3Q26 RESULTS

Public meeting with analysts and
3Q26 earnings review

São Paulo, November 4th 2026

Itaú Unibanco Holding S.A.

Highlights

Recurring managerial result[1]

3Q26

R$12.6 billion

▲ 2.5% vs 2Q26 ▲ 6.7% vs 3Q25

Recurring managerial ROE [2]

3Q26

CONSOLIDATED 23.6%

▼ 0.7 p.p. vs 2Q26 ▲ 0.3 p.p. vs 3Q25

BRAZIL 24.5%

▼ 1.2 p.p. vs 2Q26 ▲ 0.4 p.p. vs 3Q25

Credit portfolio[1]

Sep-26

R$1,544 billion

▲ 2.2% vs Jun-26 ▲ 10.9% vs Sep-25

Financial margin with clients[1]

3Q26

R$33.3 billion

▲ 2.6% vs 2Q26 ▲ 6.9% vs 3Q25

Efficiency ratio

3Q26

CONSOLIDATED 37.5%

▲ 0.1 p.p. vs 2Q26 ▼ 1.3 p.p. vs 3Q25

BRAZIL 35.7%

▲ 0.2 p.p. vs 2Q26 ▼ 1.4 p.p. vs 3Q25

Commom Equity Tier I (CET I)

Sep-26

12.7%

▲ 0.4 p.p. vs Jun-26 ▼ 0.8 p.p. vs Sep-25

(1) The quarter-over-quarter delta of the result from the retail operation in Colombia (sold in July 2026) was considered in the base quarter of the comparison, for calculating the ratios' evolution. (2) Considering the Common Equity Tier I (CET I) at 11.5%, in 3Q26 the consolidated recurring managerial return would have been 24.7% in the consolidated and 25.8% in Brazil.

Credit portfolio

in R$ billion

	Sep-26	Jun-26	Δ	Sep-25	Δ
Individuals	**500.4**	**487.1**	**2.7%**	**456.4**	**9.6%**
Credit card loans	153.4	150.4	1.9%	142.2	7.9%
Personal loans	69.0	68.1	1.3%	68.4	1.0%
Payroll loans	84.2	81.3	3.5%	72.4	16.3%
Auto loans	35.0	35.1	-0.1%	36.3	-3.6%
Mortgage	158.8	152.2	4.4%	137.1	15.8%
Very small, small and middle market loans	**320.4**	**307.4**	**4.2%**	**278.4**	**15.1%**
Corporate loans	**479.4**	**474.9**	**1.0%**	**437.7**	**9.5%**
Total Brazil	**1,300.2**	**1,269.4**	**2.4%**	**1,172.5**	**10.9%**
Latin America	**244.2**	**253.0**	**-3.5%**	**229.5**	**6.4%**
Total[1]	**1,544.4**	**1,522.4**	**1.4%**	**1,402.0**	**10.2%**
Total (ex-fx variation)	**1,544.4**	**1,516.7**	**1.8%**	**1,399.0**	**10.4%**
Very small, small and middle market loans	**320.4**	**307.4**	**4.2%**	**276.5**	**15.9%**
Corporate loans	**479.4**	**474.9**	**0.9%**	**435.6**	**10.1%**
Latin America	**244.2**	**247.3**	**-1.2%**	**230.5**	**6.0%**

Personnalité + Uniclass

	Sep-26 x Jun-26	Sep-26 x Sep-25
Credit card	^ 4.3%	^ 16.3%
Auto loans	^ 3.6%	^ 9.8%

Leader in private payroll loans portfolio

	Sep-26 x Jun-26	Sep-26 x Sep-25
Credit portfolio	^ 11.6%	^ 93.7%

Largest private bank in mortgage

R$41 billion
Trailing 12-month originatio[2]

>

56%
market share
among private banks[2]

SMEs Government sponsored facilities – 9M26 leader in origination

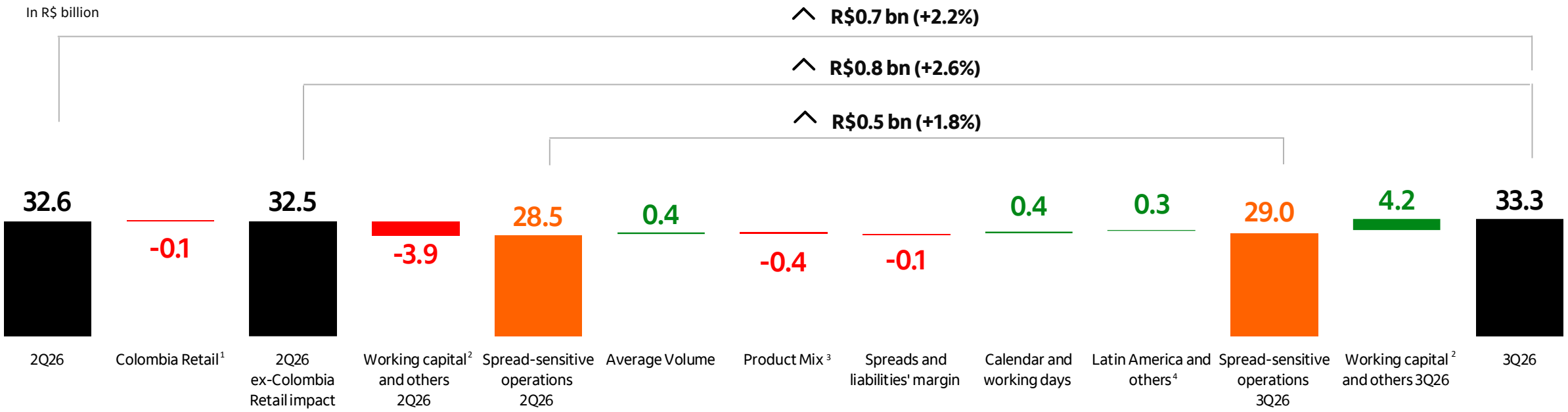
	Sep-26 vs Jun-26	Sep-26 vs Sep-25
Credit portfolio	^ 8.0%	^ 32.4%

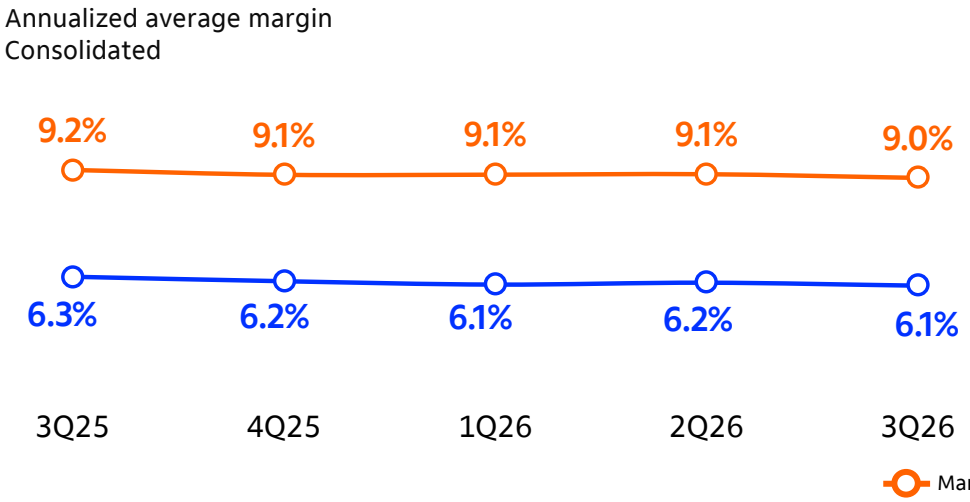
Portfolio growth (ex-Colombia sale)

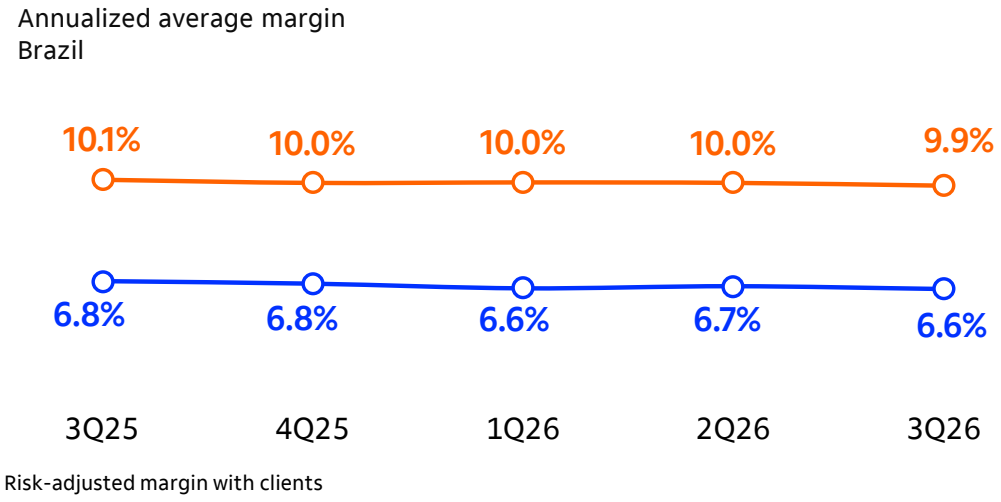
	Sep-26 x Jun-26	Sep-26 x Sep-25
Latin America	^ 0.8%	^ 11.1%
Total	^ 2.2%	^ 10.9%

(1) Includes private securities and financial guarantees provided. (2) From October-25 to September-26.

Financial margin with clients



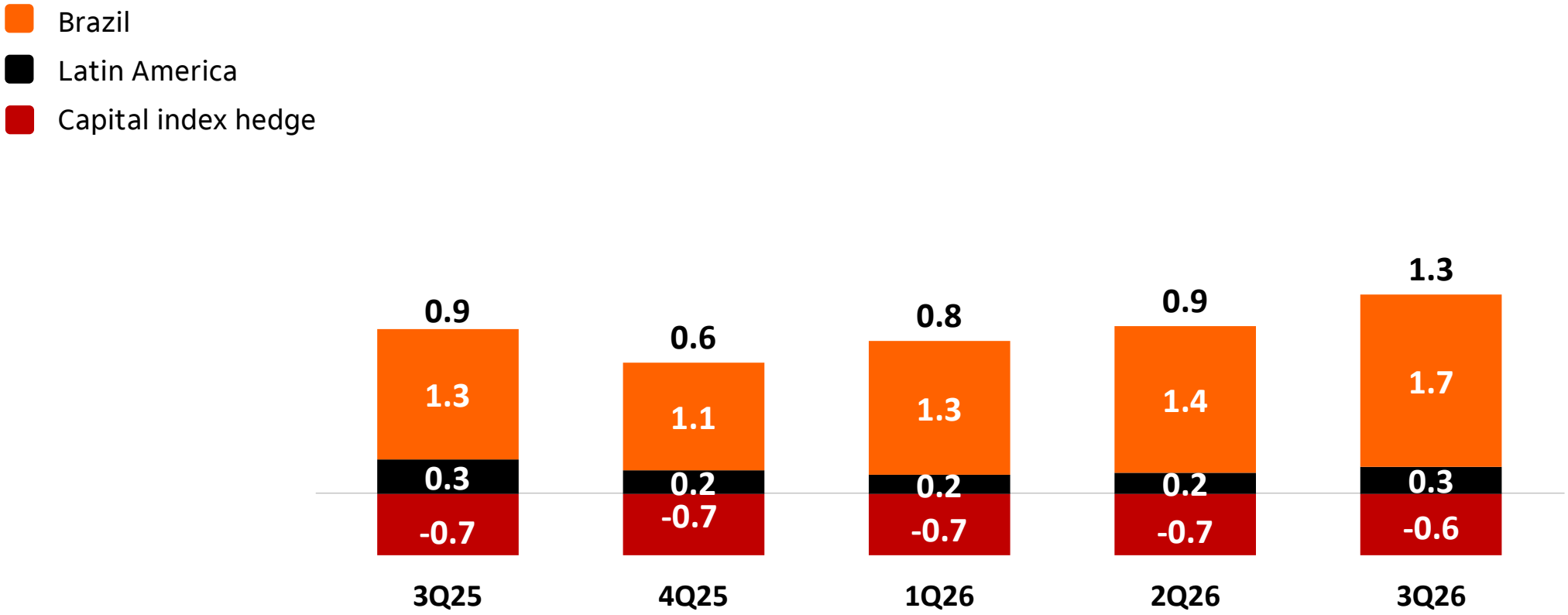




(1) Impact of the change from 2Q26 to 3Q26 in the financial margin with clients of the retail operation in Colombia, sold in July 2026; (2) Includes capital allocated to the business areas (except treasury), in addition to working capital of the corporation; (3) Change in the composition of assets with credit risk between periods in Brazil; (4) Latin America (excluding the financial margin with clients from the Retail operation in Colombia, sold in July-26) and structured wholesale operations.

Financial margin with the market

in R$ billion



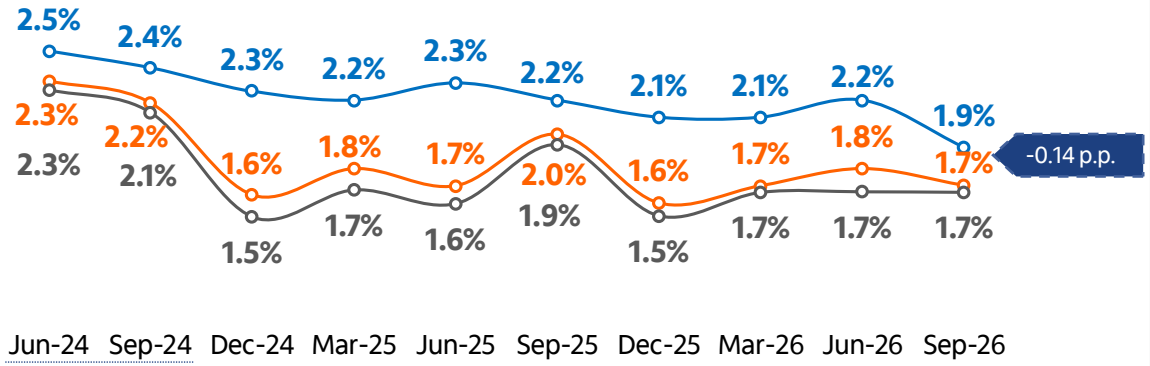
Commissions, fees and result from insurance

in R$ billion	3Q26	2Q26	Δ	3Q25	Δ	9M26	9M25	Δ
Card issuance	3.5	3.3	7.1%	3.3	5.8%	10.1	9.8	2.8%
Current account for individuals	0.5	0.5	-2.2%	0.6	-16.9%	1.5	1.9	-20.0%
Credit operations and guarantees issued	0.6	0.6	-3.7%	0.6	2.7%	1.9	1.8	5.3%
Payments and collections	1.9	2.0	-0.6%	2.1	-5.8%	5.9	6.3	-6.8%
Asset management[1]	2.2	2.0	7.8%	1.8	17.8%	6.1	5.3	13.3%
Advisory services and brokerage	0.9	1.3	-26.3%	1.3	-26.6%	3.5	3.3	5.3%
Other Brazil	0.4	0.5	-19.3%	0.5	-28.0%	1.3	1.4	-10.6%
Latin America	1.0	0.9	10.4%	0.9	17.2%	2.9	2.7	7.3%
Commissions and fees	**11.0**	**11.0**	**0.2%**	**11.1**	**-0.1%**	**33.1**	**32.6**	**1.5%**
Insurance, pension plans and premium bonds[2]	**3.0**	**3.1**	**-1.5%**	**3.0**	**1.3%**	**9.1**	**8.4**	**8.7%**
Commissions and insurance	**14.1**	**14.1**	**-0.2%**	**14.0**	**0.2%**	**42.2**	**41.0**	**3.0%**

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

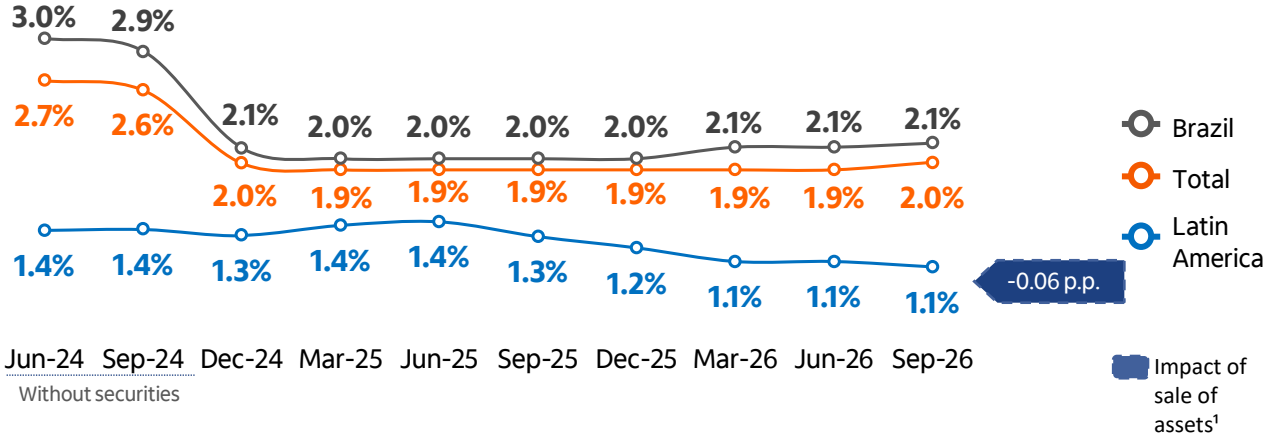
Credit quality

15 - 90 days NPL - % consolidated



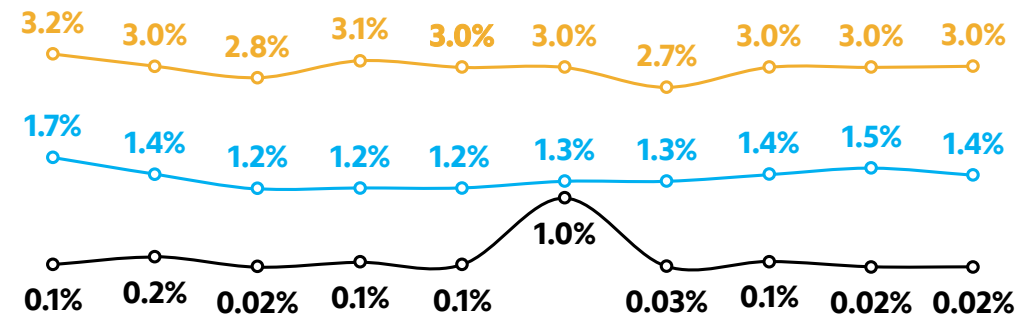
Without securities

90 days NPL- % consolidated



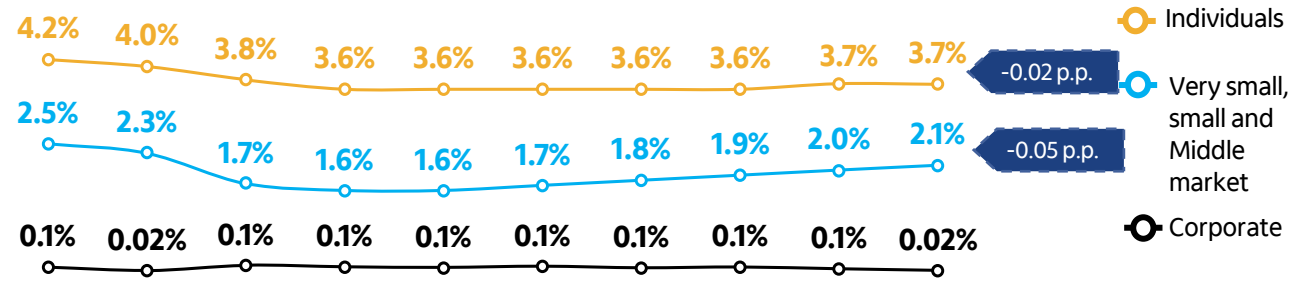
Without securities

Brazil



Without securities

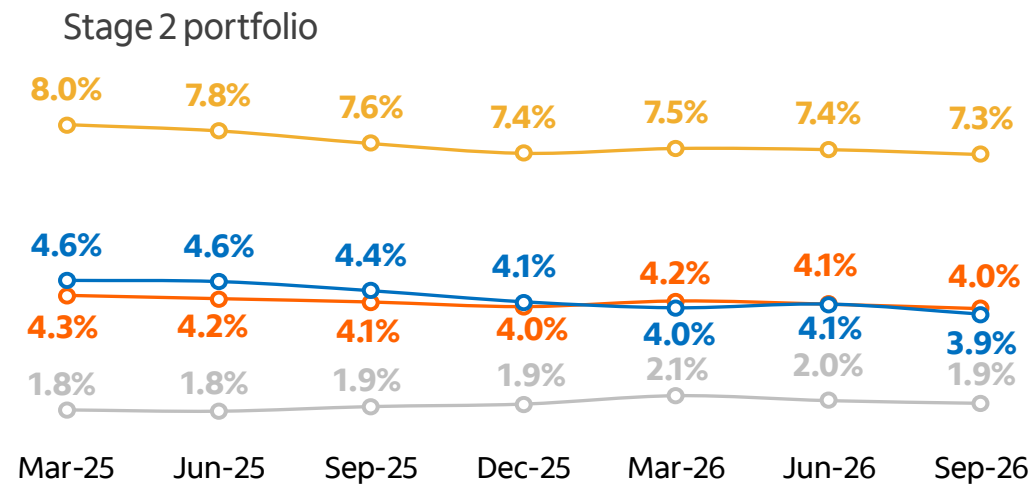
Brazil

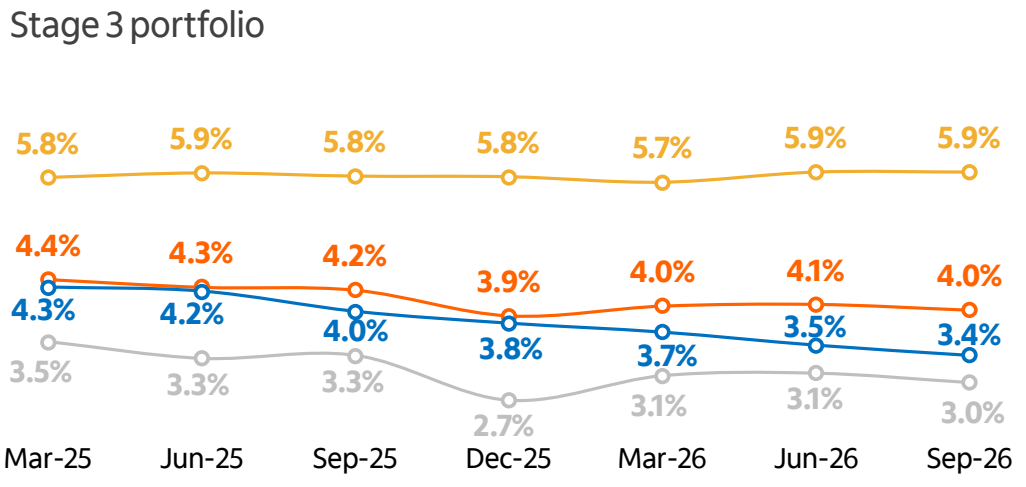


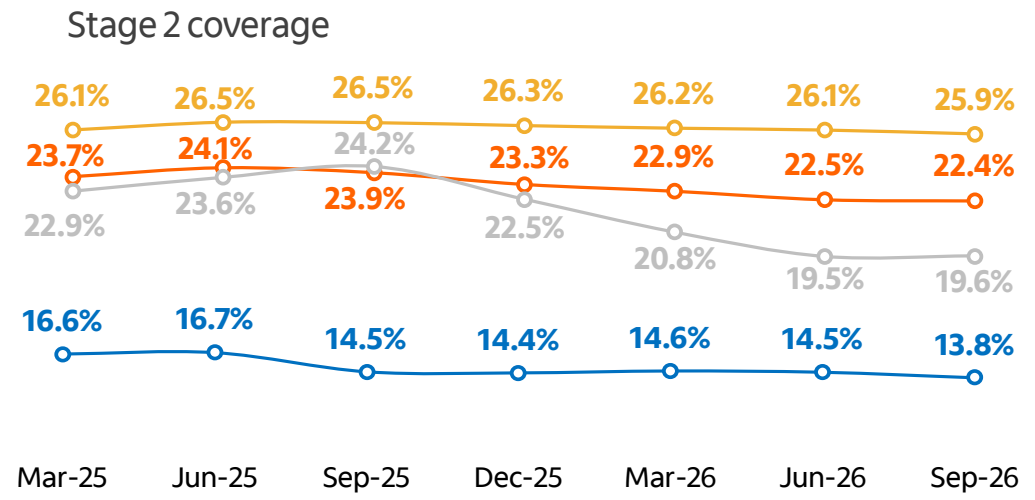
Without securities

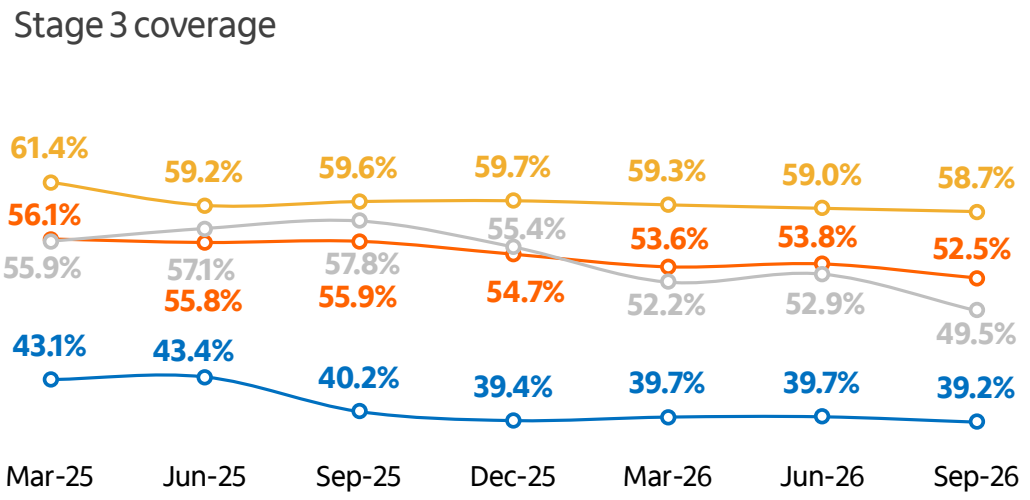
(1) In the third quarter of 2026, we sold loans with low probability of recovery to unrelated companies and without risk retention, which would be active at the end September-26 and overdue over 90 days worth R$94 million in individuals, R$140 million in SMEs and of R$17 million in Latin America. In Latin America, we also adjusted for the effect of the roll-forward of the retail loan portfolio sold in Colombia. In the nonperforming loans 90 days overdue ratio, the impacts were: of 0.02 p.p. in individuals, of 0.05 p.p. SMEs, of 0.02 p.p. in Brazil, of 0.06 p.p. in Latin America and of 0.02 p.p. in the consolidated. Additionally, the sale of the retail loan portfolio had a 0.14 p.p. impact on the nonperforming 15 -90 days overdue ratio in Latin America.

Credit quality – Resolution 4,966 ratios







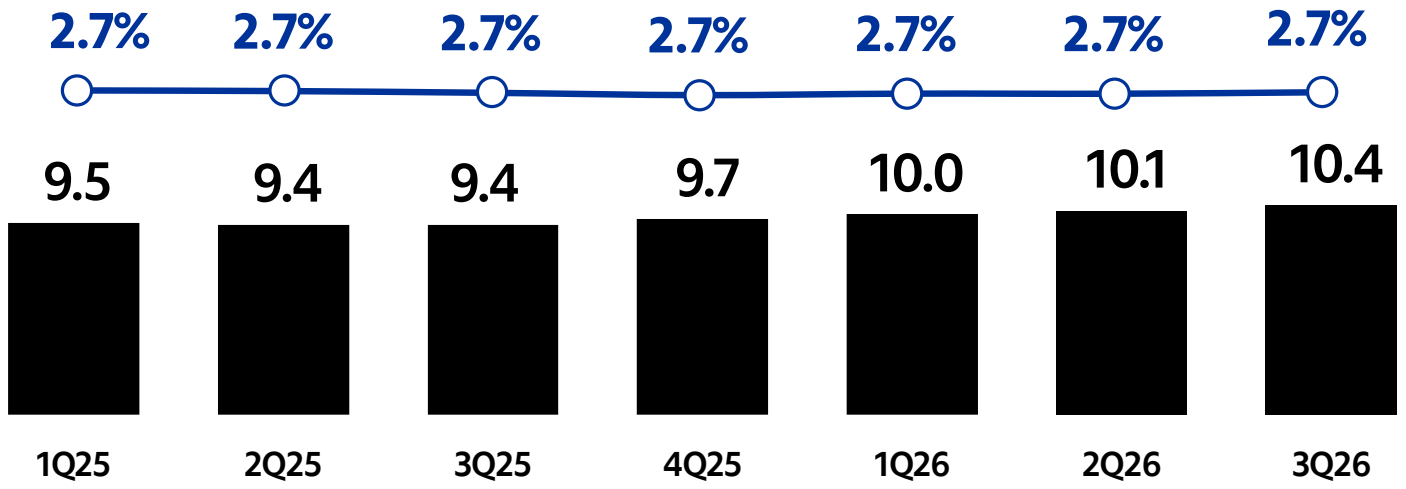


Total Individuals Companies Latin America

Quality and cost of credit

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

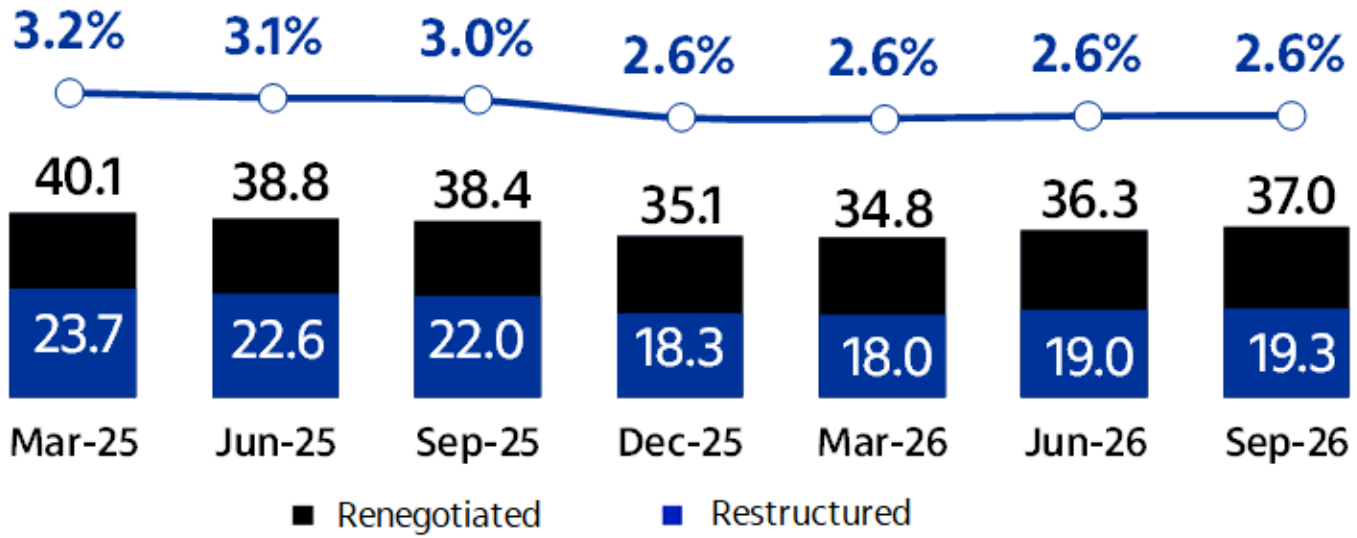
Annualized cost of credit / Loan portfolio[2] - (%)



Renegotiated portfolio (Credit and securities)

(in R$ billion)

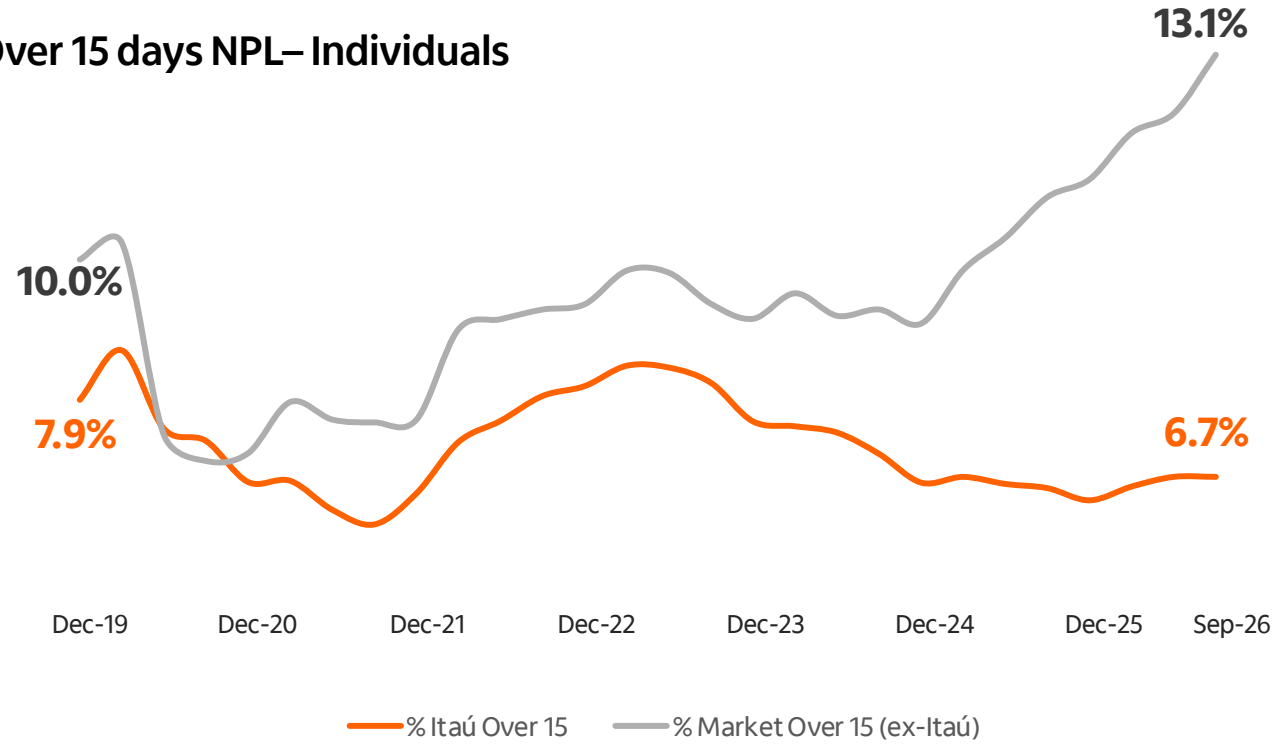
Renegotiated portfolio/ Total portfolio[3] - (%)



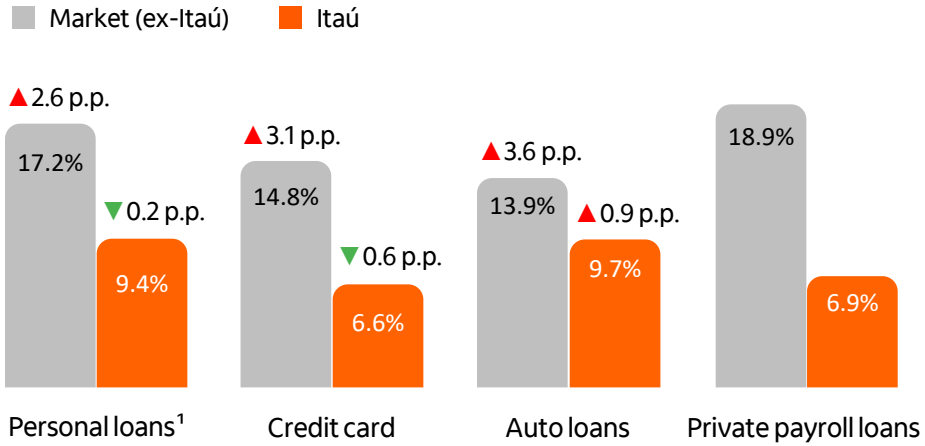
(1) Expected loss expenses + recovery of loans + discounts granted. (2) Cost of credit over the average portfolio; (3) Loan portfolio balance ex- financial guarantees provided.

Credit quality – Individuals

Over 15 days NPL– Individuals



Over 15 days overdue (Δ vs. Dec-19)



Stages 2 and 3 portfolio/ Over 15 days overdue balance

Sep-26
240%

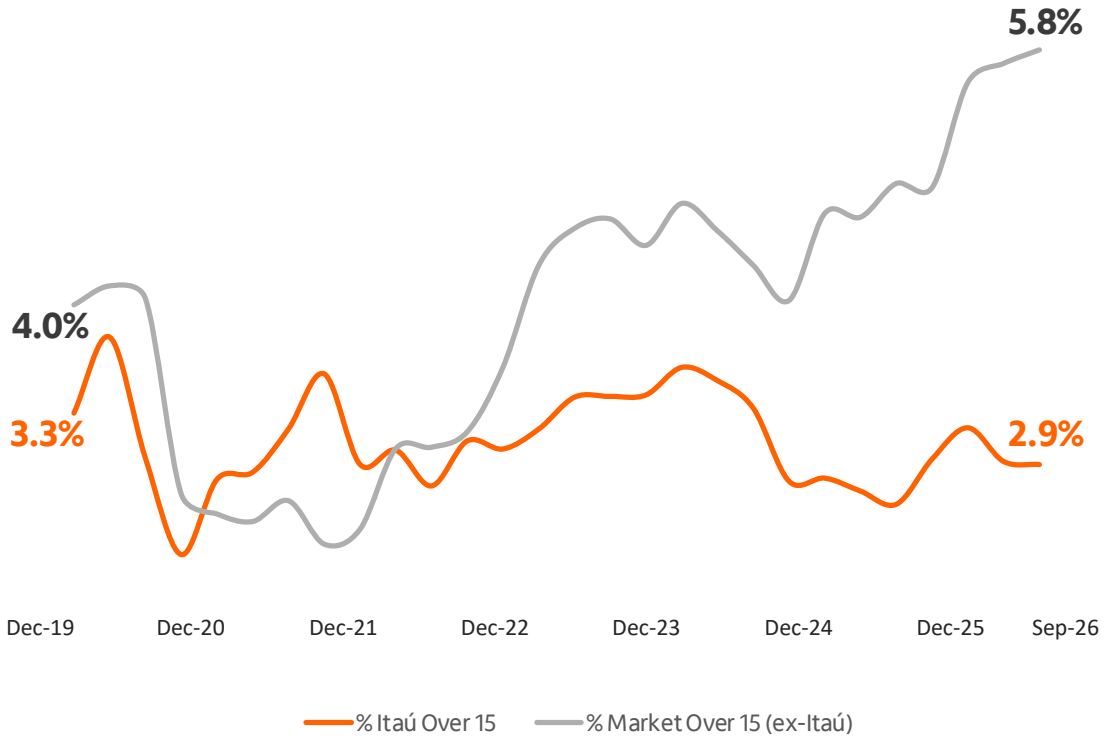
Current provision model by overdue range (in days)

% Provision (Expected loss/balance)	Performing (up to 14)	31 to 60	61 to 90	91 to 120	181 to 210	331 to 360	361 to 390	> 540
Itaú Individuals ex-mortgage	4%	58%	63%	66%	69%	100%	100%	100%
S1 - S3 (minimum levels)[2]	n/a	n/a	n/a	50%	60%	77%	81%	100%
S4 - S5 (minimum levels)[2]	2%	15%	38%					

(1) Unsecured personal loans; (2) Pursuant to BCB Resolution No. 352, which established regulatory minimum levels for credit risk provisions.
Note: The S1 through S5 classification is the Brazilian Central Bank's segmentation system (CMN Resolution No. 4,553/2017), which categorizes banks and financial institutions based on their size, international operations, and risk profile.

Credit quality – Companies

Over 15 days NPL – SMEs and Corporate

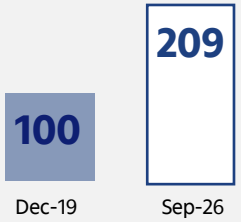


SMEs | Collateralized portfolio

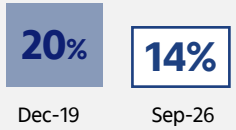


Corporate

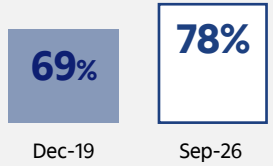
Portfolio | Base 100



Concentration[1]



Investment Grade[2]



Corporate | Chapter 11[3]

Share
(in R$)

2.3%
Corporate

4.3%
Agribusiness

Top 5 cases with approved plans

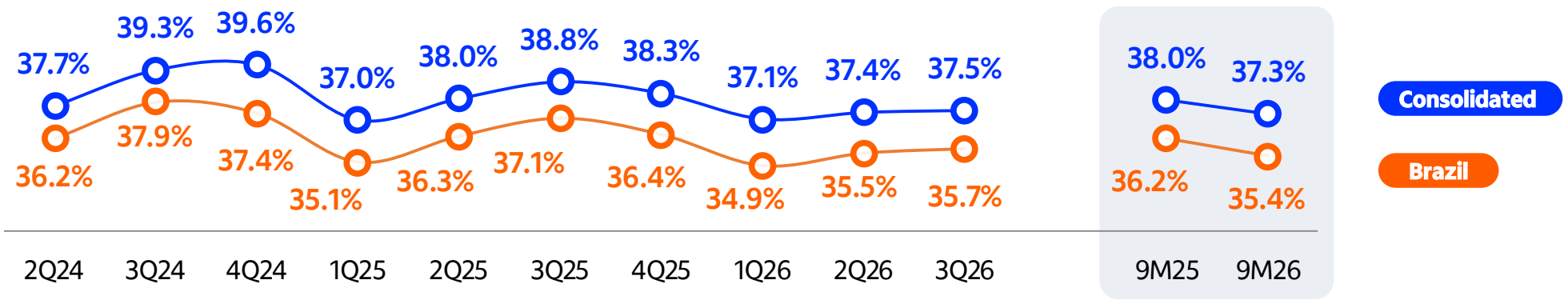
4 x
Provision before filing chapter 11[3] divided by incurred loss

(1) 10 largest credit risk exposures (including credit, securities and financial guarantees) over total portfolio; (2) internal criteria; (3) Brazilian equivalent to chapter 11 or extrajudicial reorganization.

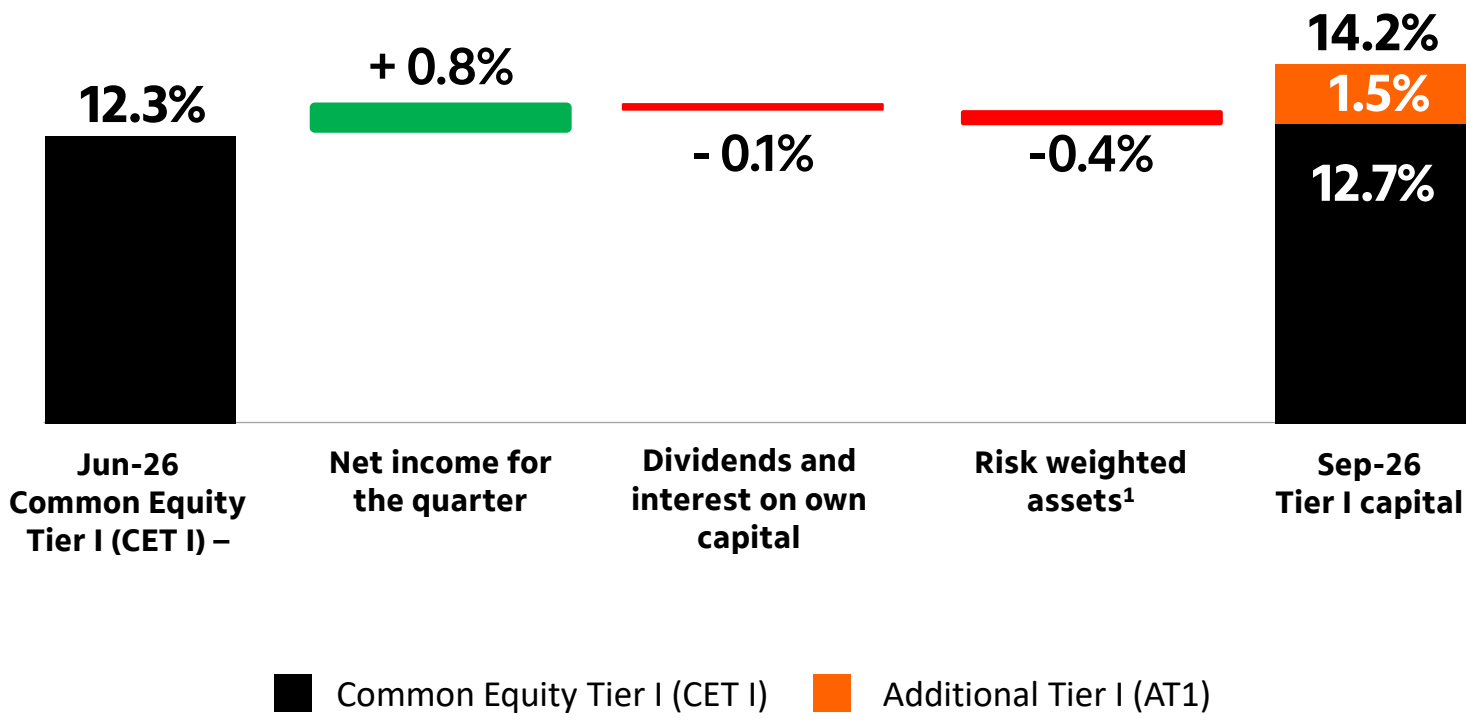
Non-interest expenses

In R$ billion	3Q26	2Q26	Δ	3Q25	Δ	9M26	9M25	Δ
Commercial and administrative (personnel)	(6.7)	(6.5)	2.5%	(6.7)	0.0%	(19.7)	(19.3)	2.1%
Transactional (personnel, operations and services)	(4.2)	(4.1)	2.1%	(4.2)	-0.5%	(12.3)	(12.2)	0.7%
Technology (personnel and infrastructure)	(3.3)	(3.1)	4.7%	(3.3)	0.1%	(9.5)	(9.1)	4.3%
Other	(0.8)	(0.8)	1.0%	(0.6)	39.7%	(2.1)	(1.6)	29.3%
Total - Brazil	**(15.0)**	**(14.6)**	**2.8%**	**(14.8)**	**1.5%**	**(43.5)**	**(42.2)**	**3.2%**
Latin America	(2.2)	(2.2)	-0.1%	(2.1)	2.9%	(6.5)	(6.3)	2.7%
Non-interest expenses	**(17.1)**	**(16.7)**	**2.4%**	**(16.8)**	**1.7%**	**(50.0)**	**(48.5)**	**3.1%**

Efficiency ratio (%)



Capital



(1) Includes Prudential and equity adjustments.

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%**

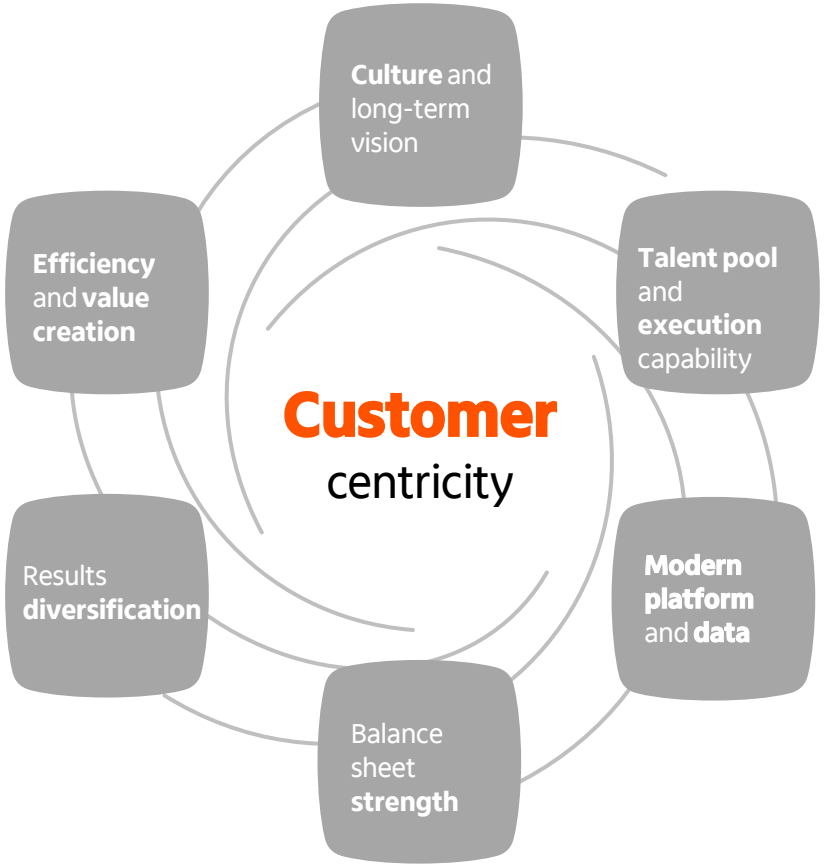
(1) Includes financial guarantees provided and private securities; (2) Composed of expected loss expenses, discounts granted and recovery of loans written off as losses; (3) Commissions and fees (+) income from insurance, pension plan and premium bonds operations (+) expenses for claims

Competitive advantages that drive sustainable results



Competitive advantages that drive sustainable results

Customer centricity



+12 points
evolution of Itaú Consolidated NPS from 2021 and 2026

~80 points
digital channels NPS for individuals and companies (Apps and internet banking)

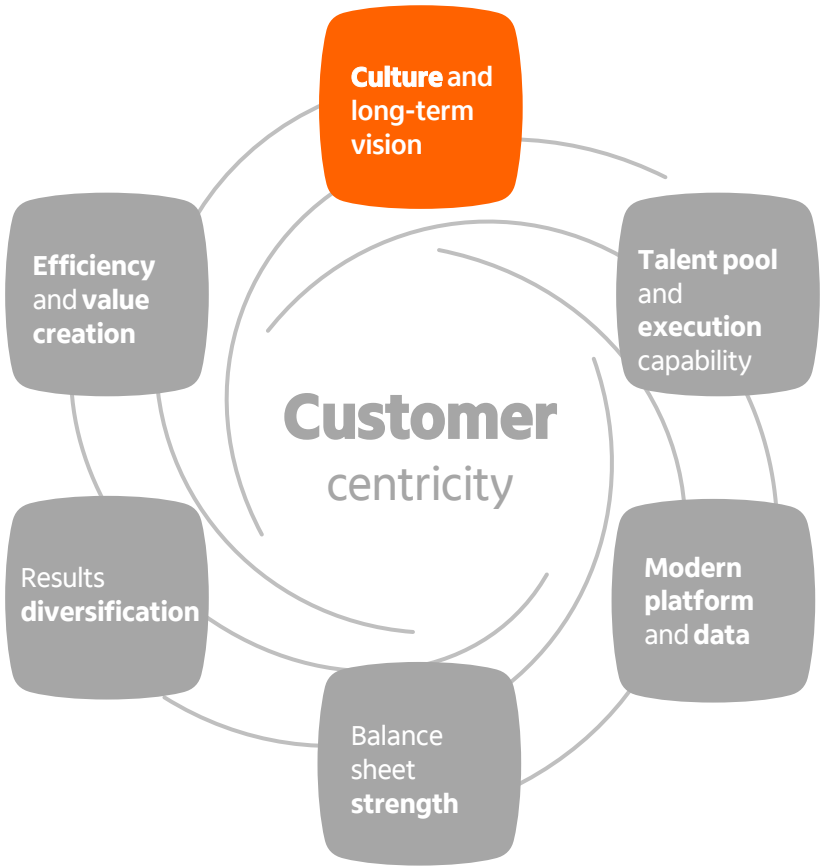
83%
of companies' segments with NPS in the excellence level[1]

80%
of individuals' segments with NPS in the excellence level[1]

(1) Above 70 points.

Competitive advantages that drive sustainable results

Culture and long-term vision



An ever-evolving culture

OUR CULTURE (2008-2021)

ITUBERS CULTURE (2021-2025)

NEW PILLAR (2025)

eNPS 85 pts in excellence zone

ITUBERS CULTURE PILLARS

We **put the client first**

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

We **have each other's back**

We are **driven by results**

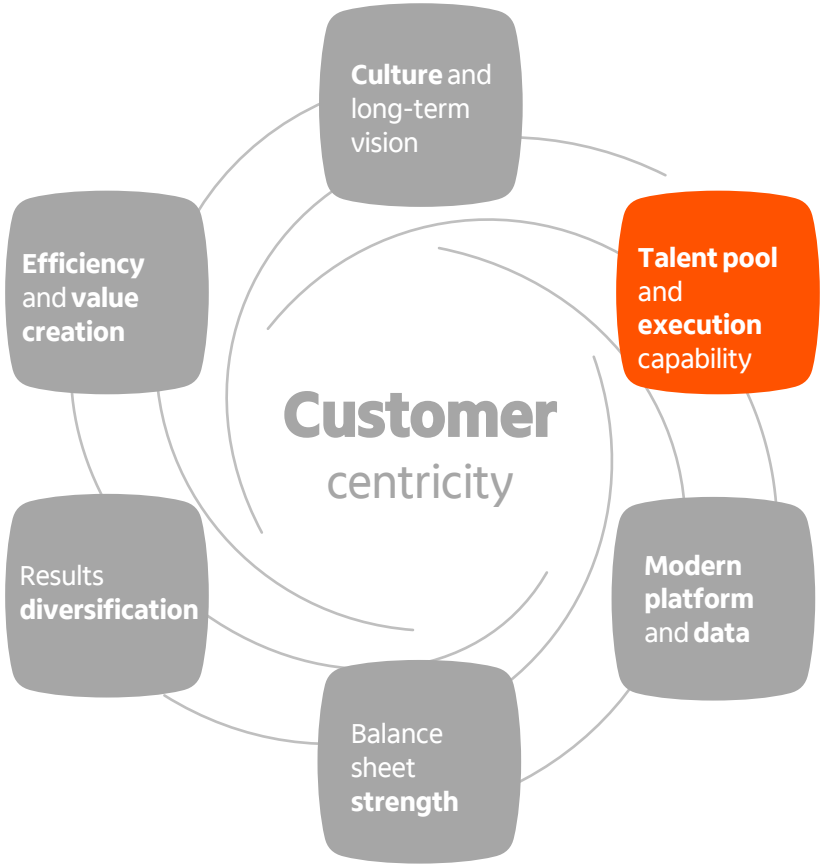
We treasure **diversity and inclusion**

For us **Ethics are non-negotiable**

We **Make choices and decisions**

Competitive advantages that drive sustainable results

Talent pool and execution capability



Future-ready talent

Technical expertise and critical thinking to frame the right problems and guide the use of AI.

95K + applicants for the 2026-2027 Trainee Program

Leading talent rankings recognitions:

recognized in the International and Financial Services-Fintech categories

1st place in Brazil for the 8th consecutive year

6th consecutive year among the top 5 companies in Brazil.

Part of the ranking since its inception, in 2020.

Ability to execute

Efficiency Program

▼ 7 pts in the efficiency ratio (9M26 vs. 9M21)

Agribusiness Project

R$143 bn loan portfolio (Sep-26)

▲ 20% p.a. (CAGR 2026 vs. 2021)

One Itaú

15 million customers migrated

NPS: 80 points

Turnaround Acquiring – last 4 years

Market share

leadership with a +5 p.p. increase in mkt share

Satisfaction

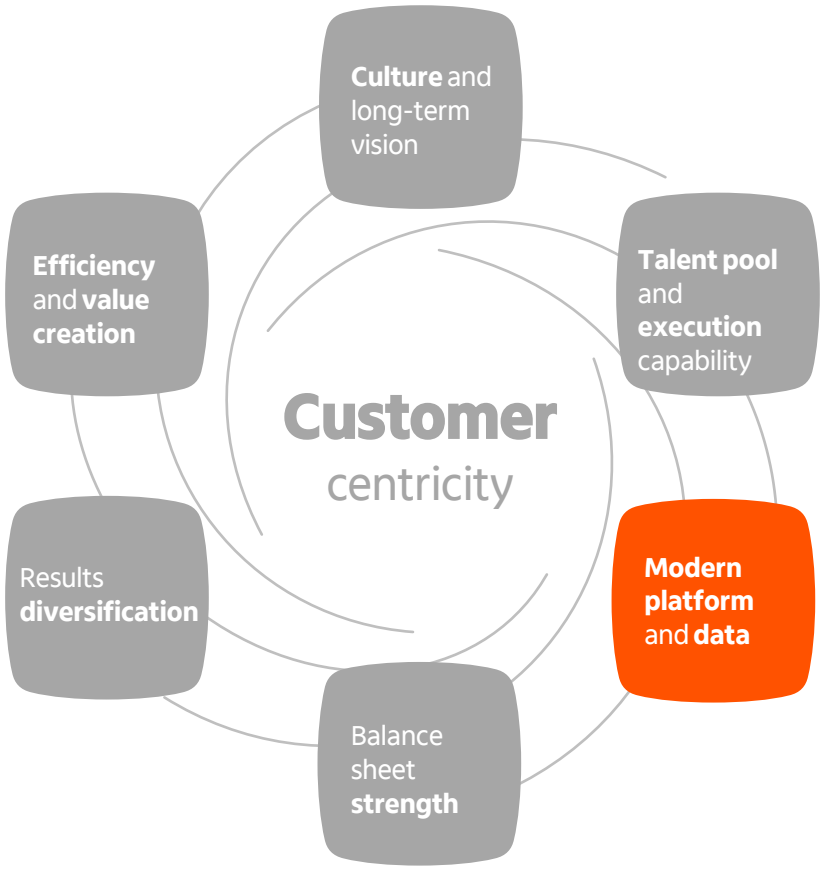
NPS up by 40 points

Profitability

grew 7x more than TPV

Competitive advantages that drive sustainable results

Modern platform and data



Technology embedded in the business

Technology and business collaborate to better understand challenges and develop solutions.

21k+
employees in cross-functional teams organized around the customer journey

2.9K+
cross-functional squads, delivering end-to-end solutions.

Modern platform and AI-ready data

Modern technological platform and AI-ready data enabling AI at scale across workflows, processes, products, and services.

92%+[1]
of generative AI initiatives in use

50%[2] reduction
in unit cost per token

100%
modernized and cloud-based by 2028

Connection to the technology frontier

Research and innovation initiatives that strengthen our connection with the Brazilian and global innovation ecosystems.

NEOSPACE

Acquisition of NeoSpace to develop generative AI foundation models and enhance personalization capabilities.

Instituto de Ciência e Tecnologia Itaú

39+ published patents, including innovations in AI development and applications.

Corporate venture capital

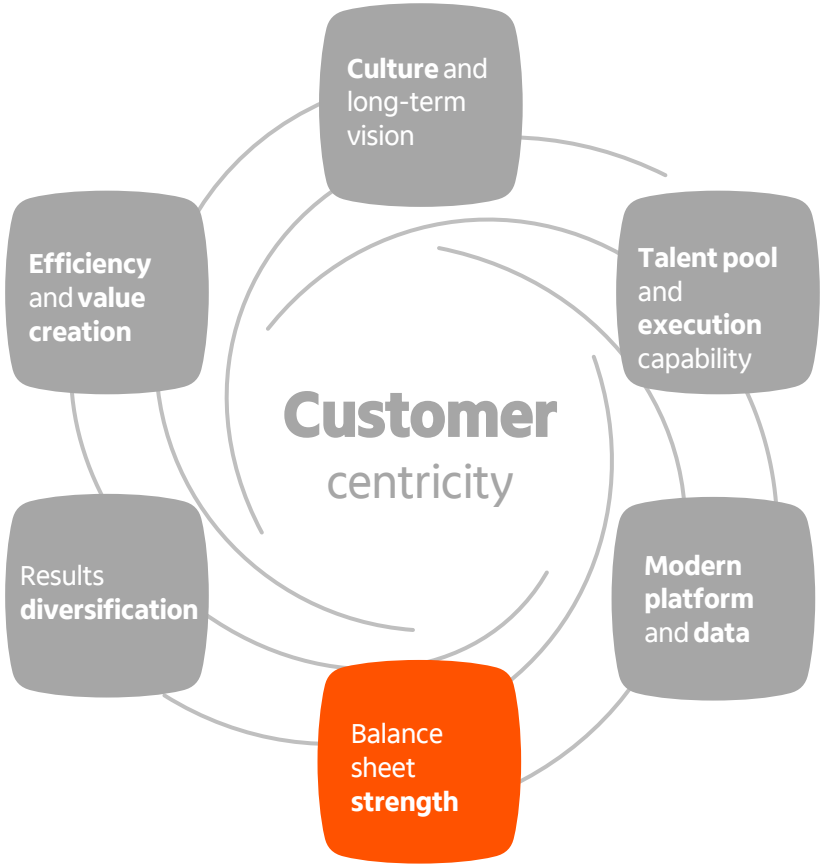
PsiQuantum · Simile. · endeavor CATALYST

+ 10 investee companies

(1) 9M25 vs. 9M26; (2) 1Q25 vs. 3Q26

Competitive advantages that drive sustainable results

Balance sheet strength



R$ billion

Tangible Equity[1]

138.7 ▲ 6.7%. vs 2Q26 ▲ 4.3%. vs 3Q25

Tangible Equity[1]

As a % of the consolidated equity (R$228.9 bn):

8.2%	Goodwill and intangibles
31.2%	Net deferred tax credits
60.6%	Tangible Equity

Breakdown of deferred tax credits as a % of net total

R$71.5 bn

2.0%	Tax loss carryforwards (R$1.4 bn)	RWF: 1,250%[2]
24.8%	Other Temporary differences	RWF: 250%[3]
73.2%	Expected loss (R$52.3 bn)	RWF: 100%

R$ billion

Labor, civil and tax provisions

16.9 ▼ -2.1%. vs 2Q26 ▼ -3.4%. vs 3Q25

Labor, civil and tax provisions:	Labor	Civil	Tax
Balance	9.6 bn	3.0 bn	4.3 bn
Coverage of total payments (last 12 months)	3.1 x	1.9 x	Not applicable
Average 2026-2021	2.9 x	2.3 x	Not applicable

Balance sheet quality

LCR[4]

205.8%

▲ 3.8 p.p. Sep-26 vs. Jun-26

NSFR[5]

123.7%

▲ 1.6 p.p. Sep-26 vs. Jun-26

Loan portfolio / Funding

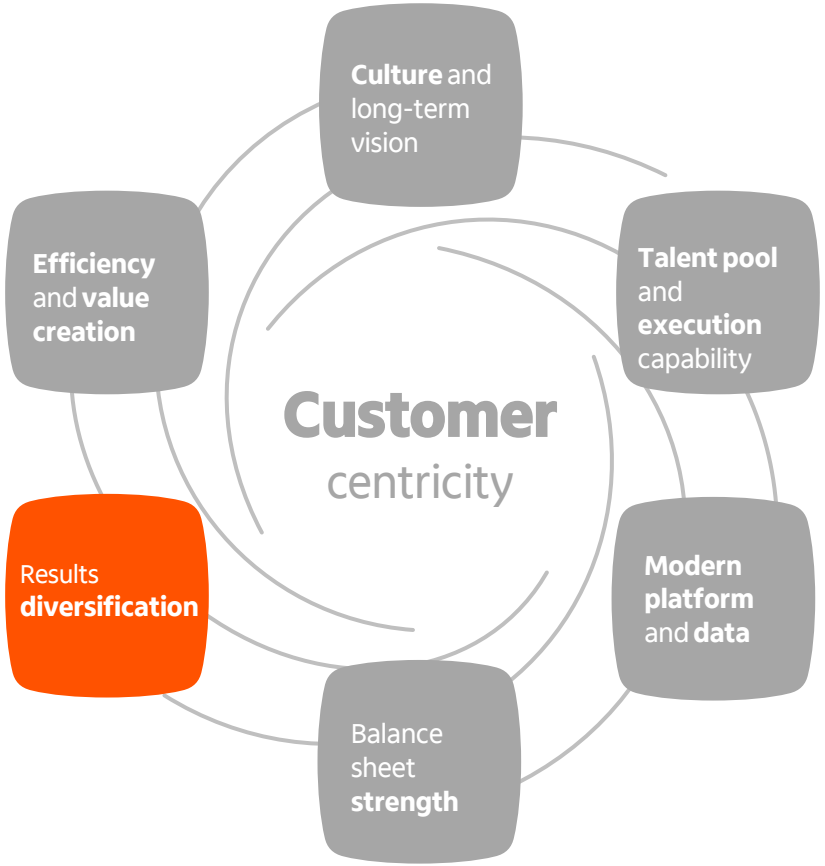
78.6%

▼ 1.7 p.p. Sep-26 vs. Jun-26

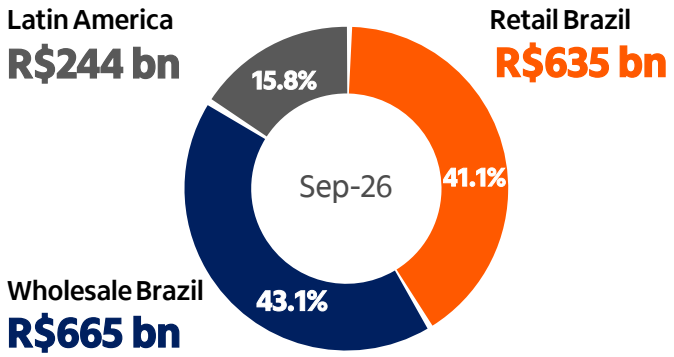
(1) Tangible equity = Consolidated equity deducted of goodwill and intangibles and of tax credits net of deferred tax liabilities; (2) Risk Weight equivalent to capital deduction; (3) No deduction up to 10% of Common Equity Tier I; amounts exceeding this threshold are deducted from the CET1 (equivalent to a RWF of 1,250%); (4) LCR (Liquidity Coverage Ratio); (5) NSFR (Net Stable Funding Ratio).

Competitive advantages that drive sustainable results

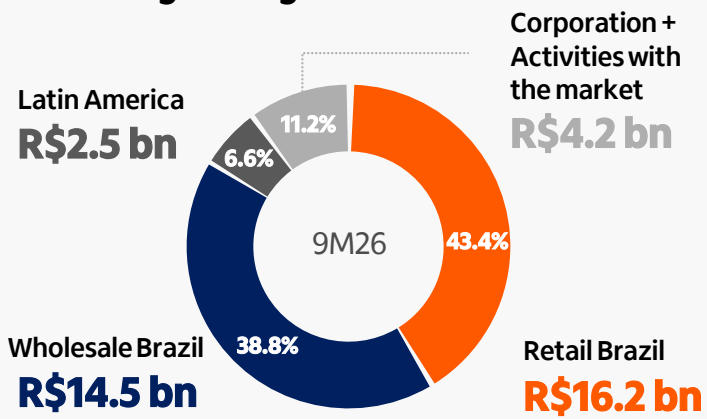
Diversification of results



Credit portfolio



Recurring Managerial Result



Leadership in Latin America

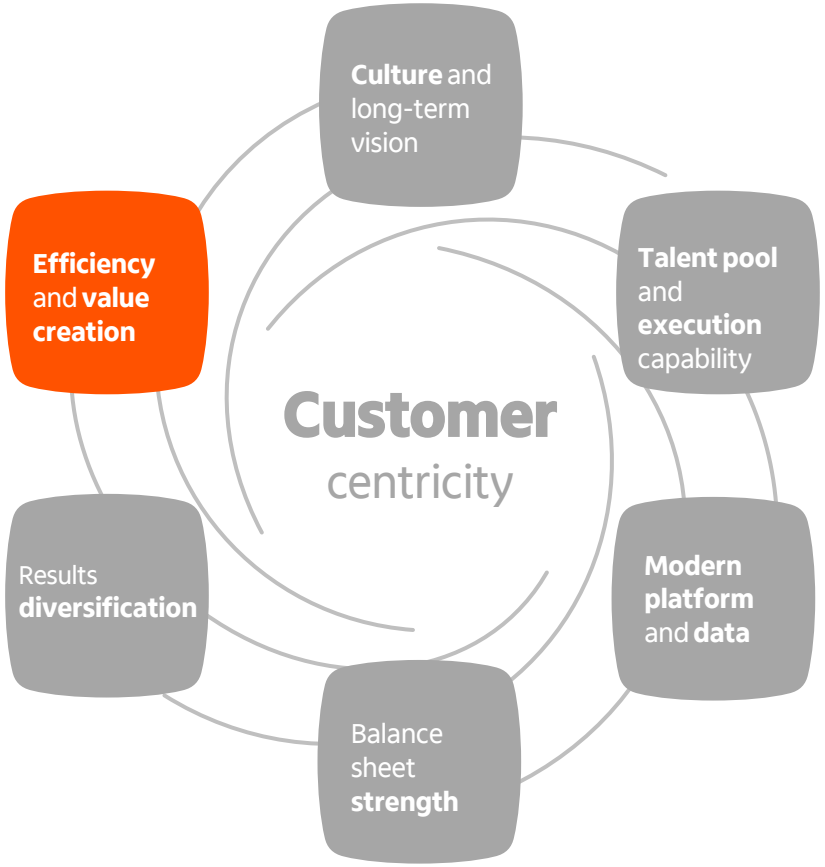
- Credit card issuance
- Asset Management[1]
- Payments and acquiring
- Investment Banking

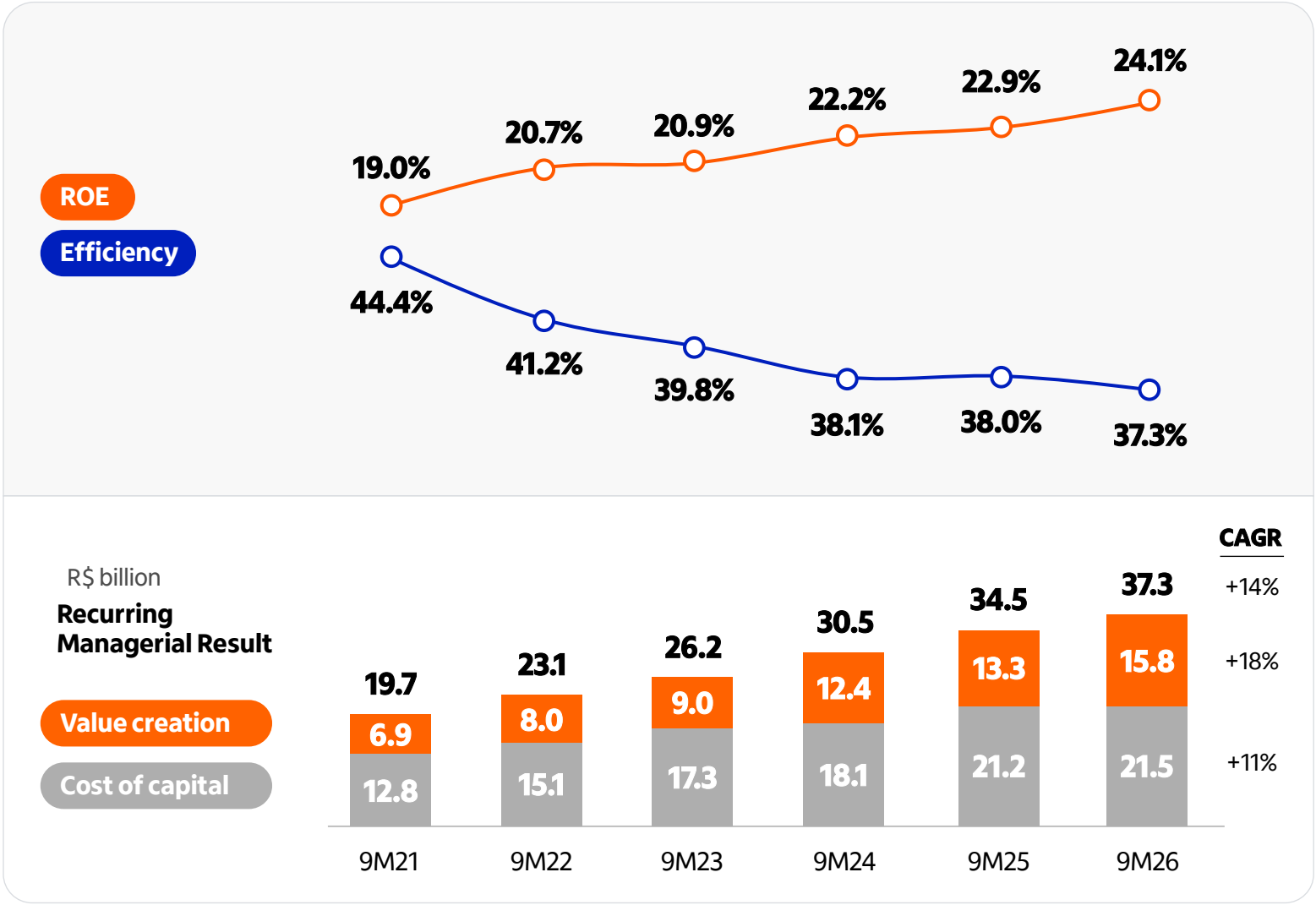
... among others

(1) Among private players.

Competitive advantages that drive sustainable results

Efficiency and value creation





3Q26 RESULTS

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São Paulo, November 4th 2026

Itaú Unibanco Holding S.A.

Additional information

Results

In R$ million	3Q26	2Q26	Δ	3Q25	Δ	9M26	9M25	Δ
Operating Revenues	**49,152**	**47,985**	**2.4%**	**46,605**	**5.5%**	**143,959**	**137,227**	**4.9%**
Managerial Financial Margin	34,611	33,488	3.4%	32,118	7.8%	100,424	95,045	5.7%
Financial Margin with Clients	33,286	32,557	2.2%	31,215	6.6%	97,348	92,361	5.4%
Financial Margin with the Market	1,325	931	42.3%	902	46.9%	3,076	2,683	14.6%
Commissions and Fees	11,048	11,028	0.2%	11,062	-0.1%	33,069	32,579	1.5%
Revenues from Insurance [1]	3,494	3,469	0.7%	3,426	2.0%	10,466	9,603	9.0%
Cost of Credit	**(10,415)**	**(10,139)**	**2.7%**	**(9,447)**	**10.2%**	**(30,506)**	**(28,414)**	**7.4%**
Expected Loss Expenses	(10,720)	(10,479)	2.3%	(9,780)	9.6%	(31,439)	(28,938)	8.6%
Discounts Granted	(1,260)	(1,147)	9.9%	(1,016)	24.1%	(3,356)	(3,336)	0.6%
Recovery of Loans Written Off as Losses	1,565	1,487	5.2%	1,348	16.1%	4,290	3,860	11.1%
Retained Claims	**(479)**	**(408)**	**17.3%**	**(449)**	**6.7%**	**(1,357)**	**(1,223)**	**11.0%**
Other Operating Expenses	**(20,110)**	**(19,610)**	**2.5%**	**(19,574)**	**2.7%**	**(58,595)**	**(56,744)**	**3.3%**
Non-interest Expenses	(17,129)	(16,728)	2.4%	(16,850)	1.7%	(50,045)	(48,520)	3.1%
Tax Expenses for ISS, PIS, Cofins and Other Taxes	(2,981)	(2,883)	3.4%	(2,724)	9.4%	(8,551)	(8,225)	4.0%
Income before Tax and Minority Interests	**18,148**	**17,828**	**1.8%**	**17,135**	**5.9%**	**53,501**	**50,845**	**5.2%**
Income Tax and Social Contribution	**(5,192)**	**(5,044)**	**2.9%**	**(4,951)**	**4.9%**	**(15,174)**	**(15,404)**	**-1.5%**
Minority Interests in Subsidiaries	**(339)**	**(377)**	**-10.1%**	**(307)**	**10.4%**	**(1,021)**	**(928)**	**10.0%**
Recurring Managerial Result	**12,617**	**12,407**	**1.7%**	**11,876**	**6.2%**	**37,305**	**34,513**	**8.1%**

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

Business model

In R$ billion

	9M26					9M25					Δ (9M26 x 9M25)				
	Total	Credit	Trading	Insurance & services	Excess capital	Total	Credit	Trading	Insurance & services	Excess capital	Total	Credit	Trading	Insurance & services	Excess capital
Operating revenues	**144.0**	**81.3**	**2.9**	**58.3**	**1.5**	**137.2**	**76.3**	**2.9**	**55.9**	**2.1**	**6.7**	**5.0**	**(0.0)**	**2.3**	**(0.6)**
Managerial financial margin	100.4	68.3	2.8	27.8	1.5	95.0	64.0	2.9	26.1	2.1	5.4	4.3	(0.1)	1.7	(0.6)
Commissions and fees	33.1	13.0	0.1	20.0	-	32.6	12.3	0.0	20.2	-	0.5	0.7	0.0	(0.3)	-
Revenues from insurance [1]	10.5	-	-	10.5	-	9.6	-	-	9.6	-	0.9	-	-	0.9	-
Cost of credit	**(30.5)**	**(30.5)**	**-**	**-**	**-**	**(28.4)**	**(28.4)**	**-**	**-**	**-**	**(2.1)**	**(2.1)**	**-**	**-**	**-**
Retained claims	**(1.4)**	**-**	**-**	**(1.4)**	**-**	**(1.2)**	**-**	**-**	**(1.2)**	**-**	**(0.1)**	**-**	**-**	**(0.1)**	**-**
Non-interest expenses and other[2]	**(59.6)**	**(31.4)**	**(0.7)**	**(27.5)**	**(0.1)**	**(57.7)**	**(30.4)**	**(0.7)**	**(26.5)**	**(0.1)**	**(1.9)**	**(1.0)**	**0.1**	**(1.0)**	**0.0**
Recurring managerial result	**37.3**	**14.6**	**1.5**	**20.0**	**1.2**	**34.5**	**12.8**	**1.3**	**18.7**	**1.7**	**2.8**	**1.8**	**0.1**	**1.3**	**(0.4)**
Average regulatory capital	**206.4**	**127.5**	**8.1**	**55.5**	**15.3**	**200.6**	**119.7**	**5.9**	**52.1**	**22.9**	**5.8**	**7.8**	**2.2**	**3.3**	**(7.6)**
Value creation	**15.8**	**1.8**	**0.6**	**13.9**	**(0.4)**	**13.3**	**0.5**	**0.7**	**12.8**	**(0.7)**	**2.5**	**1.2**	**(0.2)**	**1.1**	**0.4**
Recurring managerial ROE	**24.1%**	**15.3%**	**24.2%**	**47.9%**	**10.8%**	**22.9%**	**14.3%**	**30.3%**	**47.8%**	**9.8%**	**1.2 p.p.**	**1.0 p.p.**	**-6.1 p.p.**	**0.2 p.p.**	**0.9 p.p.**

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

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Itaú Unibanco Holding S.A.