



São Paulo, June 15th 2023

Itaú Unibanco Holding S.A.



Institutional

Itaú Day 2023
São Paulo, June 15th 2023

Itaú Unibanco Holding S.A.



Finance

Alexsandro Broedel

Itaú Day 2023
São Paulo, June 15th 2023



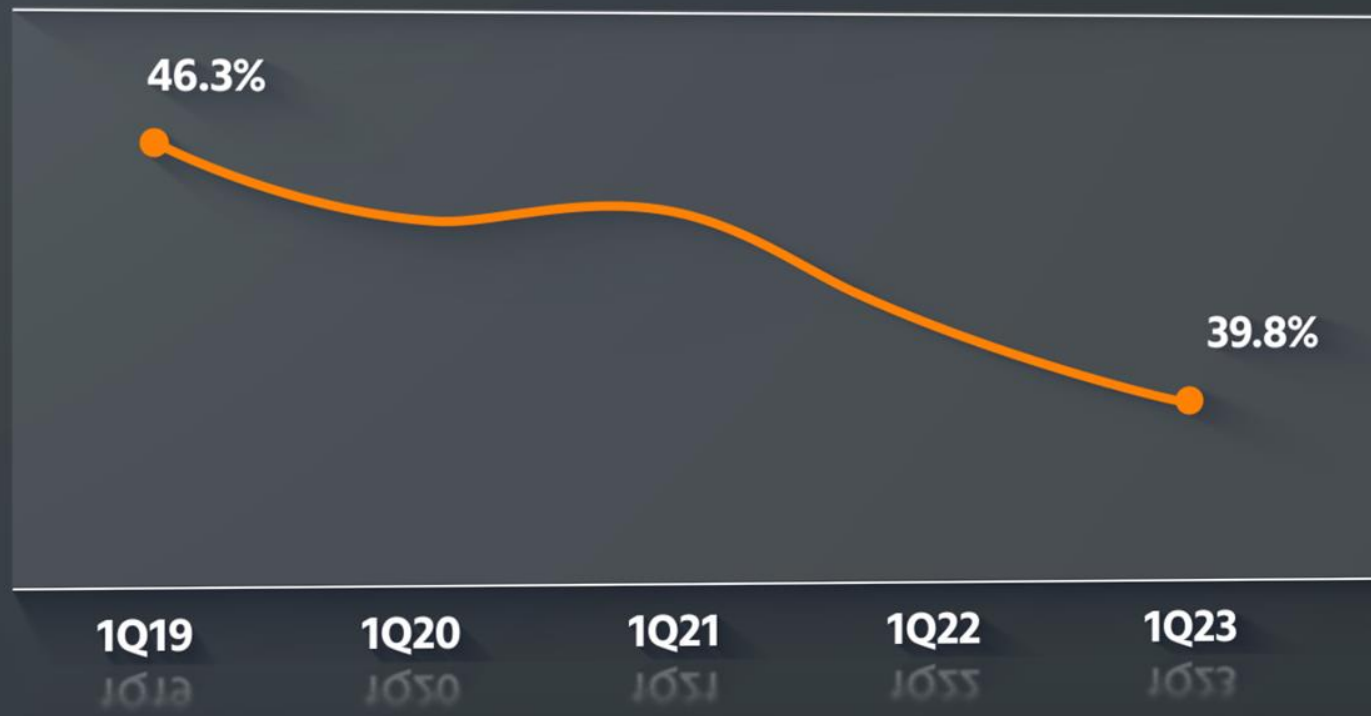
~ 1,600
initiatives
since 2019



Since 2019
+ R\$ 5 bn
efficiency gains

Efficiency ratio

2019-2023





Partner with clients
in the transition to
a low-carbon
economy

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Risks

Matias Granata

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São Paulo, June 15th 2023





**Data to
support decisions**





Awareness

**To be where
the customer is**

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Legal, ESG and Corporate Affairs

José Vita

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São Paulo, June 15th 2023

A graphic featuring a dark grey, rounded rectangular tag with an orange border. The tag is positioned in the lower-left area of the slide. Behind it are several faint, light grey outlines of similar shapes, creating a layered effect. The text 'AI ~ 70 thousand documents per month' is displayed on the tag. 'AI' is in large white letters, while the rest is in orange.

AI ~ 70 thousand
documents
per month





Cost reduction

- 5% in civil
- 19% in labor





**Climate
transformation**
embedded in the
client context

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People, Marketing and Corporate Communication Sergio Fajerman

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**+ 20 thousand
people in
communities**



**We value
diversity and
inclusion**

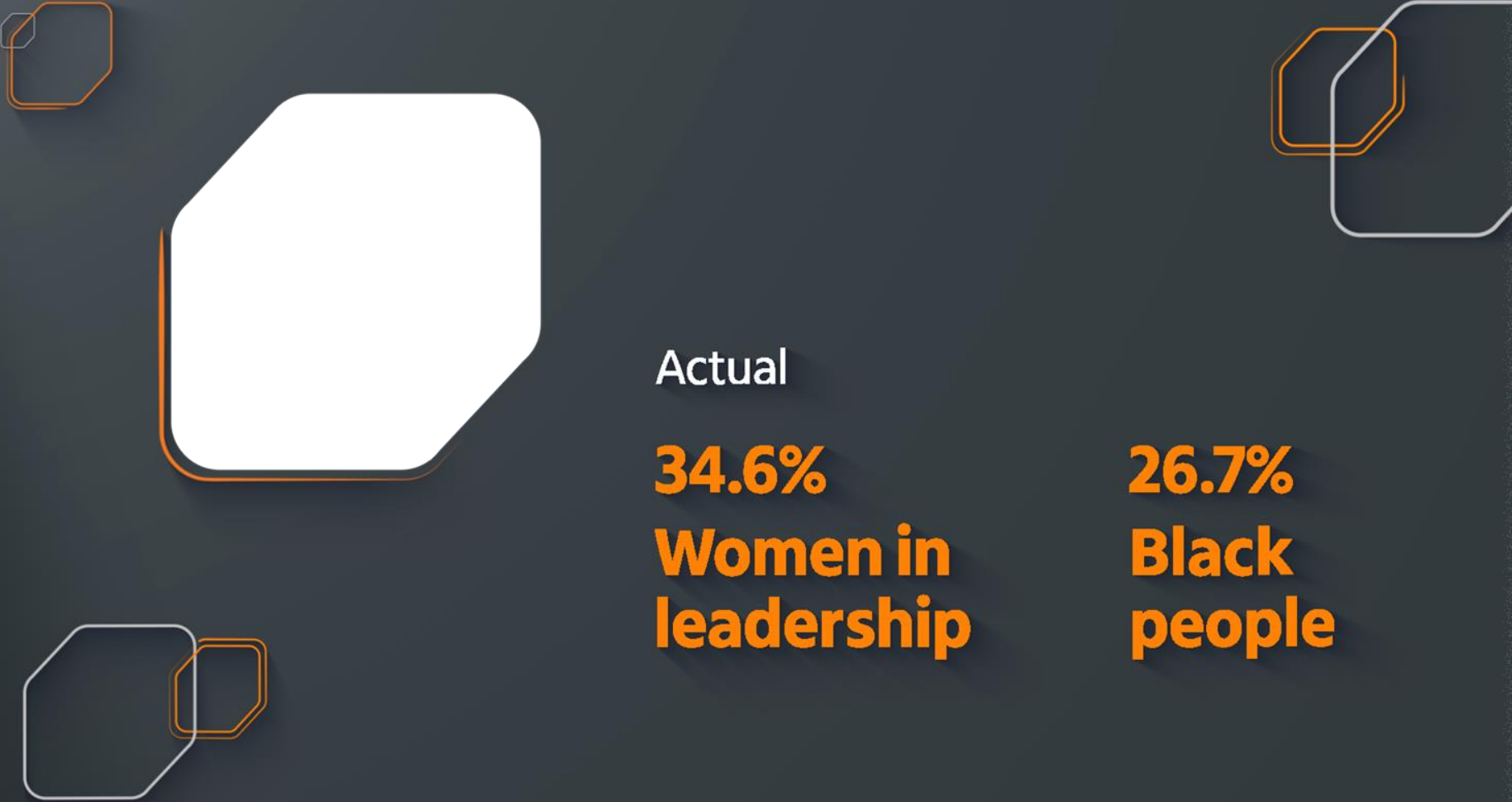


Ambition until 2025

**35% to 40%
of women
in leadership**

**27% to 30%
of black
people**





Actual

34.6%
**Women in
leadership**

26.7%
**Black
people**



New hirings

50% Women

40% Black people





To be an ituber is
to generate a
positive impact
on society

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Individuals, Service and Operations

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Wealth Management and Services

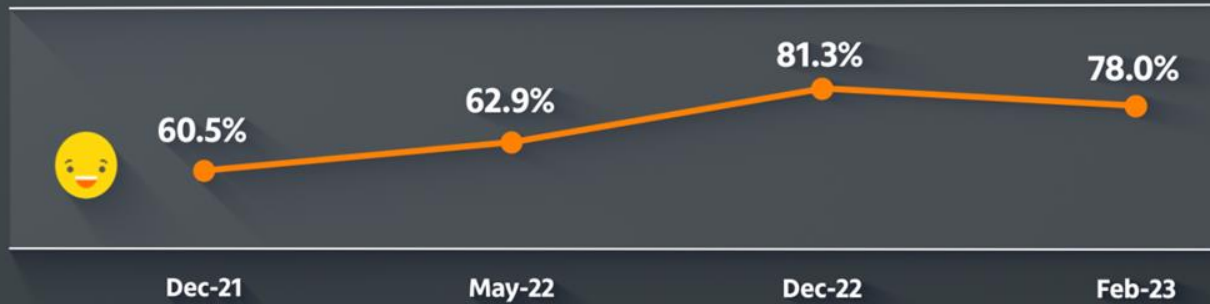
Carlos Constantini

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São Paulo, June 15th 2023



**Investments
global NPS
+ 18 points**

Likert Superapp





Private NPS
+ 19 points

Value in
**the Integrated
Investment
Ecosystem**





+ 3 thousand
investment
options



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Retail Banking and Insurance

Carlos Vanzo

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São Paulo, June 15th 2023



Global view
of customer
needs



**Omnichannel
and phygital
model**

415 digital branches in Brazil



WhatsApp



Click to human



E-mail



Bankline



Phone



Mobile banking
100% of features in
the App



Chat





New Operating Model



Engagement

Revenues: + 10x

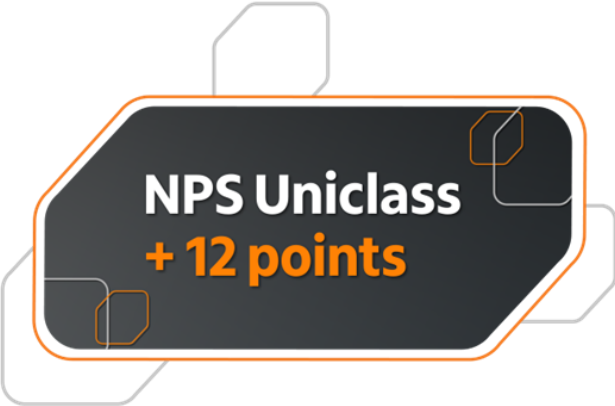
NPS: + 8 points



Engaged and
loyal customers:
+1.5 million

YoY Mar-23



A dark blue badge with an orange border and a white outline, featuring the text "NPS Uniclass + 12 points". The badge is surrounded by several faint, overlapping outlines of the same shape, creating a layered effect.

NPS Uniclass
+ 12 points



+ 40%

**in insurance sales
in the last 2 years**



60% growth in
digital channels

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Operations

Marina Bellini

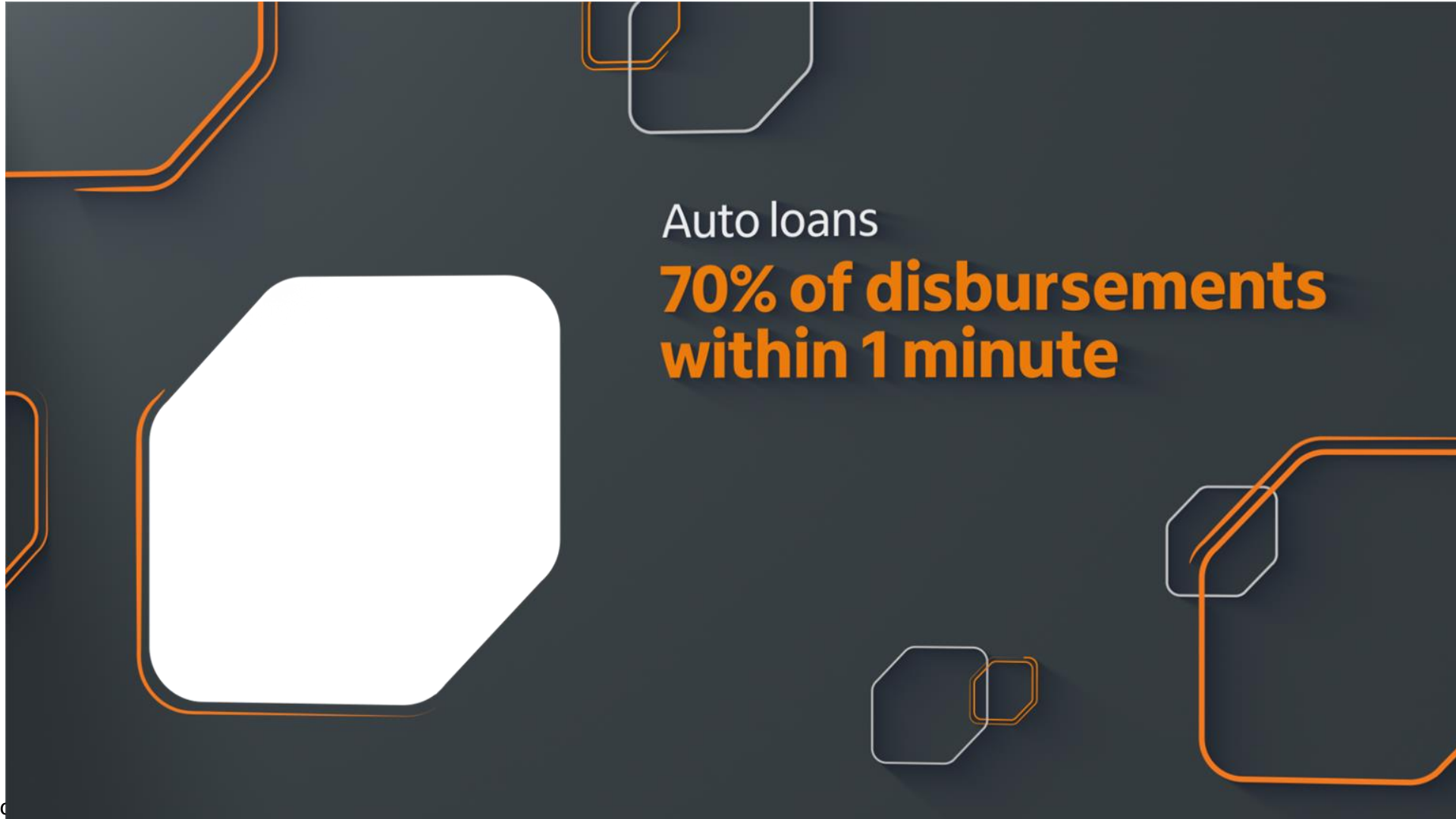
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Insurance claims

80% less documents

NPS + 25 points



Auto loans

**70% of disbursements
within 1 minute**



**Individuals
brokerage account
in 4 clicks**





650 million
proactive calls
per year

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Retail Banking Products and Credit

Alexandre Zancani

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Break silos



- **Pula Parcela**
- **Cartão Click**
- **Itaú Shop**





One Itaú

**100% of the solutions for
100% of the customers**



Mortgage NPS
+ 50 points
in 2 years

Mortgage customer

+ cross sell

+ engagement

2x more result



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Companies, Latin America and Technology

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Itaú BBA Flavio Souza

Itaú Day 2023
São Paulo, 15 de junho de 2023



Best Regional Cash
Manager Latam

Euromoney | 2022
nominated by the 5th time





Best Investment Bank Brazil

Global Banking & Finance Review 2023



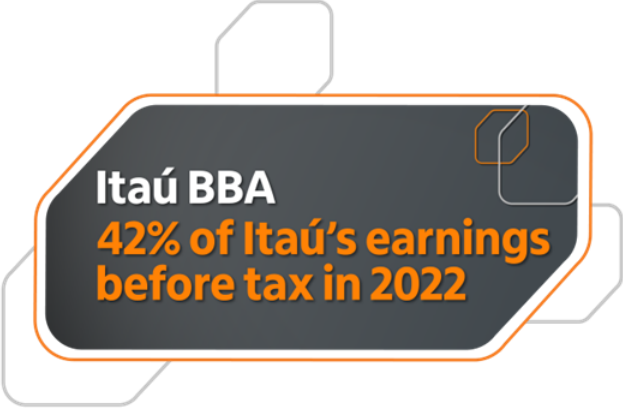


1st place

Ranking IB
Fee Pool Total Brazil
FY2022

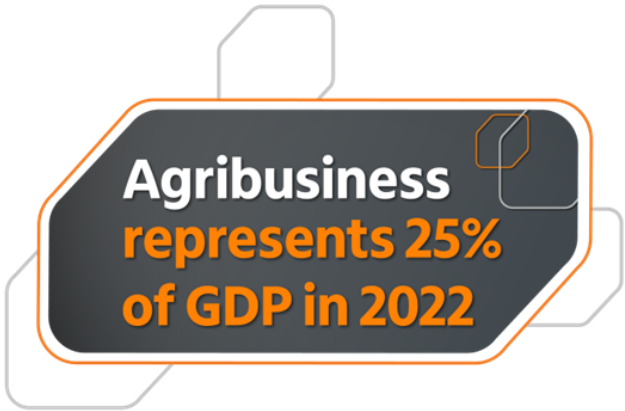






Itaú BBA

**42% of Itaú's earnings
before tax in 2022**



Agribusiness
represents 25%
of GDP in 2022



**Agribusiness
niche**

**Created at the
end of 2019**



Agribusiness niche

2019: 30 employees

2023: 700 employees



Clients
~4 thousand



Tech Niche

**1,500 companies with
exponential potential
growth**



**Only Latin American
Bank on the Dow Jones
Sustainability Index
since 1999**



Best Corporate Sustainability Strategy:

Bank ESG Investing 2023



Most Innovative ESG Product:

Bank ESG Investing 2023



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Small and Medium Enterprises

André Rodrigues

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São Paulo, June 15th 2023



Retail Companies
20% of Itaú's earnings
before tax in 2022





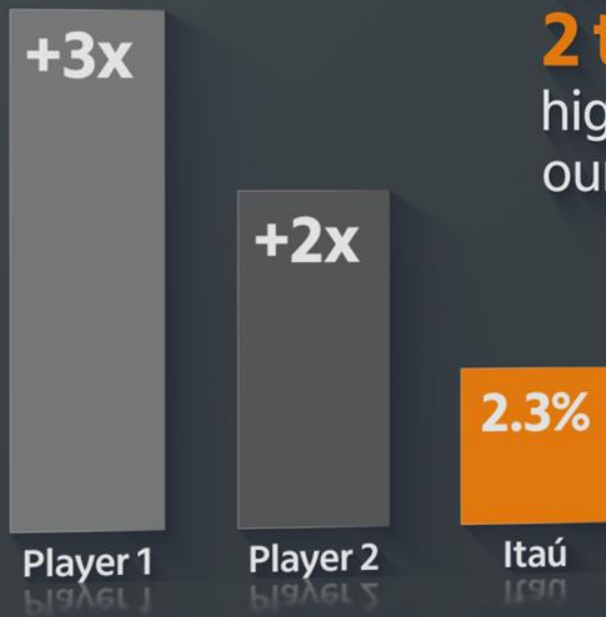
Potential clients
3 to 4 times the
actual base

Business Model in SMEs

- + Consistent evolution since 2014
- + Structural elements
- + Proprietary development

**Significant
differentiation**

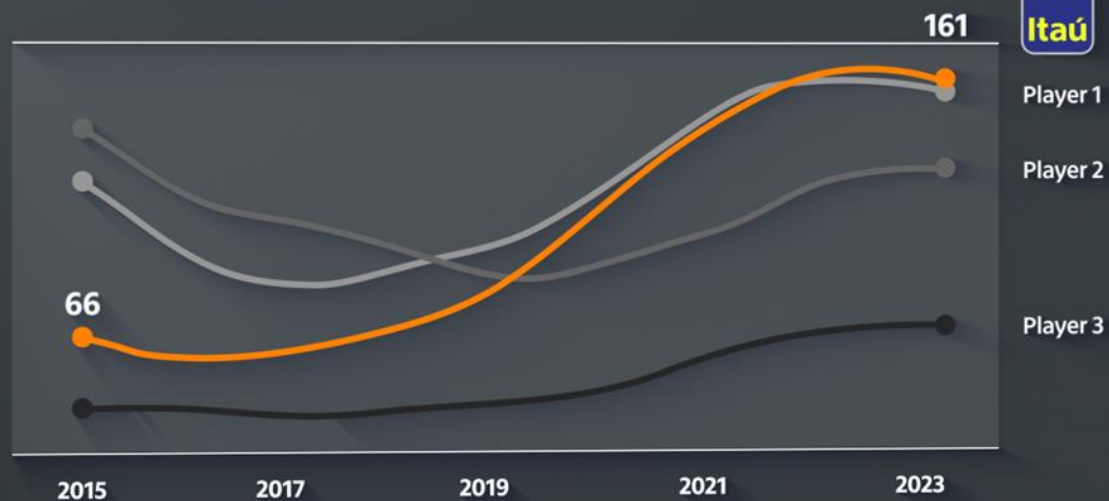




Main competitors
Non-Performing Loans
2 to 3 times
higher than
our level

Credit Portfolio

R\$ billion



Player 1

Player 2

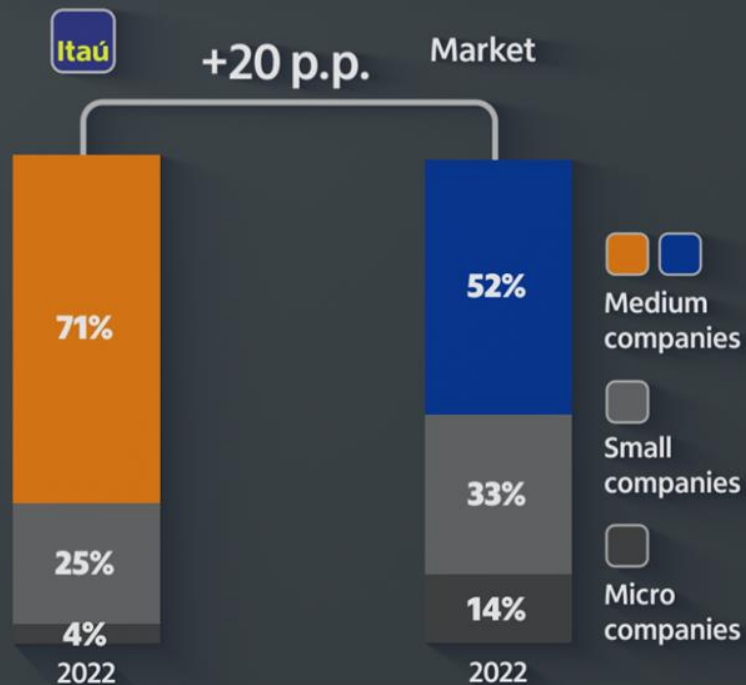
Player 3

**Market
leadership**

**+ 13%
CAGR 15-22**

**+ 145%
vs 2015
Market grew 45%
in the same period**

71% of the portfolio concentrated in medium-sized companies





+ 60% of engaged customers

Engaged: most of the customer's
financial needs at Itaú



Engagement machine



Banking + Acquiring combined





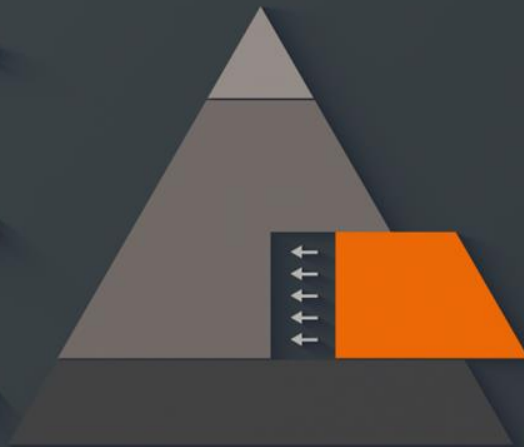
Value proposition
100% digital



Wholesale

SMEs

Microentrepreneur



Projeto
Atlas





+ 5x
offer conversion

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Global Markets, Treasury and Latam

Pedro Lorenzini

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**Latin America
net income**

**~R\$ 800 million
+19.4% vs 4Q22**

A dark grey badge with an orange border and a white outline, featuring a small orange square icon in the top right corner. The text is white and orange, and the badge is surrounded by faint grey outlines of other similar shapes.

NPS
Chile and Uruguay
1st place in 2022

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Technology

Ricardo Guerra

Itaú Day 2023
São Paulo, 15 de junho de 2023

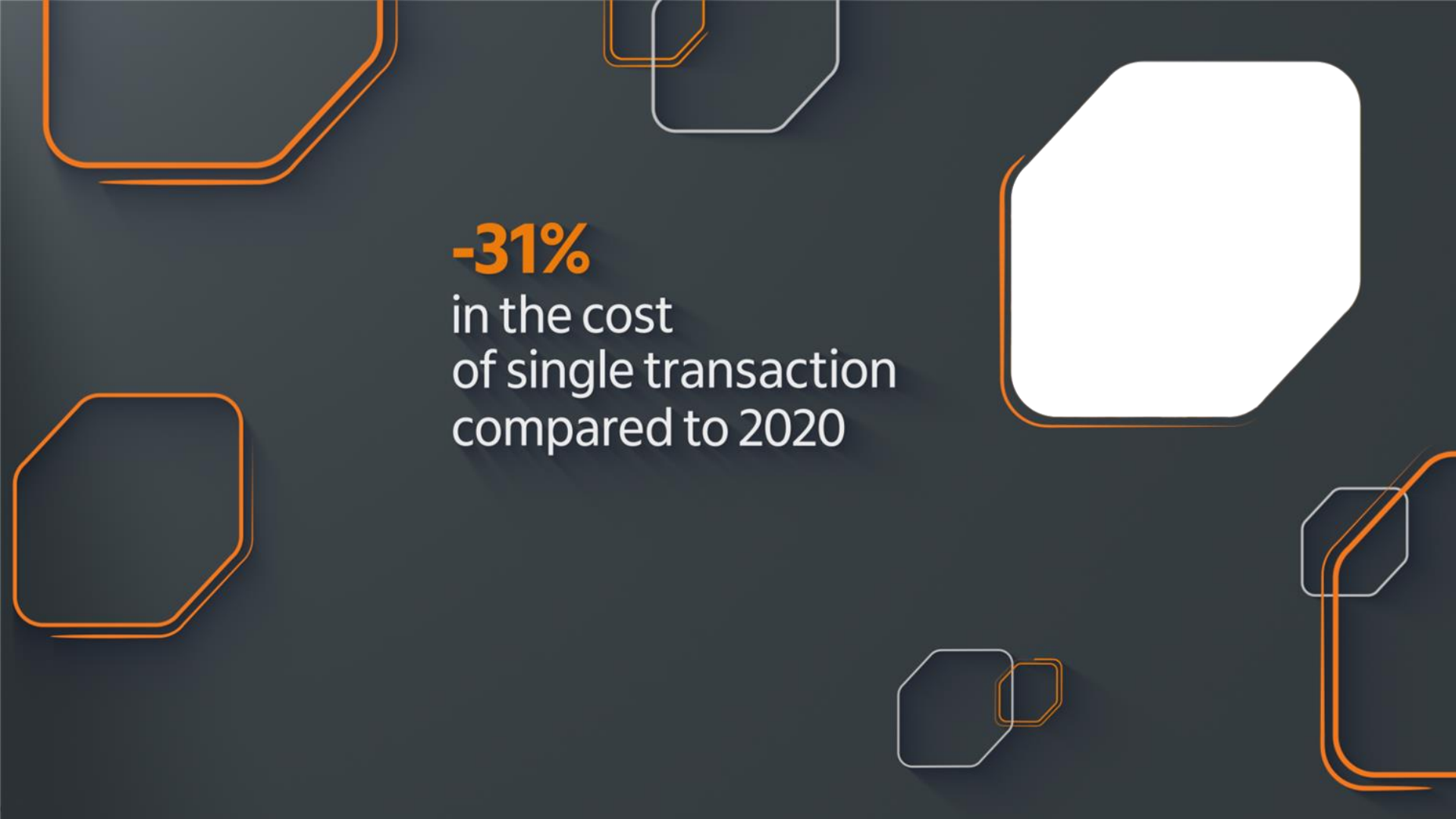
Efficiency





-98%

in high impact
incidents compared
to 2018



-31%
in the cost
of single transaction
compared to 2020



-38%

in the average time
to develop solutions
compared to 2021



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