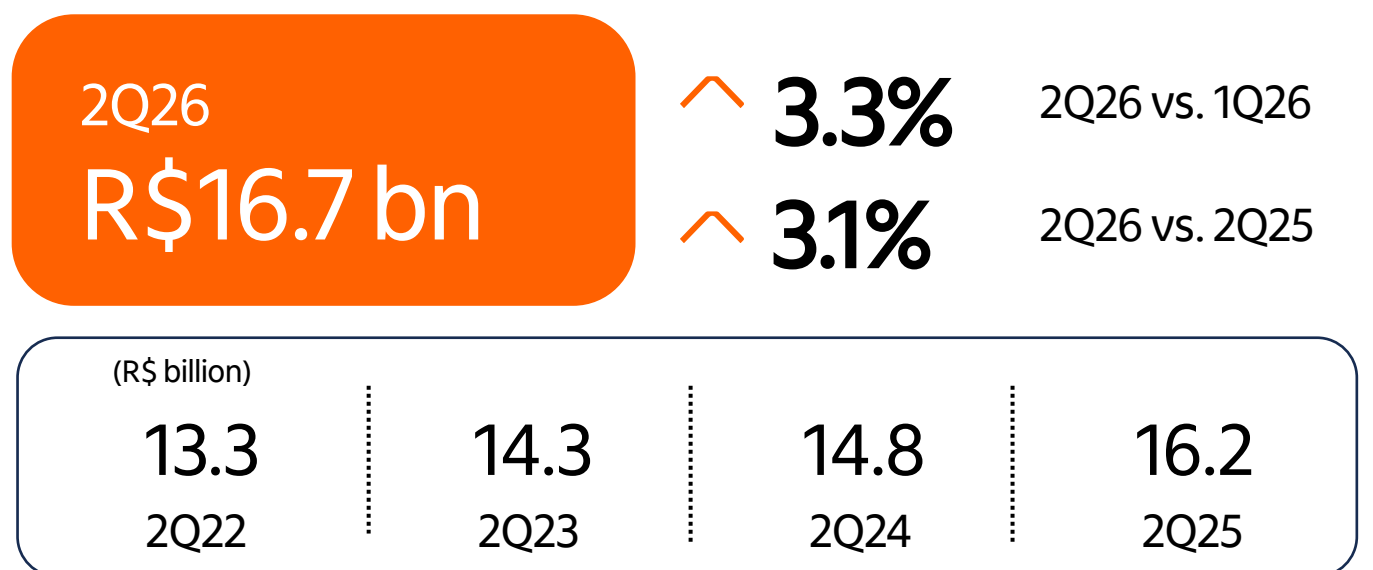
Cost of Credit



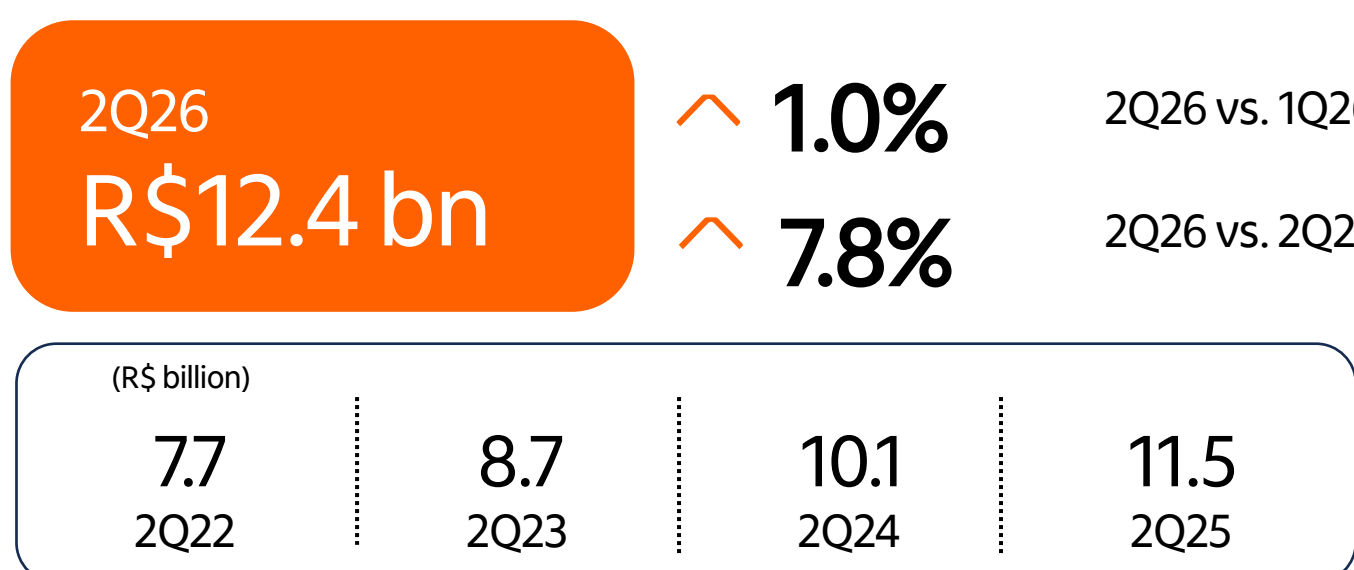
Commissions and insurance



Non-interest expenses



Recurring managerial result



Note: The 2025 onwards results consider the application of Resolution 4,966. Figures up to 2023 do not reflect the reclassifications disclosed in 4Q25.

...without overlooking risk management

Credit Portfolio¹



(R\$ billion)

1,084	1,152	1,295	1,389
Jun-22	Jun-23	Jun-24	Jun-25

90 days NPL including securities



(%)

2.7	3.0	2.7	1.9
Jun-22	Jun-23	Jun-24	Jun-25

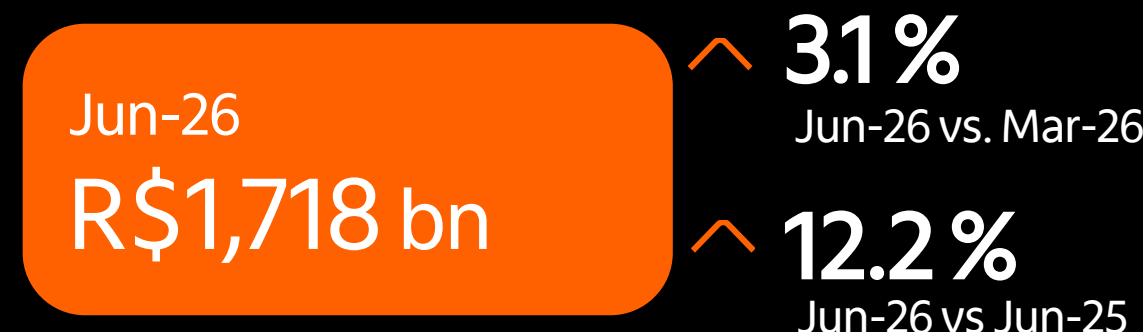
Tier I capital ratio³



(%)

12.6	13.6	14.6	14.6
Jun-22	Jun-23	Jun-24	Jun-25

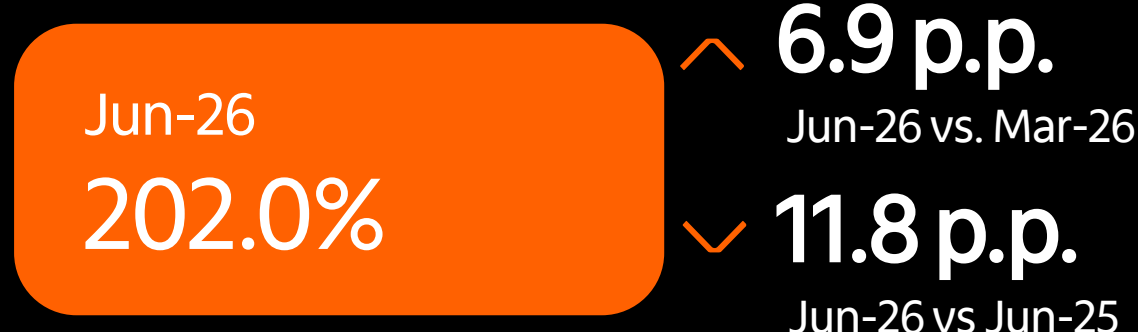
Funding⁴



(R\$ billion)

1,179	1,309	1,465	1,531
Jun-22	Jun-23	Jun-24	Jun-25

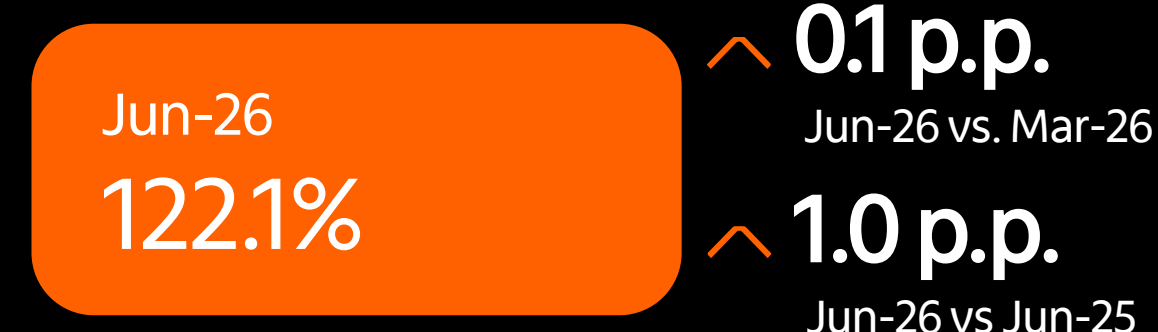
LCR⁵



(%)

146	180	201	214
Jun-22	Jun-23	Jun-24	Jun-25

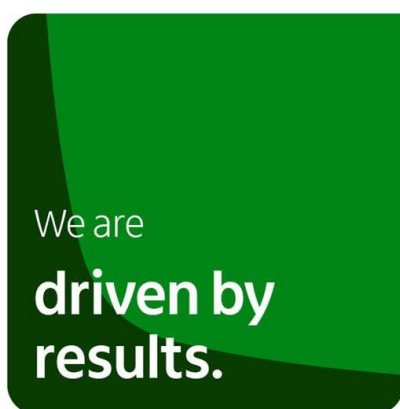
NSFR⁶



(%)

120	128	122	121
Jun-22	Jun-23	Jun-24	Jun-25

(1) Includes financial guarantees provided and private bonds; (2) Starting on 4Q24, 90 days NPL includes securities. Excluding the effect of credit sales (more details in the report "Management analysis of the operation and complete financial statements 2Q26"); (3) Considering the limit of 1.5% for AT1, according to CMN Res. No. 4,958. Without this limit, the Tier 1 Capital ratio would be 14.0% and 15.0%, in Jun-26 and Jun-25, respectively. (4) Deposits + Debentures + TVM Obligations + Loans and Transfers; From 4Q25, Repurchase Agreements involving third-party securities were incorporated. For better comparability, historical data has been reclassified. (5) LCR - Liquidity Coverage Ratio; (6) NSFR - Net Stable Funding Ratio.



Exploring possible growth paths in different businesses

Individuals - More engagement and focus on being the clients' primary bank

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)

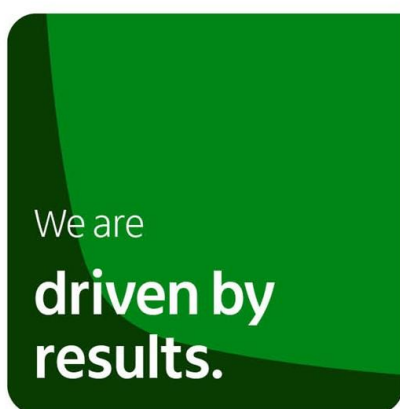
Insurance

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



2026 Guidance

	Previous	New
Total credit portfolio¹ Credit portfolio - Brazil	Growth between 5.5% and 9.5% Growth between 6.5% and 10.5%	Maintained Maintained
Financial margin with clients	Growth between 5.0% and 9.0%	Maintained
Financial margin with the market	Between R\$2.5 bn and R\$5.5 bn	Maintained
Cost of credit²	Between R\$38.5 bn and R\$43.5 bn	Maintained
Commissions and fees and results from insurance operations³	Growth between 5.0% and 9.0%	Growth between 2.0% and 5.0%
Non-interest expenses	Growth between 1.5% and 5.5%	Maintained
Effective tax rate	Between 29.5% and 32.5%	Maintained

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



2Q26
RESULTS

Investor Relations



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