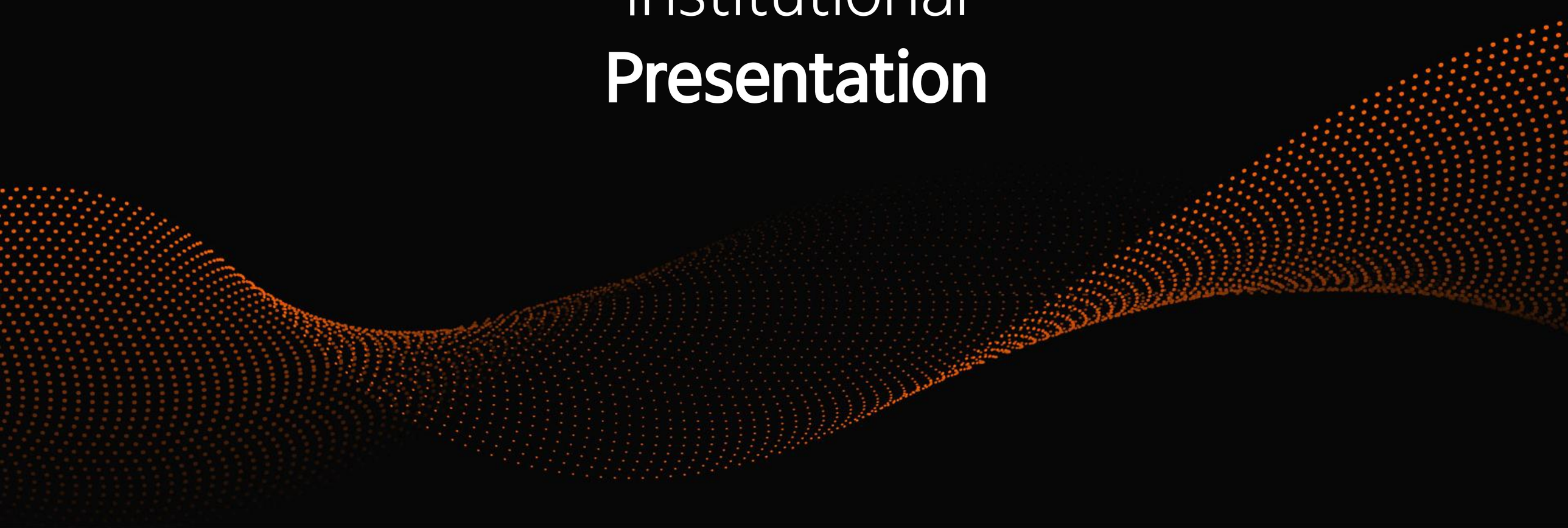
3Q26 RESULTS

Institutional
Presentation



With 102 years of history, we are the largest bank in Latin America*

Market Value[1]

USD 83 bn

Total Assets[2]

R$3,348 bn

Loan Portfolio[2]

R$1,544.4 bn

Recurring ROE[3]

23.6%

Efficiency Ratio in Brazil[5]

35.6%

Employees in Brazil and overseas[2]

89.6 k

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

Recurring Managerial Result

R$12.6 bn in 3Q26

93.8% Brazil | 6.2% Latin America[3]

We are the **most valuable brand**[4] 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

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 commited 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

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

1960
First credit and debit cards

1970
One of the four top data processing centers in Brazil is set up

1979
Itautec is created

1980
Banking automation begins

Technical Operations Center (CTO) is set up

1983
First ATM in Brazil

1990
First Internet providers

2000
First bank with no physical branches in Brazil, the Banco1.net

2002
Acquisition of BBA gives rise to the largest investment bank in Brazil

Mobile Banking in Brasil

New Brazilian Payment System is set up

2007
First iPhone is launched

2008
Merger of Banco Itaú and Unibanco creates Brazil's largest private bank

Itaú launches the first banking app

2012
Itaú announces a BRL11.1B investment in technology, innovation and client service

2014
Fintechs start to gain momentum

2019
Acquisition of ZUP speeds up digital transformation

2020
Change in regulation (PIX and Open Finance)

2022
Beyond banking is launched
(iPhone pra Sempre)

- New product launched (Íon)
- New client solutions developed
- Checking account fees package optimization

Itaú Shop is launched

Corporate development
- Ideal
- TOTVS

2023
New Brand launching Made of Future

Latest initiatives in the corporate development
- Orbia
- Avenue

2024
Itaú 100 years

One Itaú
Single login | 2 apps SuperApp + Íon

2025
Itaú Emps

Launching of the New Ad Campaign **"Feito"**

ICTi (Itaú Science and Technology Institute)

2026
Launch of the new **generative AI** experience in the SuperApp

Acquisition of **NeoSpace**

We put
the client
first.

We offer a complete ecosystem...

Individuals

itaú

Income up
to R$7 k

itaú

Uniclass

Income from
R$7 k to
R$15 k

itaú

Personnalitē

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

itaú

Private Bank

Over R$10 million
in investments

Corporate

itaú

Emps

Microentrepreneurs

itaú

Empresas

Very small and
small companies

itaú BBA

Middle and large
companies

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.

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.

We put
the client
first.

... 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!

We put the client first.

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

Remote

- WhatsApp
- E-mail
- Telephone
- Chat
- Click to human
- Bankline
- Mobile banking
  100% of the features in the App

In-Person

2.2 k
Branches

11.4 k
ATMs[3]

In Brazil and in our Other Latin American[1] operations

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

Digital Interactions[2] in 3Q26

Corporate
100%

Individuals
98%

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

(1) Chile, 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

Ituber Entende

+67k[1] calls

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

Papo de Cliente

+61k[1]

Meetings between branch teams to improve the client experience

ituber visita

+640[1]

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

(1) Last 12 months.

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

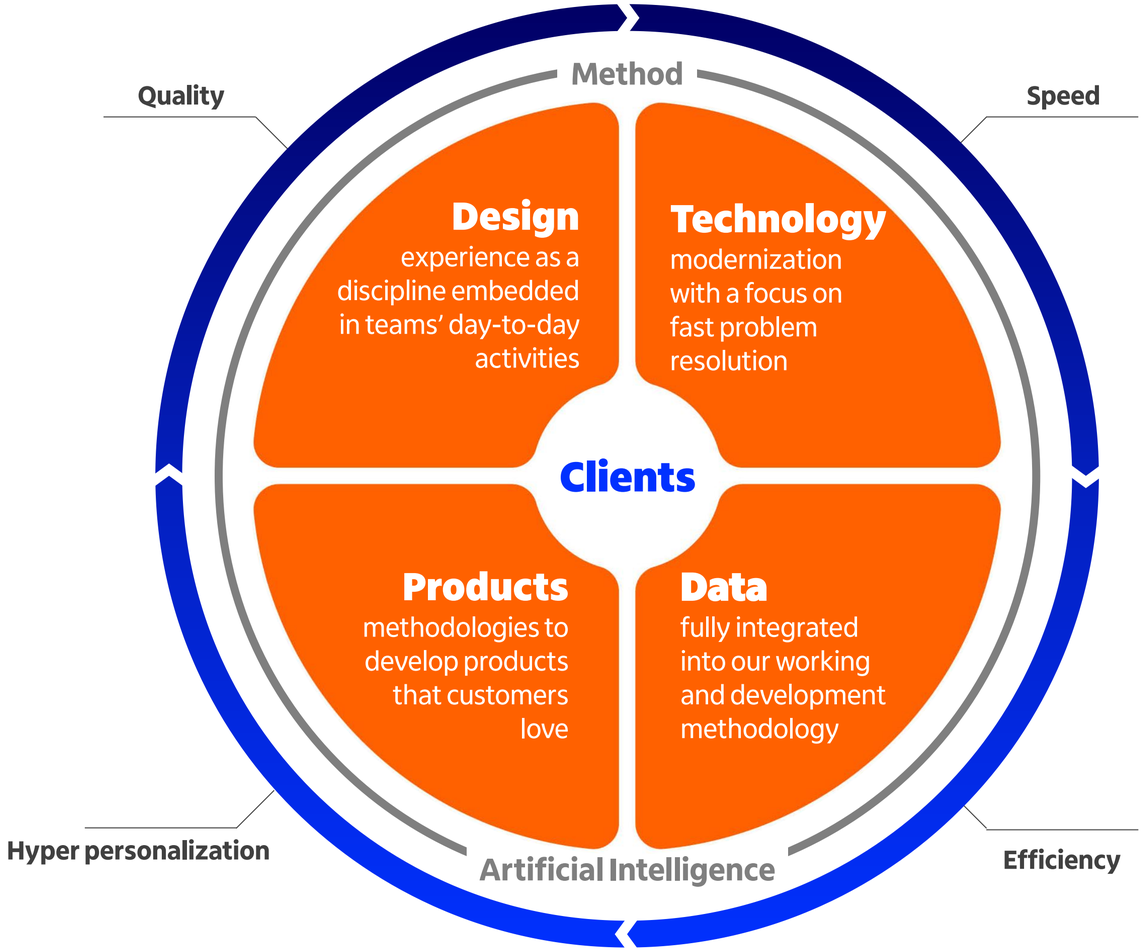
Robust innovation ecosystem based on clients needs

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

92% (9M26 x 9M25)

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

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

Quality
99% (9M26 x 9M18)
reduction in UX high-impact incidents

+

Speed
3,008% (9M26 x 9M18)
increase in the volume of change deployments and technology updates

+

Cost
47% (9M26 x 9M18)
reduction in the cost of single transactions

Open innovation ecosystem for continuous evolution

Instituto de Ciência e Tecnologia Itaú

CUBO itaú

We have
each other's
back

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

> 21k
Employees

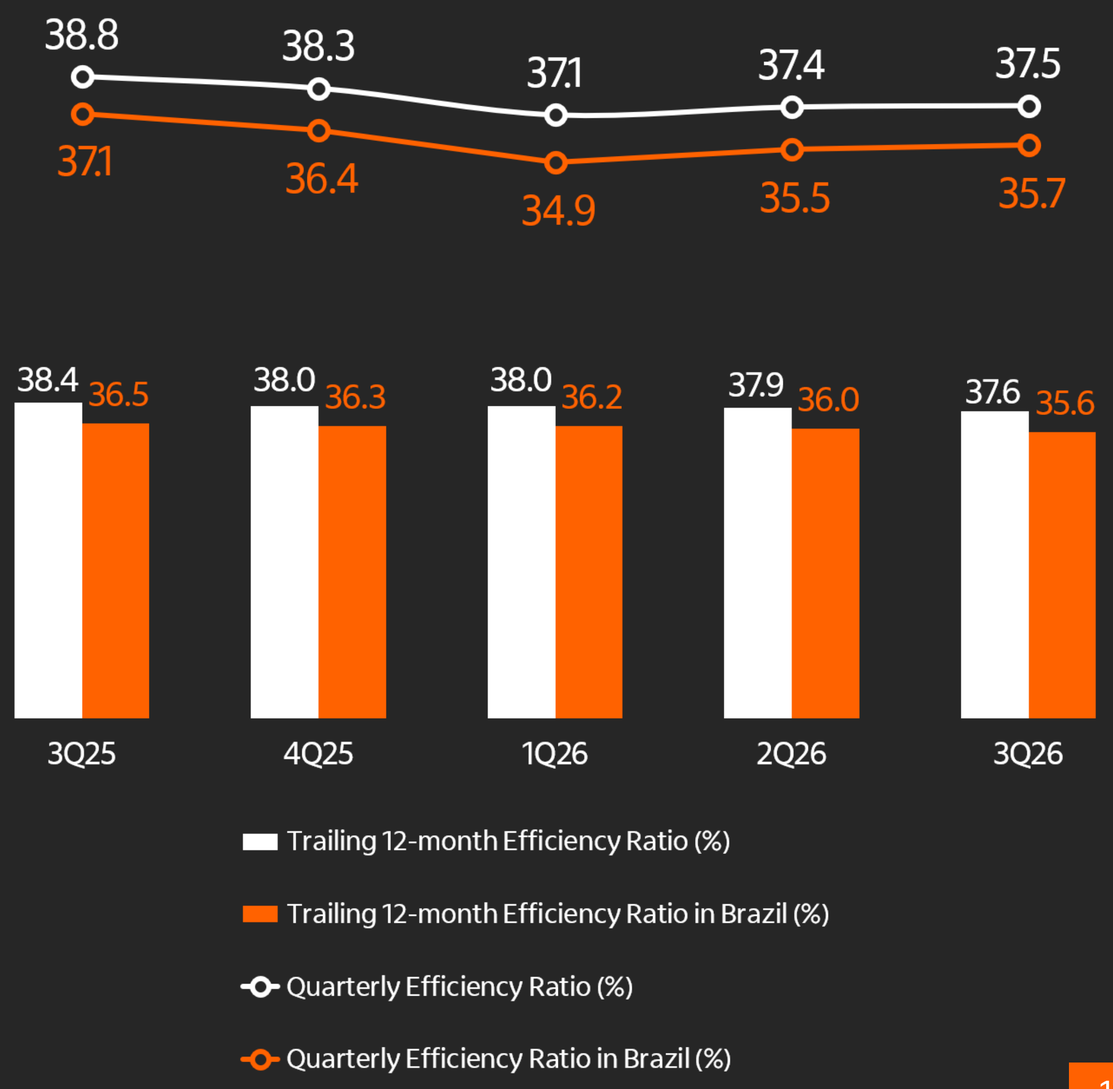
> 2.9k
Squads

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



We treasure
diversity
and inclusion.

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.

We treasure diversity and inclusion.

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 employees[1]

Goal: 27% to 30%

29.5%

In 2025

Hiring flow

Goal: >40%

38.5%

In 2025

Notes: The indicators are included in our ESG 2025 Report and refer to December 2025. Considers only employees in Brazil. Information on employees from international units is available in each unit's reports. [1]Does not include apprentices and interns. [2]Includes operations of Itaú Unibanco SA. [3]Based on self-declaration in the Diversity Census.

Workforce **diversity profile**

5%

people with disabilities[2]

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)

We treasure diversity and inclusion.

...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 suppliers[1] for ESG criteria.

↳ **98% achieved**

[1] List 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 businesses[2]

↳ **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 treasure diversity and inclusion.

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 2[1] operational emissions

↳ **11.2% reduction**
16,634 tCO_2e
(Baseline 2023: 18,738 tCO_2e)

By 2030,
reduce 50%
Our Scope 3[2] operational emissions

↳ **7.8% reduction**
35,288 tCO_2e
(Baseline 2023: 38,263 tCO_2e)

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

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

We treasure
diversity
and inclusion.

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

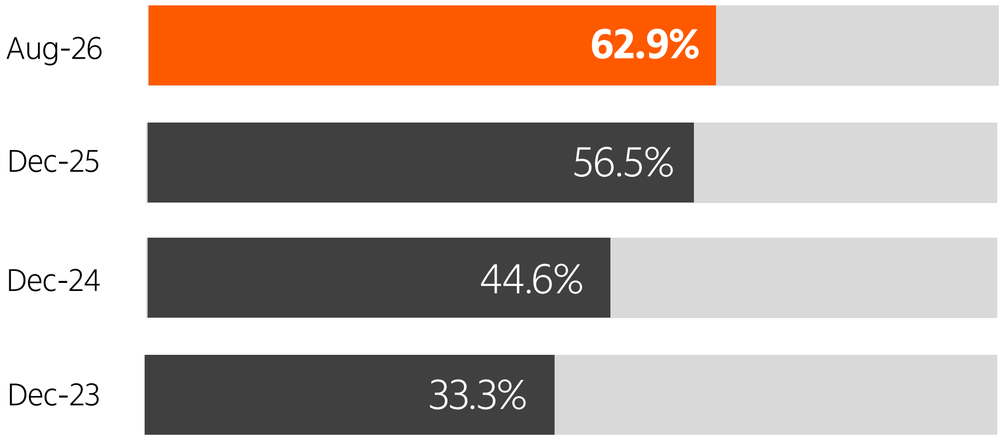
Directed for credit operations and financing for the sustainable economy from 2020[1].

We allocated

R$ 629.2 bn

of resources to sustainable finance

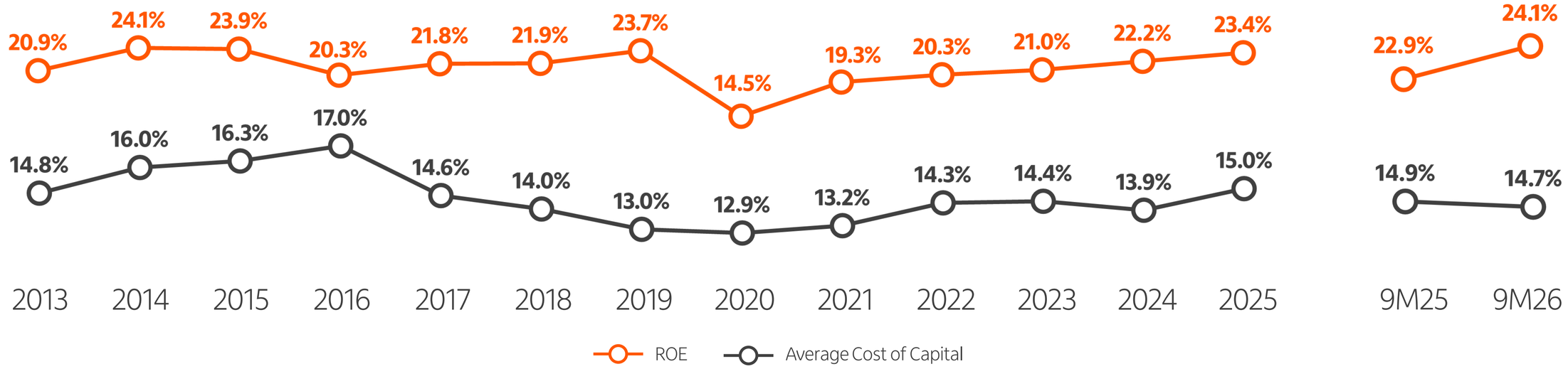
between Jan-20 e Aug-26



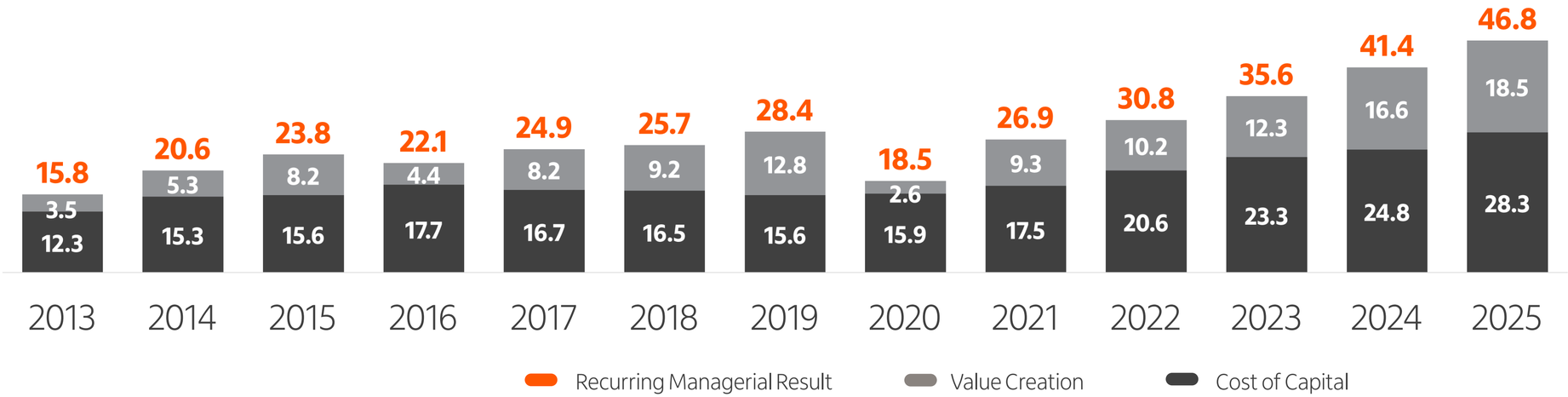
[1] (1) As of Jan-25, new accounting criteria in line with advances in the sustainable finance taxonomy are considered.

We are
driven by results.

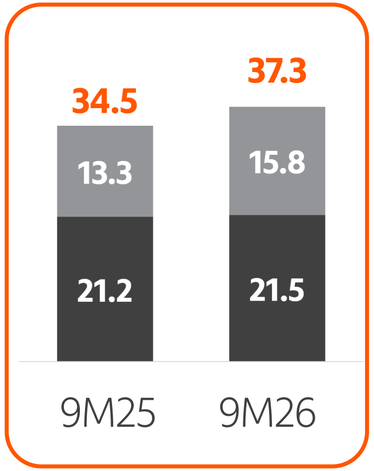
... and by the focus in sustainable value creation



R$ billion



Increase of
19% in value creation
9M26 x 9M25



We are
driven by results.

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

Clients NII

3Q26
R$33.3 bn

▲ 2.2% 3Q26 vs. 2Q26
▲ 6.6% 3Q26 vs. 3Q25

(R$ billion)			
23.4	25.6	28.2	31.2
3Q22	3Q23	3Q24	3Q25

Market NII

3Q26
R$1.3 bn

▲ 42.3% 3Q26 vs. 2Q26
▲ 46.9% 3Q26 vs. 3Q25

(R$ billion)			
0.5	0.7	1.1	0.9
3Q22	3Q23	3Q24	3Q25

Cost of Credit

3Q26
R$10.4 bn

▲ 2.7% 3Q26 vs. 2Q26
▲ 10.2% 3Q26 vs. 3Q25

(R$ billion)			
8.0	9.3	8.8	9.4
3Q22	3Q23	3Q24	3Q25

Commissions and insurance

3Q26
R$14.1 bn

▼ 0.2% 3Q26 vs. 2Q26
▲ 0.2% 3Q26 vs. 3Q25

(R$ billion)			
12.3	12.9	13.4	14.0
3Q22	3Q23	3Q24	3Q25

Non-interest expenses

3Q26
R$17.1 bn

▲ 2.4% 3Q26 vs. 2Q26
▲ 1.7% 3Q26 vs. 3Q25

(R$ billion)			
13.9	14.7	15.8	16.8
3Q22	3Q23	3Q24	3Q25

Recurring managerial result

3Q26
R$12.6 bn

▲ 1.7% 3Q26 vs. 2Q26
▲ 6.2% 3Q26 vs. 3Q25

(R$ billion)			
8.1	9.0	10.7	11.9
3Q22	3Q23	3Q24	3Q25

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

We are
driven by results.

...without overlooking risk management

Credit Portfolio[1]

Sep-26
R$1,544 bn

1.4 % Sep-26 vs. Jun-26
10.2 % Sep-26 vs Sep-25

(R$ billion)

Sep-22	Sep-23	Sep-24	Sep-25
1,111	1,163	1,318	1,402

90 days NPL including securities

Sep-26[2]
2.0%

0.1 p.p. Sep-26 vs. Jun-26
0.1 p.p. Sep-26 vs Sep-25

(%)

Sep-22	Sep-23	Sep-24	Sep-25
2.8	3.0	2.6	1.9

Tier I capital ratio

Sep-26
14.2%

0.4 p.p. Sep-26 vs. Jun-26[3]
0.6 p.p. Sep-26 vs Sep-25

(%)

Sep-22	Sep-23	Sep-24	Sep-25
13.2	14.6	15.2	14.8

Funding[4]

Sep-26
R$1,779 bn

3.5 % Sep-26 vs. Jun-26
13.3 % Sep-26 vs Sep-25

(R$ billion)

Sep-22	Sep-23	Sep-24	Sep-25
1,216	1,328	1,441	1,570

LCR[5]

Sep-26
205.8%

3.8 p.p. Sep-26 vs. Jun-26
12.9 p.p. Sep-26 vs Sep-25

(%)

Sep-22	Sep-23	Sep-24	Sep-25
158	188	225	219

NSFR[6]

Sep-26
123.7%

1.6 p.p. Sep-26 vs. Jun-26
0.4 p.p. Sep-26 vs Sep-25

(%)

Sep-22	Sep-23	Sep-24	Sep-25
123	127	124	123

(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 3Q26"); (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% in Jun-26. (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.

We are
driven by
results.

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





Itaú Shop

Samsung
no Itaú.

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

We are
driven by
results.

2026 Guidance

	Previous	New
Total credit portfolio[1] 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 credit[2]	Between **R$38.5 bn** and **R$43.5 bn**	**Maintained**
Commissions and fees and results from insurance operations[3]	Growth between **2.0%** and **5.0%**	**Maintained**
Non-interest expenses	Growth between **1.5%** and **5.5%**	**Maintained**
Effective tax rate	Between **29.5%** and **32.5%**	Between **28.0%** and **29.0%**

(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.



3Q26 RESULTS

Investor Relations

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