Announcement to the Market

3rd Quarter 2025 Results

Itaú Unibanco Holding S.A. ("Company") announces to the shareholders and to the market that the Condensed Financial Statements for the Year Ended September 30, 2025, and the Management Discussion and Analysis for the 3rd Quarter of 2025 are already available on the Investor Relations website (www.itau.com.br/investor-relations).

Additionally, we forward the information described below:

- Press Presentation on the quarterly results, scheduled for 11/05/2025 at 07:00 a.m. (EST) / 09:00 a.m. (Brasília time) **(Attachment 01)**;
- Presentation of the interactive meeting on the quarterly results, scheduled for Wednesday, 11/05/2025 at 08:00 a.m. (EST) / 10:00 a.m. (Brasília time) **(Attachment 02)**;
- Institutional Presentation of the 3rd quarter of 2025 **(Attachment 03)**.

The expectations and tendencies presented are based on information available up to the moment and involve risks, uncertainties, and assumptions that may be beyond our control.

This information reinforces our commitment to transparency in our disclosures to various strategic audiences.

São Paulo - SP, November 04, 2025.

Gustavo Lopes Rodrigues

Investor Relations Officer

Attachment 01

(portuguese only)

Investor Relations +55 11 2794 3547 ri@itau-unibanco.com.br itau.com.br/relacoes-com-investidores/en/

Resultados
3T25

São Paulo, 05 de Novembro de 2025

Itaú Unibanco Holding S.A.

Destaques

	3T25
Resultado Recorrente Gerencial	R$ 11,9 bilhões
	▲3,2% vs. 2T25 · ▲11,3% vs. 3T24

		3T25
ROE Recorrente Gerencial[1]	Consolidado	23,3%
		Estável vs 2T25 · ▲0,6 p.p. vs 3T24
	Brasil	24,2%
		▼0,2p.p. vs 2T25 · ▲0,4 p.p. vs 3T24

	set/25
Capital Principal (CET I)	13,5%
	▲0,4 p.p. vs. jun/25 · ▼0,2 p.p. vs. set/24

	3T25
Serviços e seguros	R$ 14,7 bilhões
	▲4,0% vs 2T25 · ▲7,1% vs 3T24

		set/25
Carteira de crédito	Consolidado	R$ 1.402,0 bilhões
		▲0,9% vs jun/25 · ▲6,4% vs set/24
	Ex-variação cambial	▲1,7% vs jun/25 · ▲7,5% vs set/24

		set/25
NPL[2] > 90 dias	Consolidado	1,9%
		Estável vs jun/25 · ▼0,1 p.p. vs dez/24
	Brasil	2,0%
		Estável vs jun/25 · ▼0,1 p.p. vs dez/24

(1) Considerando o Capital Principal (CET I) em 11,5%, no 3T25 o retorno recorrente gerencial consolidado seria de 25,4% e no Brasil seria 26,7%. (2) Inclui Títulos e Valores Mobiliários.

Carteira de crédito

em R$ bilhões

	set/25	jun/25	Δ	set/24	Δ
Pessoas físicas	456,4	451,9	1,0%	428,7	6,5%
Cartão de crédito	142,2	141,1	0,8%	133,2	6,7%
Crédito pessoal	68,4	67,4	1,4%	65,9	3,8%
Crédito consignado	72,4	72,8	-0,5%	74,7	-3,1%
Veículos	36,3	36,2	0,2%	35,9	1,2%
Crédito imobiliário	137,1	134,4	2,0%	119,0	15,2%
Micro, pequenas e médias empresas	278,4	275,4	1,1%	258,9	7,5%
Grandes empresas	437,7	431,4	1,5%	400,2	9,4%
Total Brasil	**1.172,5**	**1.158,7**	**1,2%**	**1.087,9**	**7,8%**
América Latina	229,5	230,4	-0,4%	230,2	-0,3%
Total[1]	**1.402,0**	**1.389,1**	**0,9%**	**1.318,1**	**6,4%**
Total (ex-variação cambial)	**1.402,0**	**1.379,1**	**1,7%**	**1.304,6**	**7,5%**
Micro, pequenas e médias empresas	278,4	274,2	1,5%	257,7	8,0%
Grandes empresas	437,7	429,5	1,9%	398,7	9,8%
América Latina	229,5	223,5	2,7%	219,6	4,5%

Cartões de crédito	set/25 x jun/25	set/25 x set/24
Personnalité + Uniclass	^ 4,3%	^ 23,9%

Crédito pessoal	set/25 x jun/25	set/25 x set/24
Crediário	^ 3,1%	^ 9,6%
Crédito rotativo	^ 5,0%	^ 15,0%
Composição de dívida	v 3,4%	v 12,4%

Consignado	set/25 x jun/25	set/25 x set/24
Privado	^ 9,5%	^ 9,5%
Setor público	v 1,1%	v 0,7%
INSS	v 2,8%	v 6,5%

Maior banco privado em Crédito Imobiliário

R$ 24 bilhões
Originação em 9M25
+ 24% YoY

47%
market share
entre os privados

MPMEs	set/25 x jun/25	set/25 x set/24
Programas governamentais	^ 10,9%	^ 110,5%

Nota: no primeiro trimestre de 2025, passamos a segmentar a carteira de agronegócio de acordo com o porte das empresas e a considerar os seguintes produtos: Fundos de Direitos Creditórios, exposições a instituições financeiras e as operações de nossa trading de agronegócio. Para melhor comparabilidade a série histórica foi refeita. (1) Inclui títulos privados e garantias financeiras prestadas.

Receita de serviços e resultado de seguros

em R$ bilhões

	3T25	2T25	Δ	3T24	Δ	9M25	9M24	Δ
Cartões emissor	3,3	3,3	2,1%	3,2	6,1%	9,9	9,4	5,1%
Conta corrente pessoa física	0,7	0,8	-7,2%	0,9	-20,3%	2,3	2,7	-15,9%
Operações de crédito e garantias prestadas	0,6	0,6	0,7%	0,7	-11,4%	1,9	2,1	-8,9%
Pagamentos e recebimentos[1]	2,5	2,4	3,7%	2,3	8,0%	7,3	6,8	6,1%
Administração de recursos[2]	1,9	1,9	-1,6%	1,7	9,9%	5,5	4,8	13,0%
Assessoria econômico-financeira e corretagem	1,2	0,9	33,7%	1,1	9,8%	3,2	3,7	-14,6%
Outros Brasil	0,5	0,4	12,3%	0,4	28,8%	1,3	1,1	19,7%
América Latina	1,0	1,0	-2,7%	1,0	2,5%	3,0	2,7	12,8%
Receitas de serviços	**11,8**	**11,3**	**3,6%**	**11,2**	**4,7%**	**34,3**	**33,4**	**2,7%**
Resultado de seguros, previdência e capitalização[3]	**3,0**	**2,8**	**5,7%**	**2,5**	**17,8%**	**8,4**	**7,2**	**17,1%**
Serviços e seguros	**14,7**	**14,2**	**4,0%**	**13,8**	**7,1%**	**42,7**	**40,6**	**5,3%**

Adquirência – volume transacionado

	3T25 x 2T25	3T25 x 3T24
R$ 258 bi	^ 6,6%	^ 12,8%

Líder[4] em originação e distribuição de renda fixa em 9M25

25% de market share

R$ 91 bi Volume originado

Seguros[5]

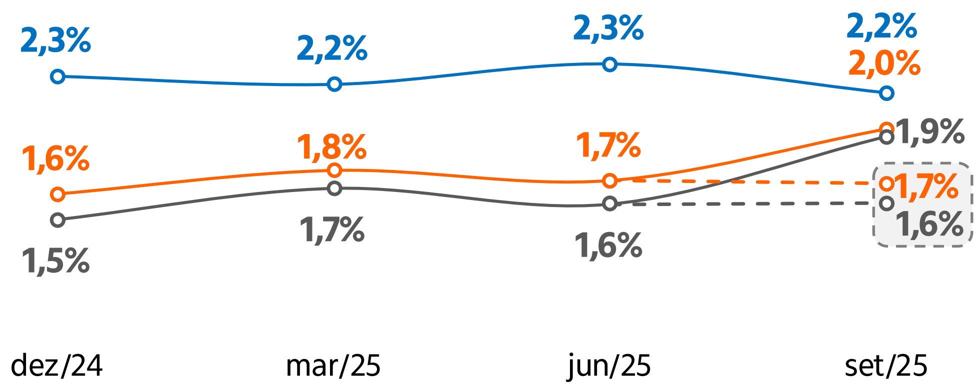
	9M25 x 9M24
Prêmios ganhos	^ 14,0%
Resultado recorrente	^ 17,3%

Crescimento de prêmios ganhos concentrado em Seguros de Vida e Prestamista

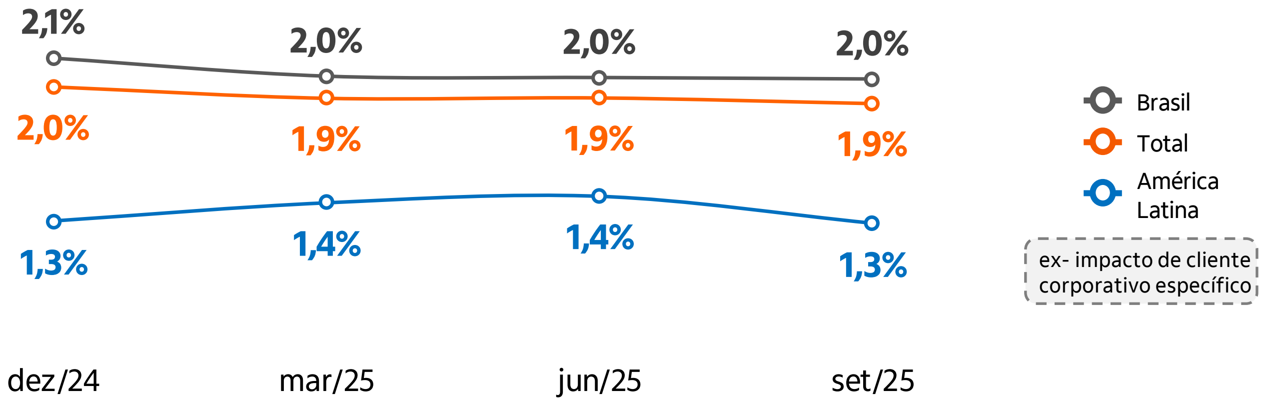
(1) A partir do 1º trimestre de 2025, a receita de adquirência, além da receita com pacotes de conta corrente PJ e receitas com Pix PJ, foi consolidada na linha de pagamentos e recebimentos (anteriormente serviços de recebimento). Para comparabilidade os períodos anteriores foram reclassificados. (2) Considera receitas de administração de fundos e de administração de consórcios; (3) Inclui as receitas de seguros, previdência e capitalização, após as despesas com sinistros e de comercialização; (4) Fonte: Anbima; (5) Operações de seguros nos produtos de bancassurance nos ramos de vida, patrimoniais, de crédito e seguros de terceiros.

Qualidade do crédito

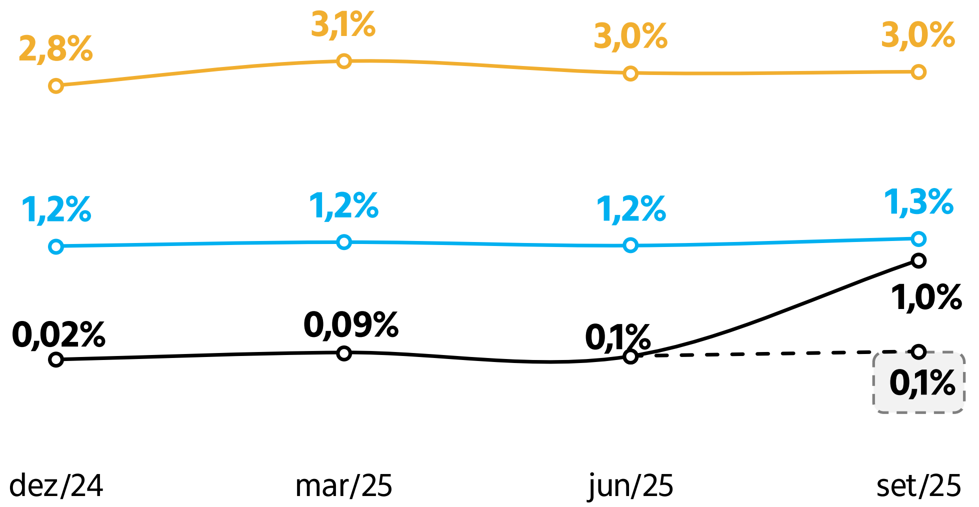
NPL 15 - 90 dias - %
consolidado



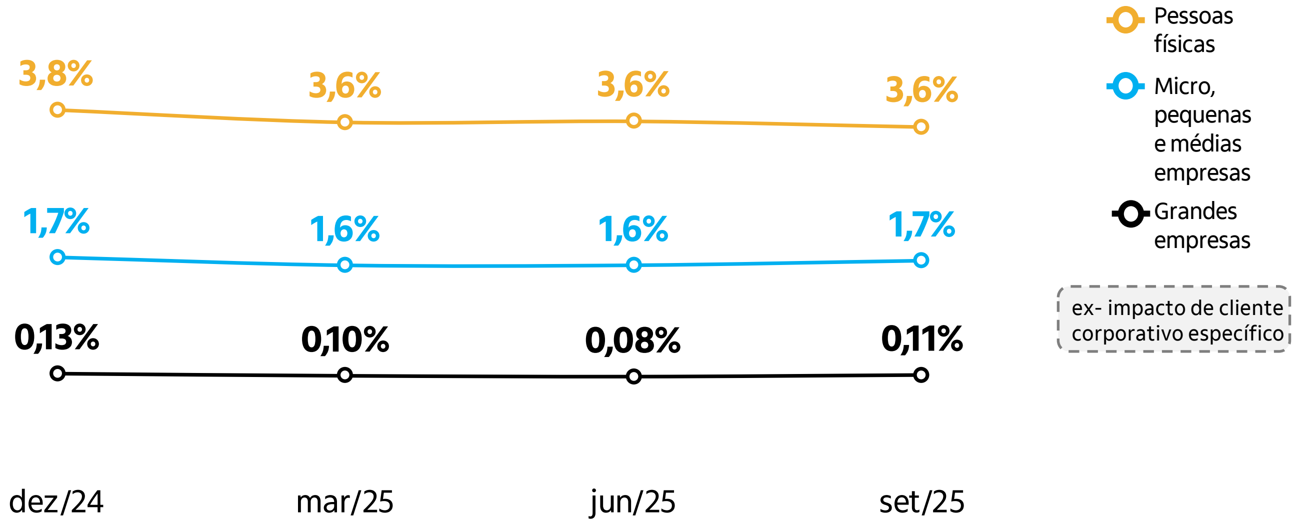
NPL 90 dias - %
consolidado



Brasil

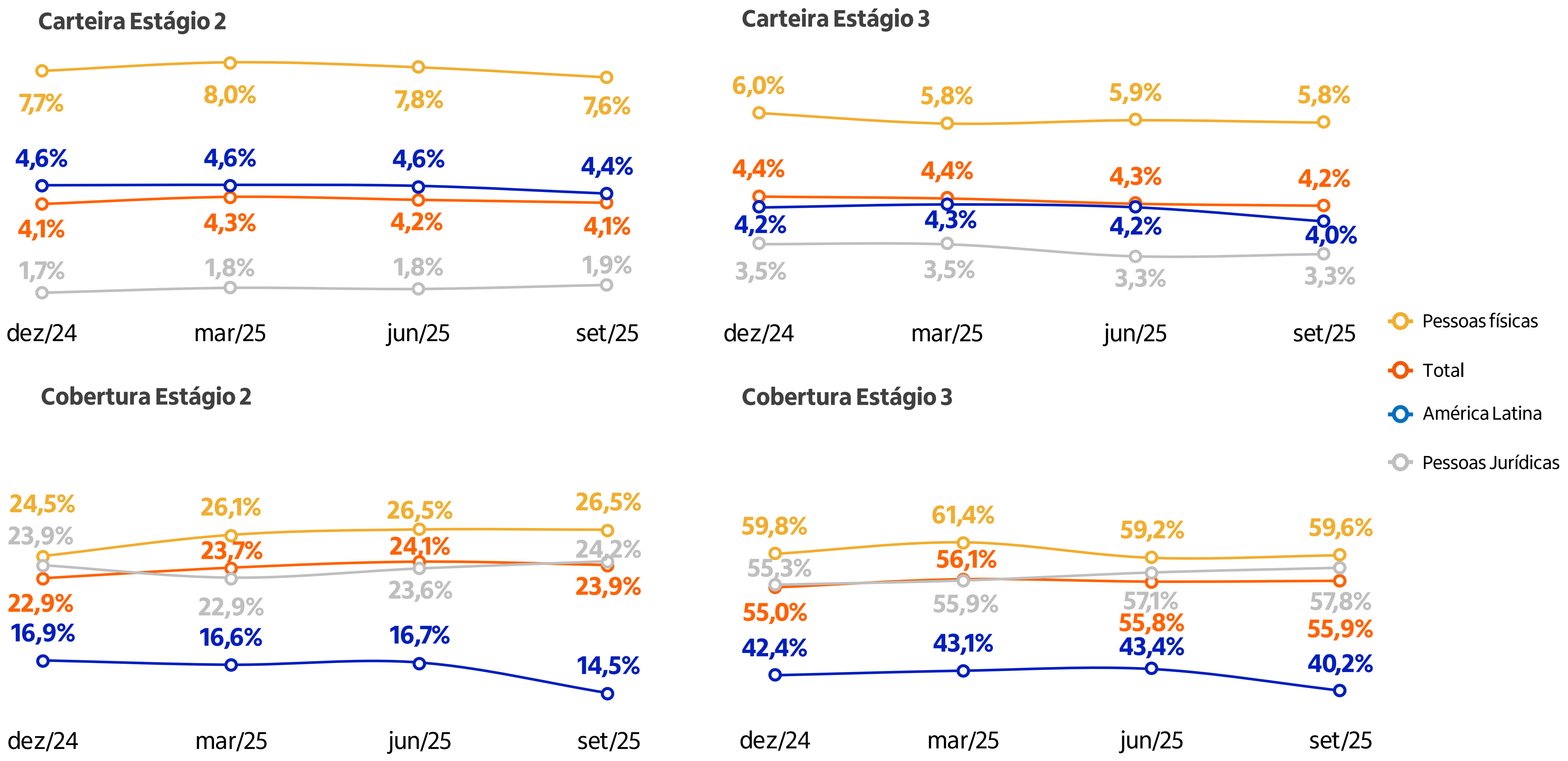


Brasil



Nota: No terceiro trimestre de 2025, realizamos vendas de créditos com baixa probabilidade de recuperação para empresas não ligadas e sem retenção de riscos, que estariam ativos ao final de setembro/25 no valor de R$ 71 milhões do segmento de grandes empresas com impacto de 0,02 p.p. no indicador de NPL 90 dias de grandes empresas e de 0,01 p.p. tanto no indicador do Brasil quanto no total.

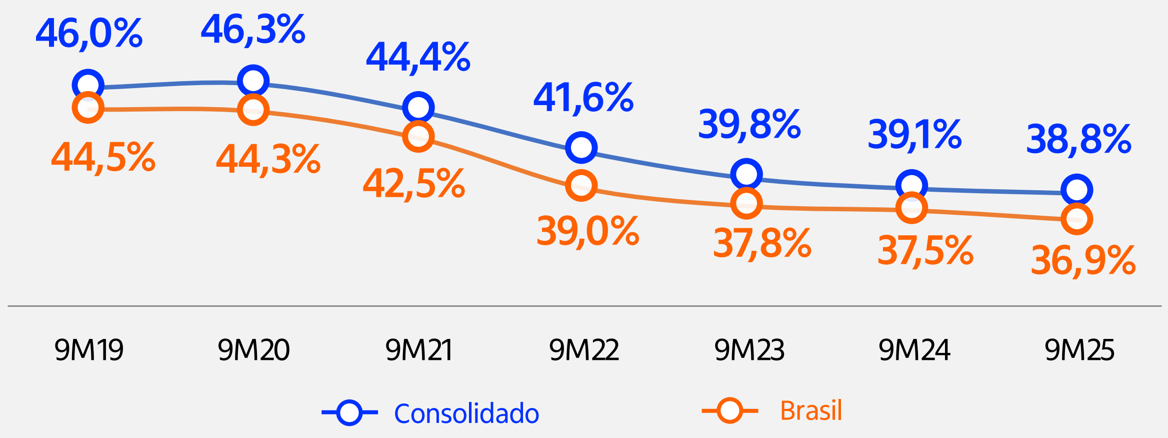
Qualidade de Crédito – Indicadores Resolução 4.966



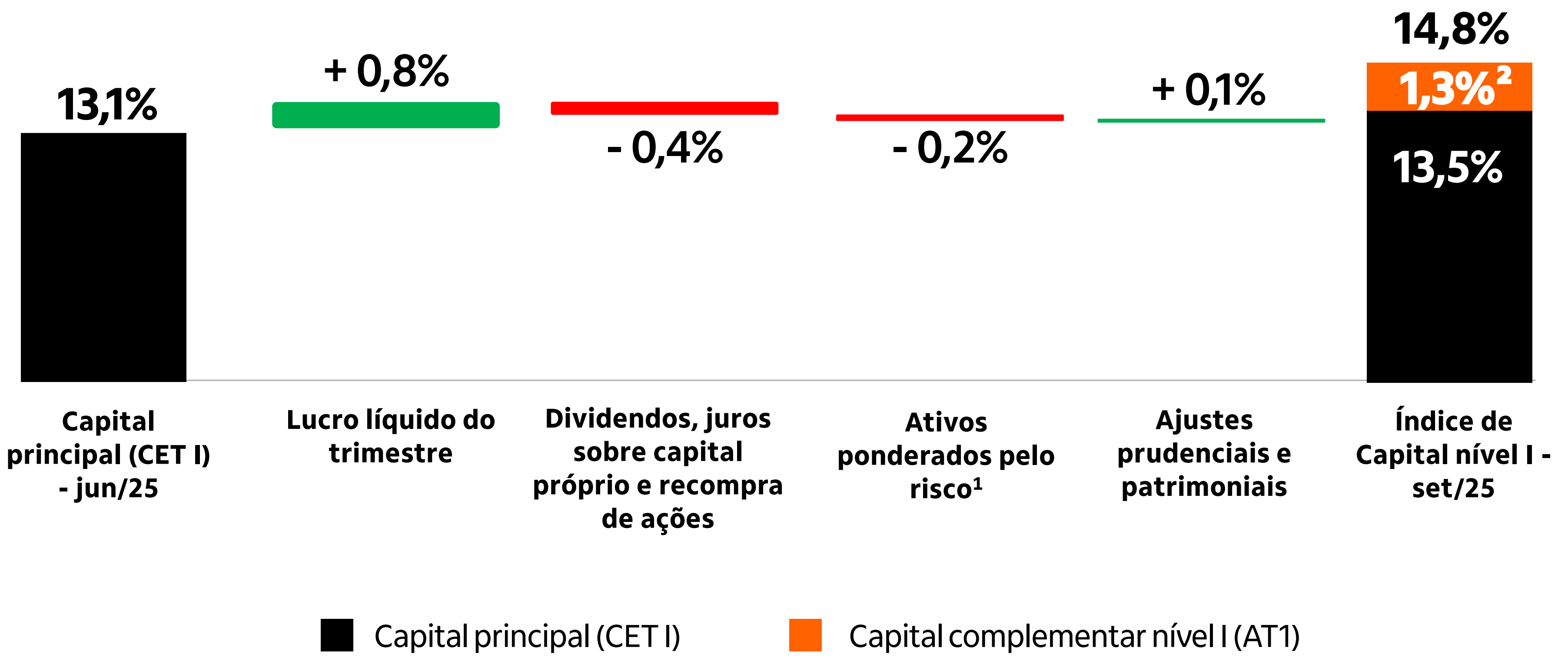
Despesas não decorrentes de juros

em R$ bilhões	3T25	2T25	∆	3T24	∆	9M25	9M24	∆
Comercial e administrativa (pessoal)	(6,3)	(6,1)	3,6%	(6,1)	4,3%	(18,2)	(17,4)	5,0%
Transacionais (pessoal, operações e atendimento)	(4,5)	(4,3)	4,9%	(4,1)	9,9%	(12,8)	(11,9)	7,4%
Tecnologia (pessoal e infraestrutura)	(3,1)	(2,9)	7,4%	(2,7)	17,3%	(8,7)	(7,2)	20,4%
Outras despesas	(1,0)	(1,0)	0,1%	(1,0)	-1,3%	(2,9)	(2,8)	4,1%
Total - Brasil	**(14,9)**	**(14,3)**	**4,5%**	**(13,8)**	**8,0%**	**(42,7)**	**(39,3)**	**8,5%**
América Latina	(2,2)	(2,2)	0,6%	(2,1)	4,6%	(6,8)	(6,1)	11,6%
Despesas não decorrentes de juros	**(17,2)**	**(16,5)**	**4,0%**	**(15,9)**	**7,6%**	**(49,4)**	**(45,4)**	**8,9%**

Índice de Eficiência



Capital



(1) Excluindo a variação cambial do período, que foi considerada na coluna de ajustes prudenciais e patrimoniais junto com o hedge do índice de capital. (2) A emissão das Letras Financeiras Subordinadas Perpétuas descritas no Comunicado ao Mercado de 08/10/2025 levará o Capital Complementar Nível 1 (AT1) a 1,5%, considerando o limite da Res. CMN Nº 4.958. Não fosse esse limite, o Capital Complementar Nível 1 (AT1) seria 1,6%.

Guidance 2025

	Anterior	Revisado
Carteira de crédito total[1]	Crescimento entre **4,5%** e **8,5%**	**Mantido**
Margem financeira com clientes	Crescimento entre **11,0%** e **14,0%**	**Mantido**
Margem financeira com o mercado	Entre **R$ 1,0 bi** e **R$ 3,0 bi**	Entre **R$ 3,0 bi** e **R$ 3,5 bi**
Custo do crédito[2]	Entre **R$ 34,5 bi** e **R$ 38,5 bi**	**Mantido**
Receita de prestação de serviços e resultado de seguros[3]	Crescimento entre **4,0%** e **7,0%**	**Mantido**
Despesas não decorrentes de juros	Crescimento entre **5,5%** e **8,5%**	**Mantido**
Alíquota efetiva de IR/CS	Entre **28,5%** e **30,5%**	**Mantido**

(1) Inclui garantias financeiras prestadas e títulos privados; (2) Composto por despesa de perda esperada, descontos concedidos e recuperação de créditos baixados como prejuízo; (3) Receitas de prestação de serviços (+) resultado de operações de seguros, previdência e capitalização (-) despesas com sinistros (-) despesas de comercialização de seguros, previdência e capitalização.

Resultados
3T25

São Paulo, 05 de Novembro de 2025

Itaú Unibanco Holding S.A.

Attachment 02

Results
3Q25

São Paulo, November 5th, 2025

Itaú Unibanco Holding S.A.

Highlights

	3Q25
Recurring Managerial Result	R$11.9 billion ▲3.2% vs. 2Q25 ▲ 11.3% vs. 3Q24

		3Q25
Recurring Managerial ROE[1]	Consolidated	23.3% Stable vs 2Q25 ▲ 0.6 p.p. vs 3Q24
	Brazil	24.2% ▼ 0.2p.p. vs 2Q25 ▲ 0.4 p.p. vs 3Q24

	Sep-25
Common Equity Tier I (CET I)	13.5% ▲0.4 p.p. vs. Jun-25 ▼0.2 p.p. vs. Sep-24

	3Q25
Commissions and insurance	R$14.7 billion ▲4.0% vs 2Q25 ▲ 7.1% vs 3Q24

		Sep-25
Credit portfolio	Consolidated	R$1,402.0 billion ▲ 0.9% vs Jun-25 ▲ 6.4% vs Sep-24
	Ex-fx variation	▲ 1.7% vs jJun-25 ▲ 7.5% vs Sep-24

		Sep-25
90 days NPL[2]	Consolidated	1.9% Stable vs Jun-25 ▼0.1 p.p. vs Dec-24
	Brazil	2.0% Stable vs Jun-25 ▼0.1 p.p. vs Dec-24

(1) Considering the Common Equity Tier I (CET I) at 11.5%, in 3Q25 the consolidated recurring managerial return would have been 25.4% and 26.7% in Brazil.(2) Includes securities.

Credit portfolio

in R$ billion

	Sep-25	Jun-25	Δ	Sep-24	Δ
Individuals	456.4	451.9	1.0%	428.7	6.5%
Credit card loans	142.2	141.1	0.8%	133.2	6.7%
Personal loans	68.4	67.4	1.4%	65.9	3.8%
Payroll loans	72.4	72.8	-0.5%	74.7	-3.1%
Auto loans	36.3	36.2	0.2%	35.9	1.2%
Mortgage	137.1	134.4	2.0%	119.0	15.2%
Very small, small and middle market loans	278.4	275.4	1.1%	258.9	7.5%
Corporate loans	437.7	431.4	1.5%	400.2	9.4%
Total Brazil	**1,172.5**	**1,158.7**	**1.2%**	**1,087.9**	**7.8%**
Latin America	229.5	230.4	-0.4%	230.2	-0.3%
Total[1]	**1,402.0**	**1,389.1**	**0.9%**	**1,318.1**	**6.4%**
Total (ex-fx variation)	**1,402.0**	**1,379.1**	**1.7%**	**1,304.6**	**7.5%**
Very small, small and middle market loans	278.4	274.2	1.5%	257.7	8.0%
Corporate loans	437.7	429.5	1.9%	398.7	9.8%
Latin America	229.5	223.5	2.7%	219.6	4.5%

Credit card	Sep-25 x Jun-25	Sep-25 x Sep-24
Personnalité + Uniclass	^ 4.3%	^ 23.9%

Personal loans	Sep-25 x Jun-25	Sep-25 x Sep-24
Consumer credit	^ 3.1%	^ 9.6%
Revolving credit	^ 5.0%	^ 15.0%
Refinancing credit	v 3.4%	v 12.4%

Payroll loans	Sep-25 x Jun-25	Sep-25 x Sep-24
Private sector	^ 9.5%	^ 9.5%
Public sector	v 1.1%	v 0.7%
Retirees (INSS)	v 2.8%	v 6.5%

Largest private bank in Mortgage

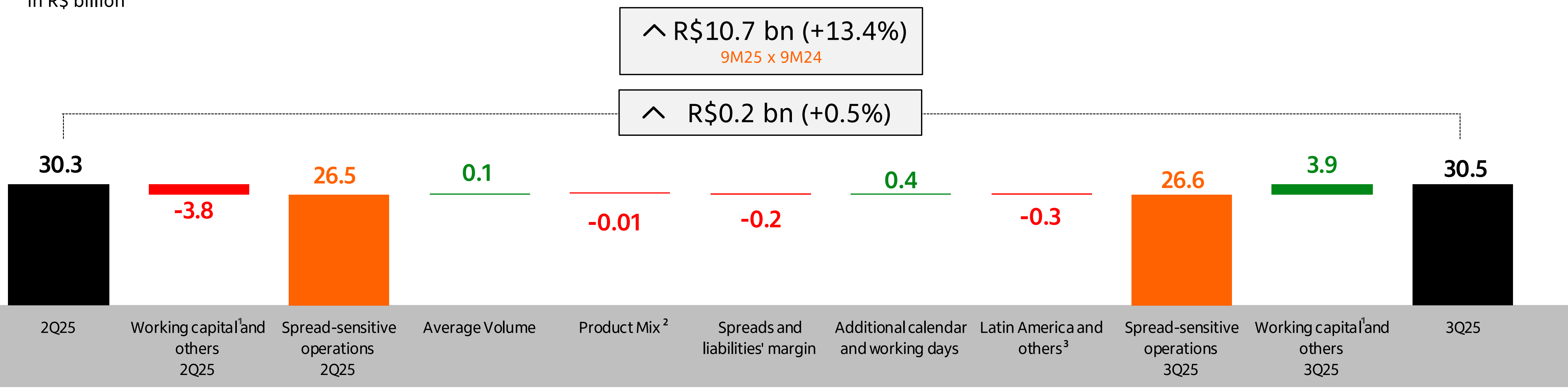
R$24 billion Origination in 9M25 + 24% YoY >>> **47%** market share among private banks

Very Small, Small and Middle mkt companies	Sep-25 x Jun-25	Sep-25 x Sep-24
Government facilities	^ 10.9%	^ 110.5%

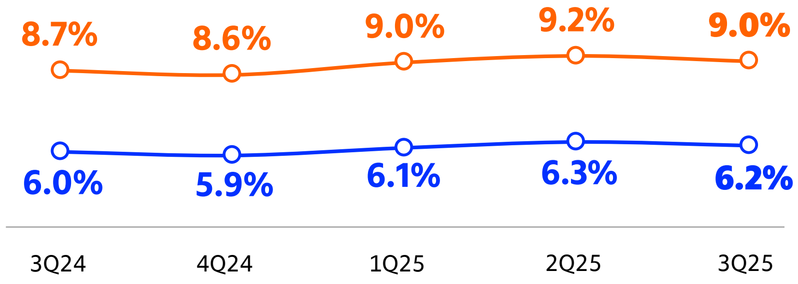
Note: in the first quarter of 2025, the agribusiness portfolio was reclassified according to the size of the companies and the following products were included: FiDC, exposures to financial institutions and the operations of our agribusiness trading company. For comparability purpose, the historical data was adjusted. (1) Includes private securities and financial guarantees provided.

Financial Margin with Clients

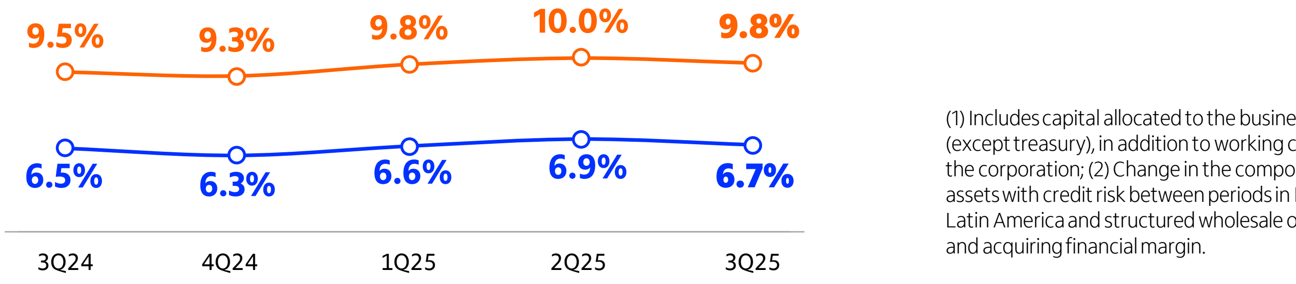
in R$ billion



Annualized average margin consolidated

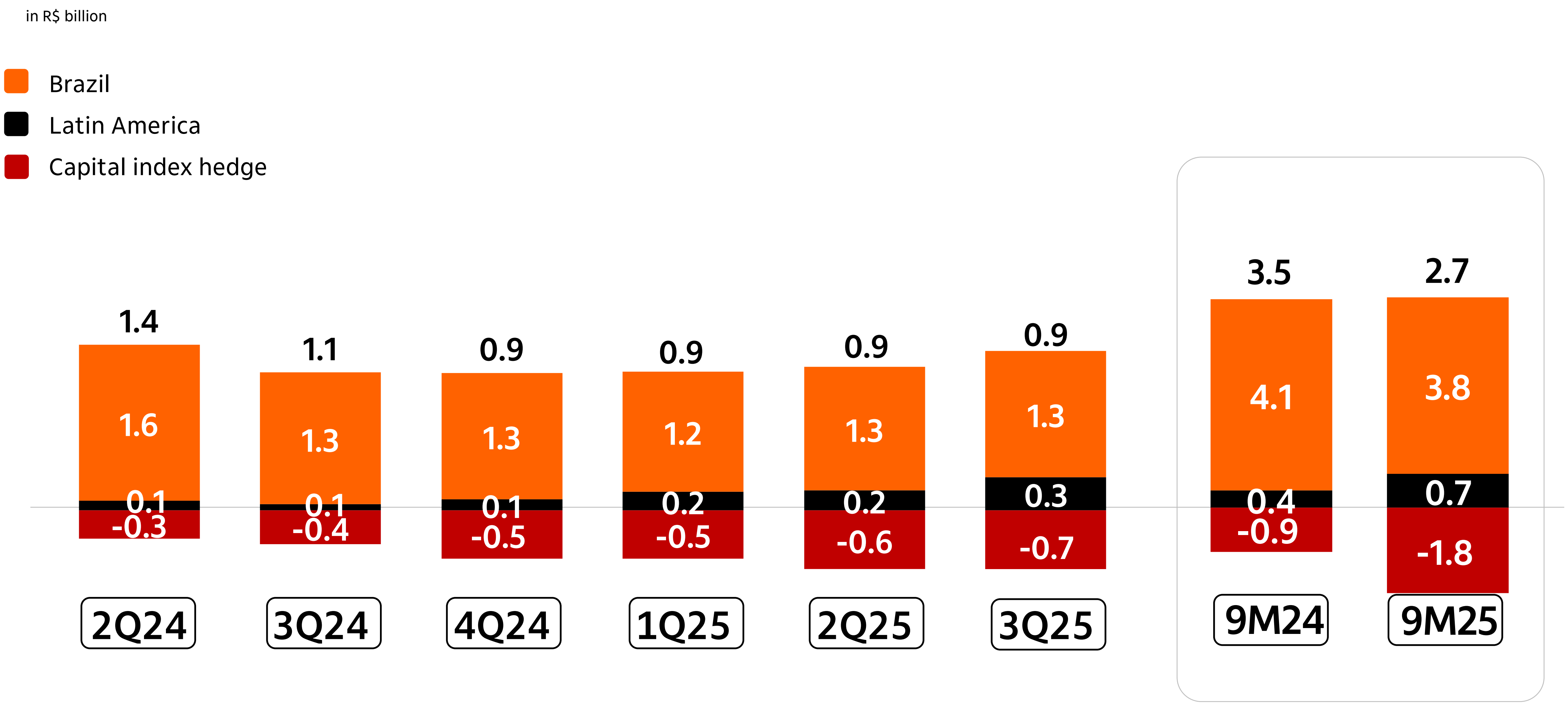


Annualized average margin Brazil



(1) Includes capital allocated to the business areas (except treasury), in addition to working capital of the corporation; (2) Change in the composition of assets with credit risk between periods in Brazil; (3) Latin America and structured wholesale operations and acquiring financial margin.

Financial margin with the market



Commissions, fees and result from insurance

in R$ billion

	3Q25	2Q25	Δ	3Q24	Δ	9M25	9M24	Δ
Card issuance	3.3	3.3	2.1%	3.2	6.1%	9.9	9.4	5.1%
Current account for individuals	0.7	0.8	-7.2%	0.9	-20.3%	2.3	2.7	-15.9%
Credit operations and guarantees issued	0.6	0.6	0.7%	0.7	-11.4%	1.9	2.1	-8.9%
Payments and collections[1]	2.5	2.4	3.7%	2.3	8.0%	7.3	6.8	6.1%
Asset management[2]	1.9	1.9	-1.6%	1.7	9.9%	5.5	4.8	13.0%
Advisory services and brokerage	1.2	0.9	33.7%	1.1	9.8%	3.2	3.7	-14.6%
Other Brazil	0.5	0.4	12.3%	0.4	28.8%	1.3	1.1	19.7%
Latin America	1.0	1.0	-2.7%	1.0	2.5%	3.0	2.7	12.8%
Commissions and fees	**11.8**	**11.3**	**3.6%**	**11.2**	**4.7%**	**34.3**	**33.4**	**2.7%**
Insurance, pension plans and premium bonds[3]	**3.0**	**2.8**	**5.7%**	**2.5**	**17.8%**	**8.4**	**7.2**	**17.1%**
Commissions and insurance	**14.7**	**14.2**	**4.0%**	**13.8**	**7.1%**	**42.7**	**40.6**	**5.3%**

Acquiring – Transaction volume

	3Q25 x 2Q25	3Q25 x 3Q24
R$258 bn	^ 6.6%	^ 12.8%

1st place[4] in DCM origination and distribution in 9M25

25% market share

R$91 bn Volume

Insurance[5]

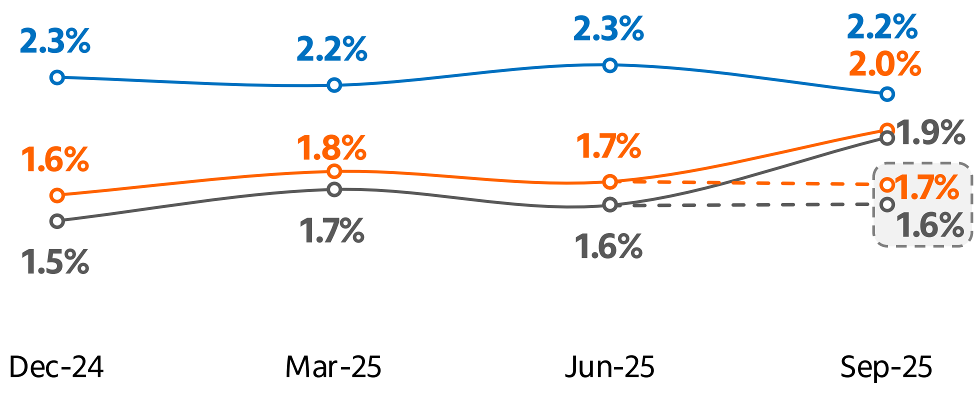
	9M25 x 9M24
Premiums earned	^ 14.0%
Recurring result	^ 17.3%

Premiums earned growth concentrated in Life and Credit life

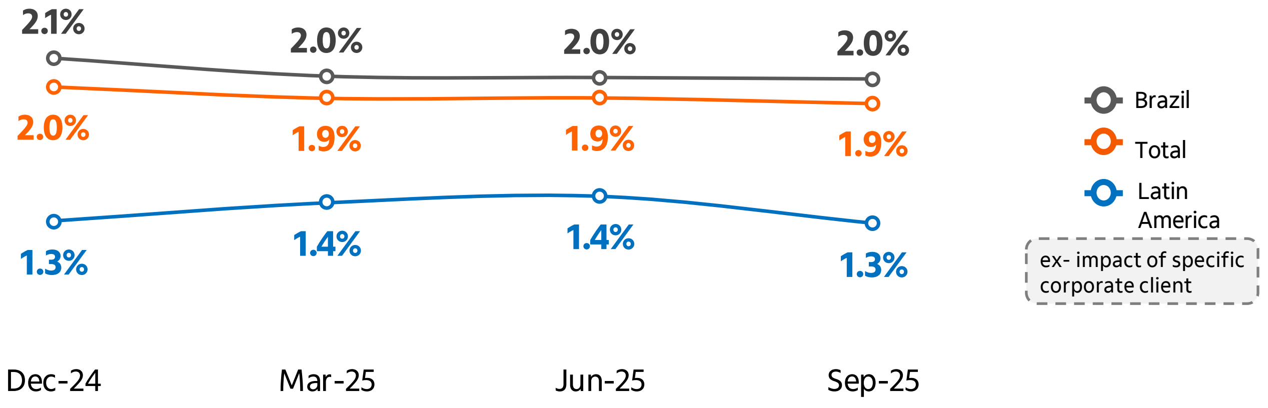
(1) As of the first quarter of 2025, revenues from acquiring services, in addition to revenues from current account services for companies and PIX, were consolidated in the payments and collections line (previously collection services). For comparison purposes, past figures were reclassified. (2) Includes fund management fees and "consórcio" management fees; (3) Result from insurance includes the revenues from insurance, pension plan and premium bonds operations net of retained claims and selling expenses; (4) Source: Anbima; (5) Insurance activities include bancassurance products related to life, property, credit life and third-party policies.

Credit Quality

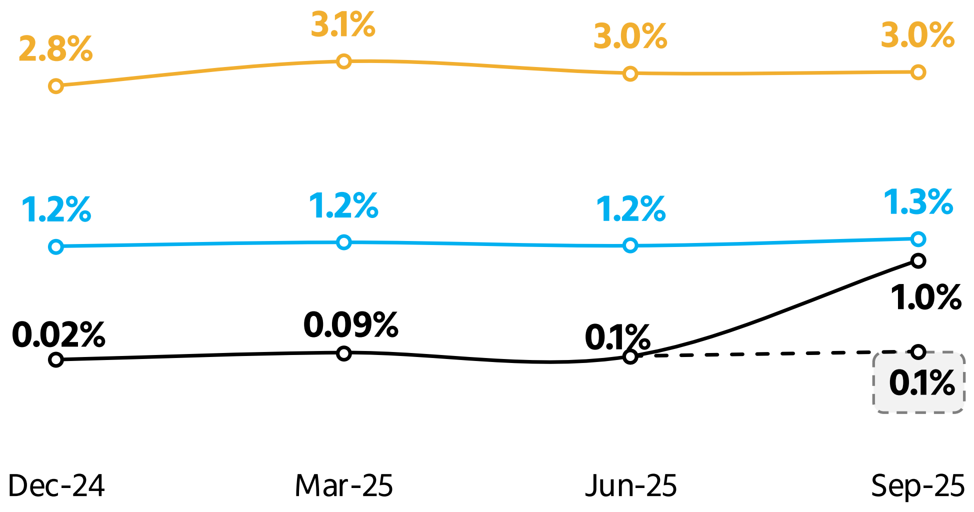
15 – 90 days NPL - % consolidated



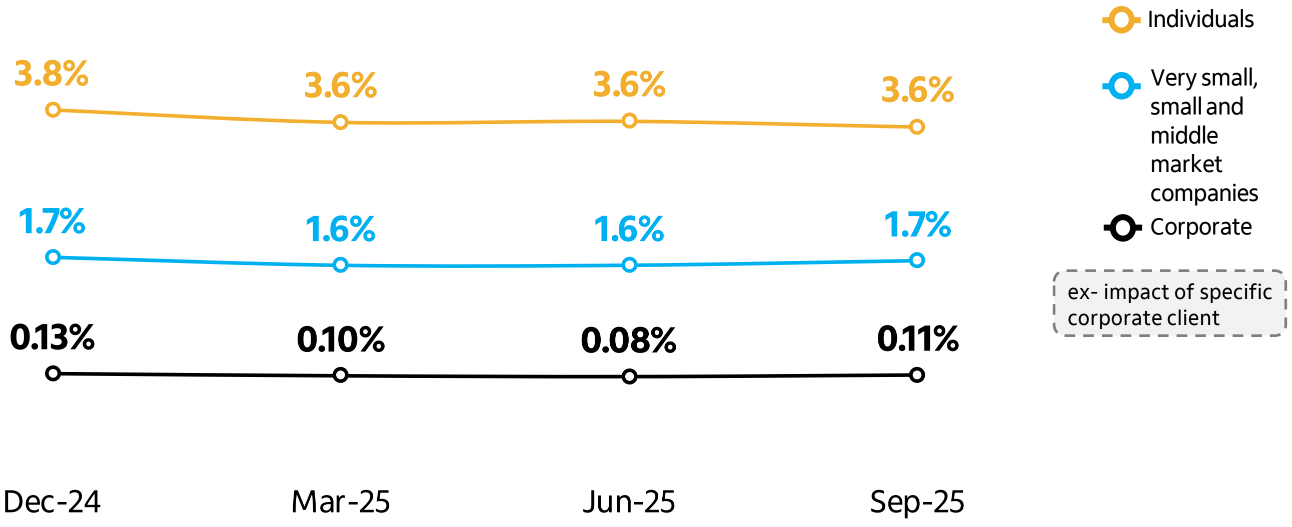
90 days NPL- % consolidated



Brazil



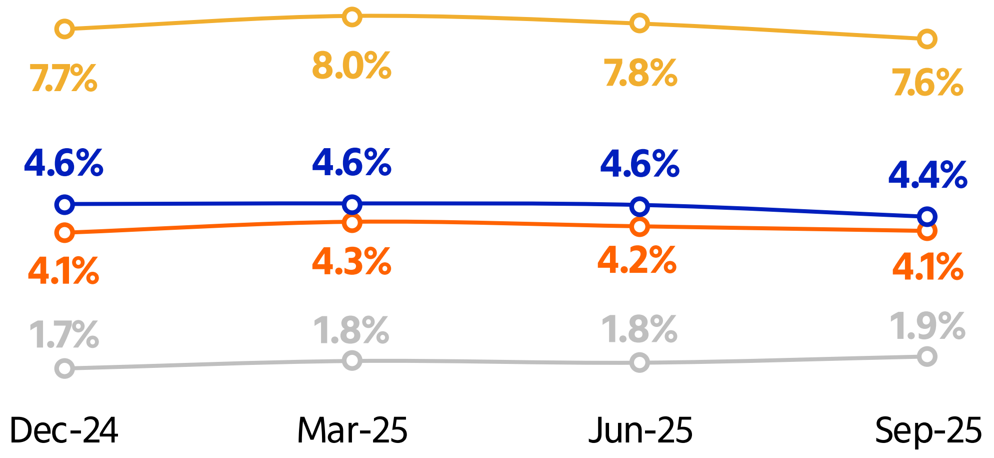
Brazil



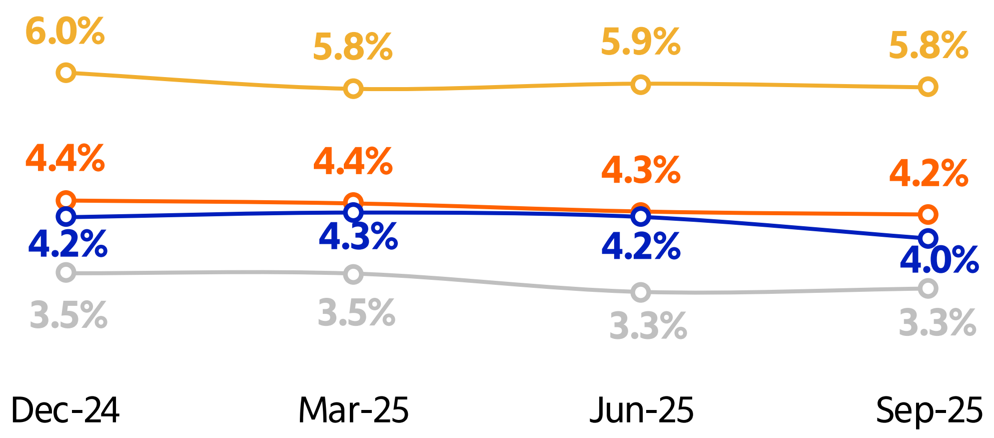
Note: In the third quarter of 2025, we sold loans with low probability of recovery to unrelated companies and without risk retention, which would be active at the end of September-25 worth R$71million of the corporate portfolio, with an impact of 0.02 p.p. in the corporate ratio and of 0.01 p.p. both in the Brazil ratio and in the total ratio.

Credit Quality – Resolution 4,966 ratios

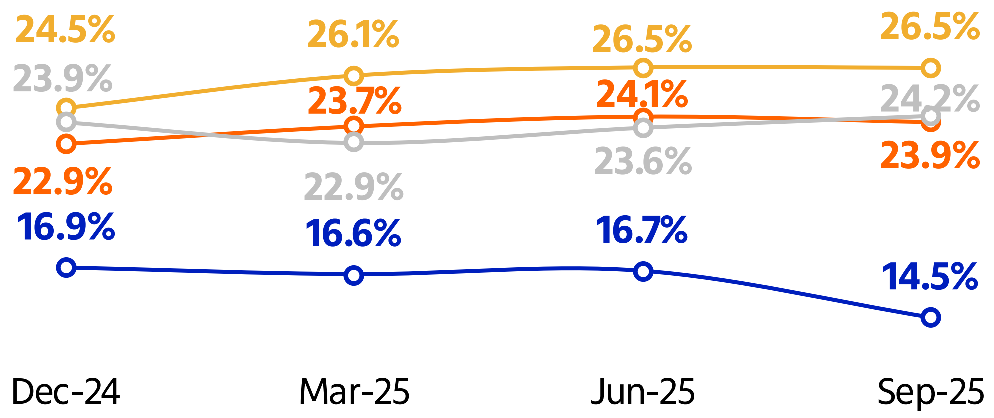
Stage 2 portfolio



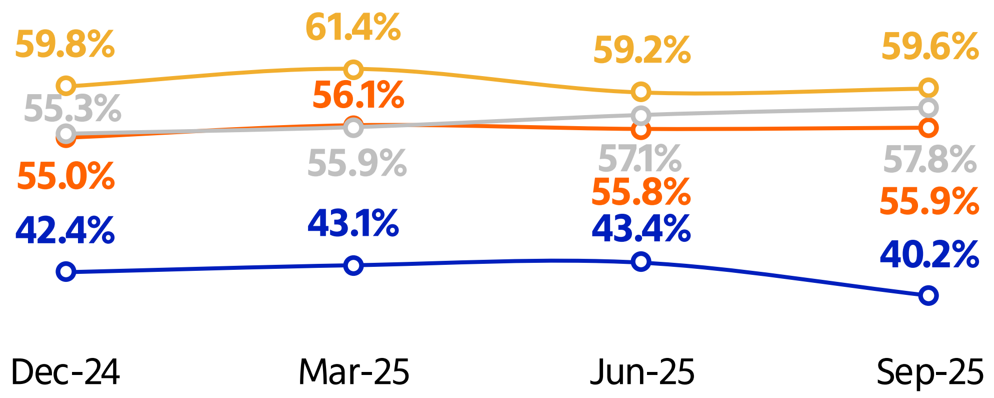
Stage 3 portfolio



Stage 2 coverage



Stage 3 coverage

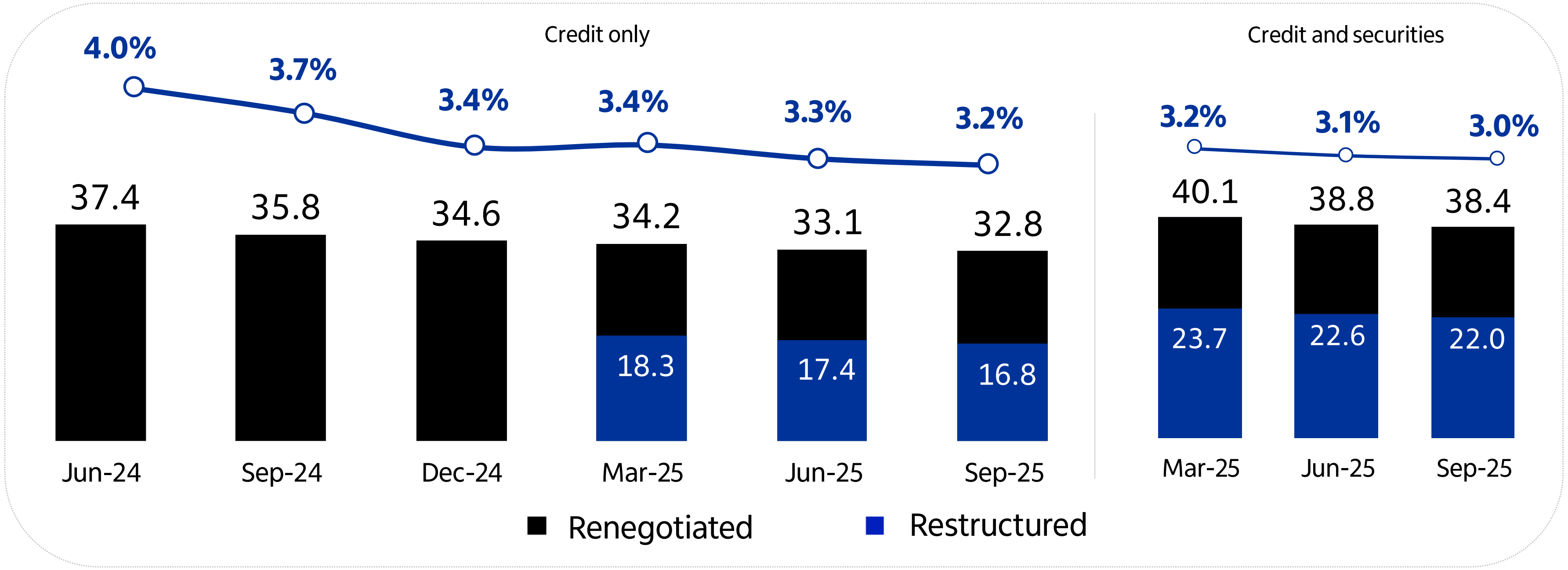


Individuals
Total
Latin America
Companies

Quality and cost of credit

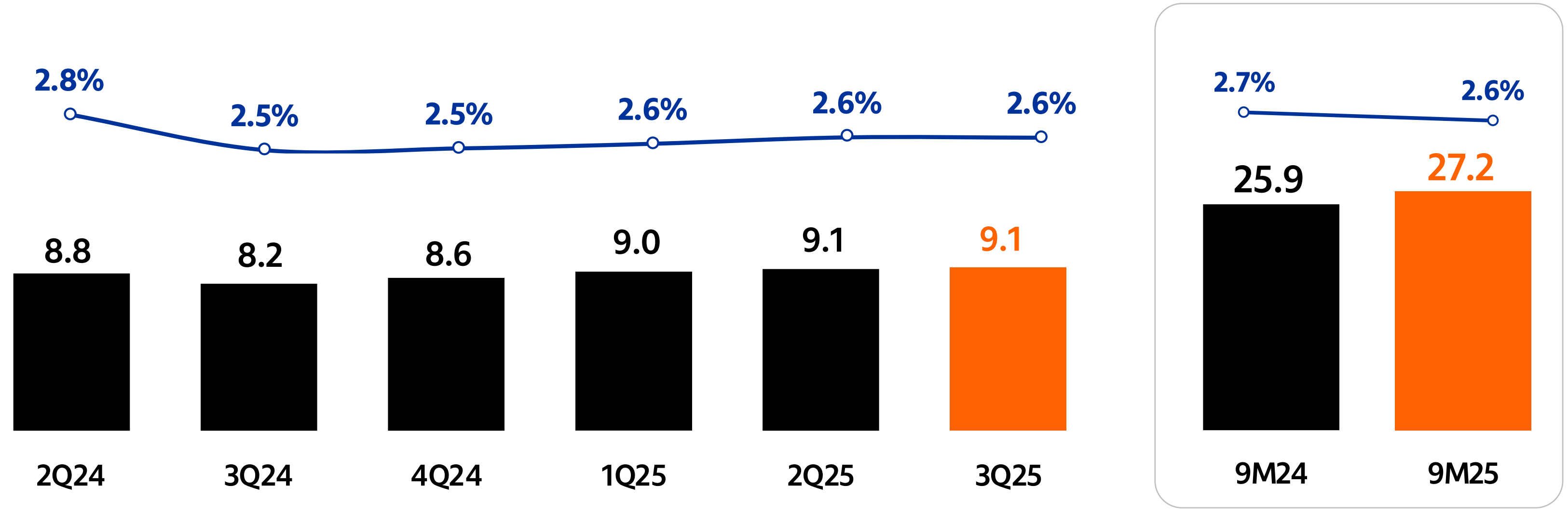
Renegotiated portfolio
(in R$ billion)

Renegotiated portfolio/ Total Portfolio[1] - (%)



Cost of credit[2] (in R$ billion)

Annualized cost of credit / Loan portfolio[3] - (%)

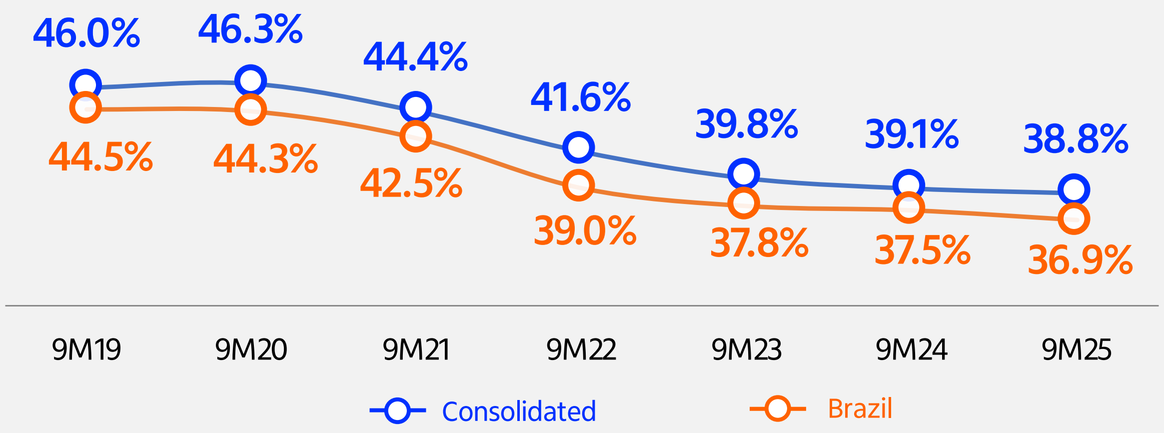


(1) Average of the new loan portfolio balance ex- financial guarantees provided, considering the last two quarters; (2) Expected loss expenses + recovery of loans + discounts granted; (3) cost of credit over the new average portfolio, that includes FIDC, exposures to financial institutions and the operations by our agribusiness trading company.

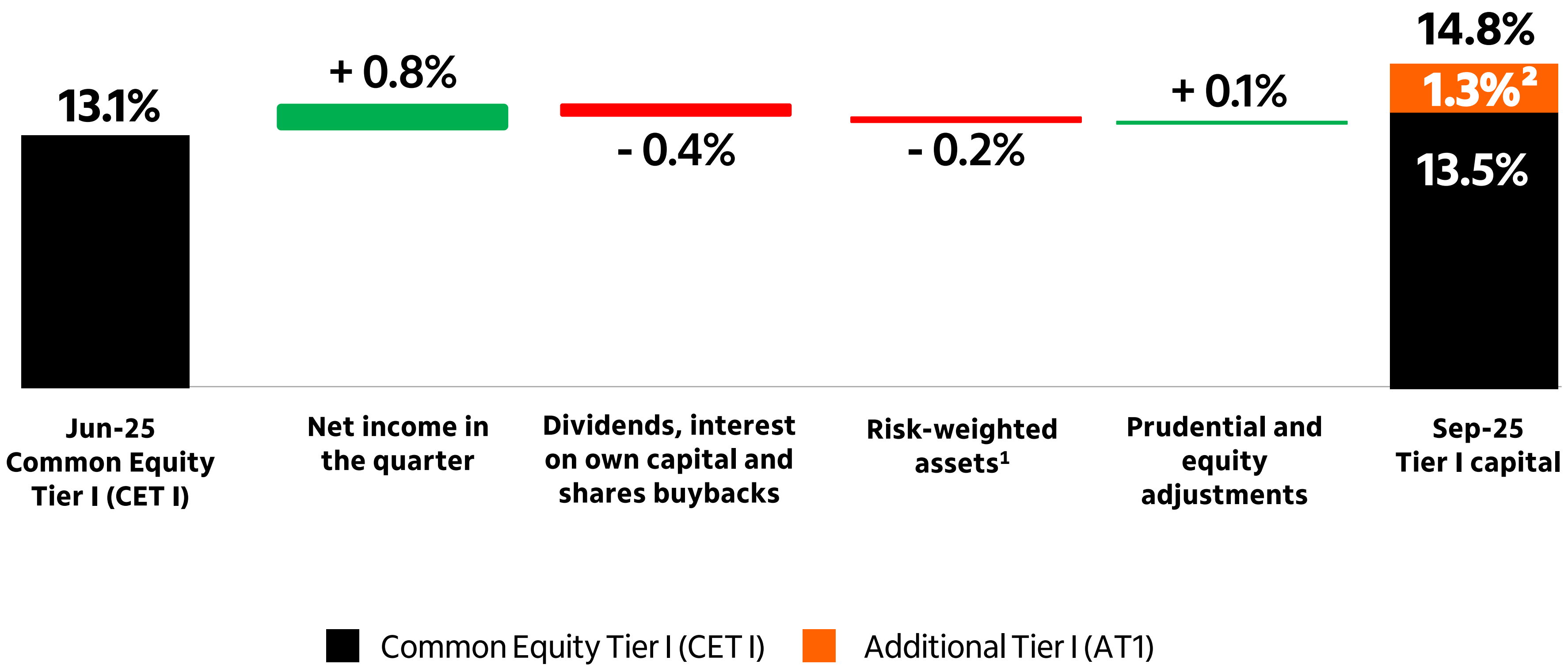
Non-interest expenses

In R$ billion	3Q25	2Q25	Δ	3Q24	Δ	9M25	9M24	Δ
Commercial and administrative (personnel)	(6.3)	(6.1)	3.6%	(6.1)	4.3%	(18.2)	(17.4)	5.0%
Transactional (personnel, operations and services)	(4.5)	(4.3)	4.9%	(4.1)	9.9%	(12.8)	(11.9)	7.4%
Technology (personnel and infrastructure)	(3.1)	(2.9)	7.4%	(2.7)	17.3%	(8.7)	(7.2)	20.4%
Other	(1.0)	(1.0)	0.1%	(1.0)	-1.3%	(2.9)	(2.8)	4.1%
Total - Brazil	**(14.9)**	**(14.3)**	**4.5%**	**(13.8)**	**8.0%**	**(42.7)**	**(39.3)**	**8.5%**
Latin America	(2.2)	(2.2)	0.6%	(2.1)	4.6%	(6.8)	(6.1)	11.6%
Non-interest expenses	**(17.2)**	**(16.5)**	**4.0%**	**(15.9)**	**7.6%**	**(49.4)**	**(45.4)**	**8.9%**

Efficiency ratio



Capital



(1) Excluding the exchange rate variation for the period that, together wit the capital index hedge, is considered in the prudential and equity adjustments; (2) The issuance of Perpetual Subordinated Financial Bills described in the Announcement to the market dated October 8th 2025 will bring Additional Tier 1 (AT1) to 1.5%, considering the limit set forth in CMN Resolution Nº 4,958 . Were it not for this limit, Additional Tier 1 (AT1) capital would be 1.6%.

Guidance 2025

	Previous	Reviewed
Total credit portfolio[1]	Growth between **4.5%** and **8.5%**	**Maintained**
Financial margin with clients	Growth between **11.0%** and **14.0%**	**Maintained**
Financial margin with the market	Between **R$1.0 bn** and **R$3.0 bn**	Between **R$3.0 bn** and **R$3.5 bn**
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 **28.5%** and **30.5%**	**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 (-) insurance, pension plan and premium bonds selling expenses.

Results

3Q25

São Paulo, November 5th, 2025

Itaú Unibanco Holding S.A.

Additional Information

Results

In R$ million	3Q25	2Q25	Δ	3Q24	Δ	9M25	9M24	Δ
Operating Revenues	**46,567**	**45,728**	**1.8%**	**42,694**	**9.1%**	**136,832**	**124,858**	**9.6%**
Managerial Financial Margin	31,382	31,177	0.7%	28,512	10.1%	92,881	83,057	11.8%
Financial Margin with Clients	30,479	30,320	0.5%	27,455	11.0%	90,198	79,540	13.4%
Financial Margin with the Market	902	858	5.2%	1,056	-14.6%	2,683	3,517	-23.7%
Commissions and Fees	11,755	11,343	3.6%	11,228	4.7%	34,331	33,414	2.7%
Revenues from Insurance [1]	3,430	3,207	6.9%	2,954	16.1%	9,620	8,387	14.7%
Cost of Credit	**(9,145)**	**(9,093)**	**0.6%**	**(8,245)**	**10.9%**	**(27,213)**	**(25,850)**	**5.3%**
Expected Loss Expenses	(9,780)	(9,664)	1.2%	(8,928)	9.5%	(28,938)	(27,650)	4.7%
Discounts Granted	(714)	(708)	0.8%	(590)	20.9%	(2,136)	(1,833)	16.5%
Recovery of Loans Written Off as Losses	1,348	1,280	5.3%	1,273	5.9%	3,860	3,633	6.3%
Retained Claims	**(449)**	**(386)**	**16.4%**	**(423)**	**6.1%**	**(1,223)**	**(1,215)**	**0.7%**
Other Operating Expenses	**(19,858)**	**(19,284)**	**3.0%**	**(18,554)**	**7.0%**	**(57,608)**	**(52,973)**	**8.7%**
Non-interest Expenses	(17,150)	(16,492)	4.0%	(15,945)	7.6%	(49,438)	(45,401)	8.9%
Tax Expenses for ISS, PIS, Cofins and Other Taxes	(2,703)	(2,785)	-3.0%	(2,604)	3.8%	(8,152)	(7,555)	7.9%
Insurance Selling Expenses	(5)	(6)	-23.4%	(5)	0.3%	(17)	(16)	4.8%
Income before Tax and Minority Interests	**17,116**	**16,966**	**0.9%**	**15,472**	**10.6%**	**50,788**	**44,821**	**13.3%**
Income Tax and Social Contribution	**(4,940)**	**(5,151)**	**-4.1%**	**(4,489)**	**10.0%**	**(15,350)**	**(13,388)**	**14.6%**
Minority Interests in Subsidiaries	**(300)**	**(307)**	**-2.3%**	**(307)**	**-2.4%**	**(926)**	**(914)**	**1.3%**
Recurring Managerial Result	**11,876**	**11,508**	**3.2%**	**10,675**	**11.3%**	**34,513**	**30,518**	**13.1%**

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

Business model

In R$ billion

	9M25					9M24					Δ (9M25 x 9M24)				
	Total	Credit	Trading	Insurance & services	Excess capital	**Total**	Credit	Trading	Insurance & services	Excess capital	**Total**	Credit	Trading	Insurance & services	Excess capital
Operating revenues	**136.8**	**75.5**	**2.9**	**56.4**	**2.1**	**124.9**	**69.0**	**2.8**	**51.8**	**1.2**	**12.0**	**6.5**	**0.1**	**4.6**	**0.8**
Managerial financial margin	92.9	62.8	2.9	25.1	2.1	83.1	56.6	2.8	22.4	1.2	9.8	6.2	0.1	2.7	0.8
Commissions and fees	34.3	12.7	0.0	21.6	-	33.4	12.4	0.0	21.0	-	0.9	0.3	(0.0)	0.6	-
Revenues from insurance [1]	9.6	-	-	9.6	-	8.4	-	-	8.4	-	1.2	-	-	1.2	-
Cost of credit	**(27.2)**	**(27.2)**	**-**	**-**	**-**	**(25.9)**	**(25.9)**	**-**	**-**	**-**	**(1.4)**	**(1.4)**	**-**	**-**	**-**
Retained claims	**(1.2)**	**-**	**-**	**(1.2)**	**-**	**(1.2)**	**-**	**-**	**(1.2)**	**-**	**(0.0)**	**-**	**-**	**(0.0)**	**-**
Non-interest expenses and other[2]	**(58.5)**	**(30.7)**	**(0.7)**	**(27.0)**	**(0.1)**	**(53.9)**	**(27.9)**	**(0.8)**	**(25.1)**	**(0.1)**	**(4.6)**	**(2.8)**	**0.0**	**(1.8)**	**(0.0)**
Recurring managerial result	**34.5**	**12.8**	**1.3**	**18.7**	**1.7**	**30.5**	**10.2**	**1.2**	**18.1**	**1.0**	**4.0**	**2.6**	**0.1**	**0.6**	**0.7**
Average regulatory capital	**200.6**	**119.7**	**5.9**	**52.1**	**22.9**	**182.9**	**107.5**	**5.1**	**48.8**	**21.5**	**17.7**	**12.2**	**0.8**	**3.3**	**1.3**
Value creation	**13.3**	**0.5**	**0.7**	**12.8**	**(0.7)**	**12.4**	**(0.1)**	**0.7**	**13.0**	**(1.2)**	**0.9**	**0.7**	**0.0**	**(0.2)**	**0.4**
Recurring managerial ROE	**22.9%**	**14.3%**	**30.3%**	**47.8%**	**9.8%**	**22.2%**	**12.7%**	**31.6%**	**49.5%**	**6.0%**	**0.7 p.p.**	**1.6 p.p.**	**-1.3 p.p.**	**-1.8 p.p.**	**3.8 p.p.**

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

Results
3Q25

São Paulo, November 5th, 2025

Itaú Unibanco Holding S.A.

Attachment 03

Institutional

Presentation

3Q25

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

Market Value[1]

USD 74.7 bn

Total Assets[2]

BRL 2,996 bn

Loan Portfolio[2]

BRL 1,402 bn

Recurring ROE[3]

23.3%

Efficiency Ratio in Brazil[5]

37.2%

Employees in Brazil and overseas[2]

93.6 k

(1) Market value in October 31, 2025. Source: Bloomberg; (2) On September 30,2025; (3) In the 3nd quarter of 2025; (4) Brand Finance - Latin America 500 2025; (5) Last 12 months ending in September, 2025;
Note: Loan Portfolio considers financial guarantees provided and private securities
*In total assets on September 30, 2025.

Recurring Managerial Result

R$11.9 bn in 3Q25

93.3% Brazil | 6.7% Latin America[3]

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

USD 8.6 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 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 put
the client first

We don't have
all the answers

We have
each other's back

We treasure
diversity and inclusion

We are
driven by results

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 the opening of Banco Central de Crédito (Itaú) in 1943

1960
First credit and debit cards

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

Itautec
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

Mobile Banking in Brasil

New Brazilian Payment System is set up

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

2007
First iPhone is launched

2008
Itaú UNIBANCO
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
ZUP
Acquisition of ZUP speeds up digital transformation

2020
Change in regulation (PIX and Open Finance)

Beyond banking is launched
(iPhone pra Sempre)

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

íon Itaú

2022
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
Itaú 100 years

One Itaú
Single login | 2 apps
SuperApp + Íon

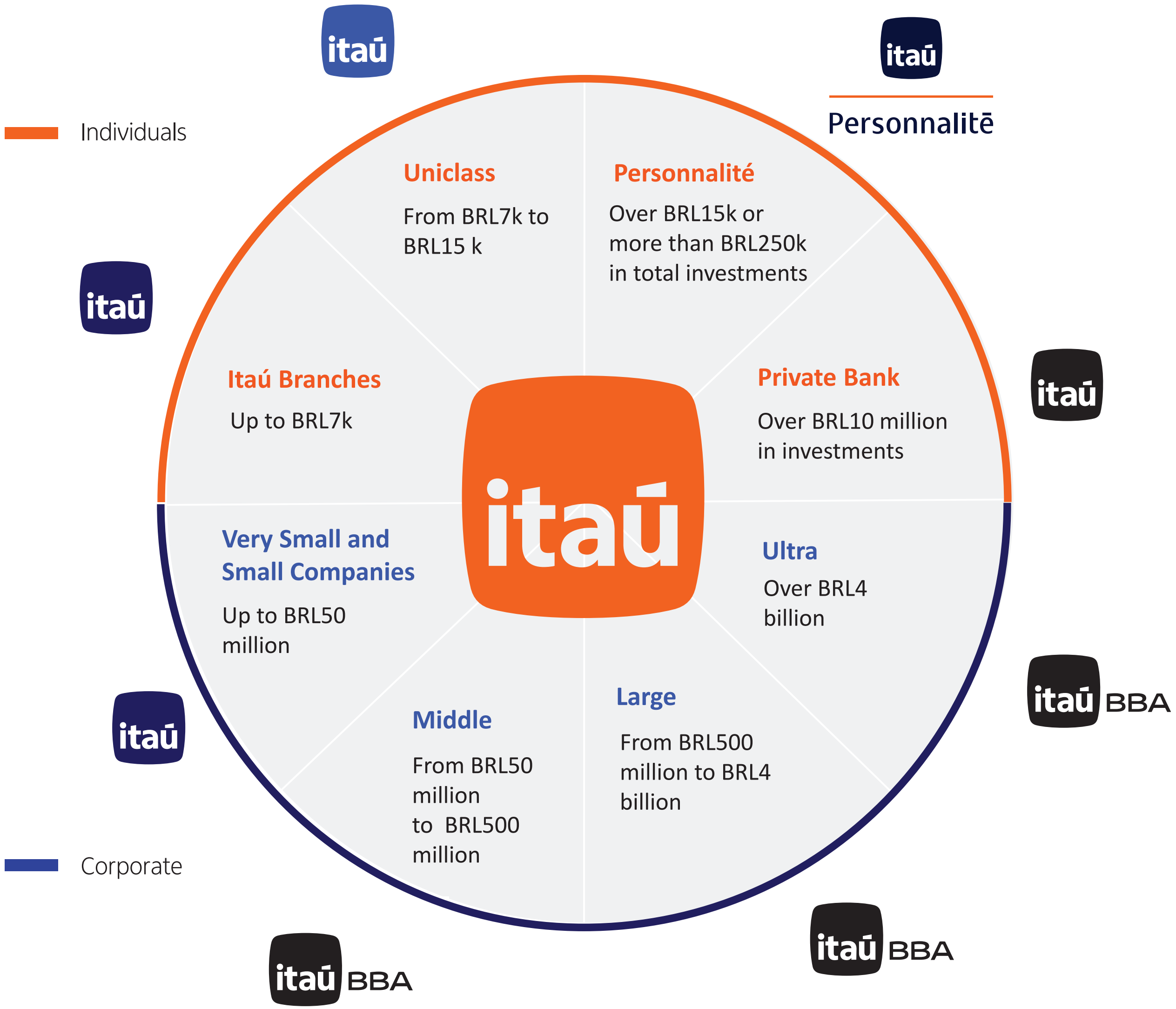
2025
Itaú Emps

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

ICTi (Itaú Science and Technology Institute)

We put
the client
first.

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.

The values mentioned above for individuals refer to monthly income and the values for corporate refer to annual revenue, except when indicated.

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 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!

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

2.6 k
Branches

39.6 k
ATMs

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 3Q25

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.

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

+265k[1] calls

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

Papo de Cliente

+64k[1]

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

ituber visita

+1,247[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

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

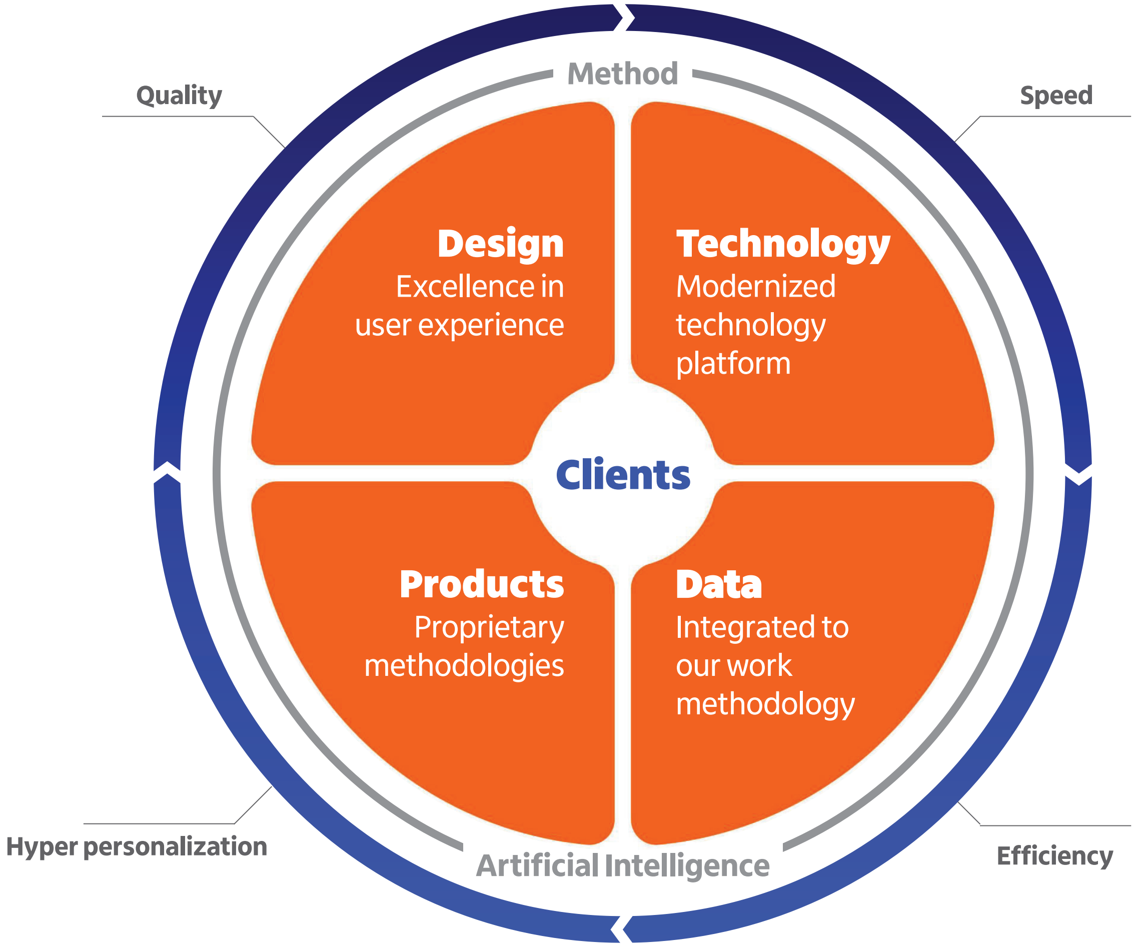
Our clients' satisfaction is reflected in the high level of NPS from our digital application solutions

... and always pursue sustainable growth

(1) Last 12 months.

We don't have
all the
answers.

Technology drives a new era of experience to our customers



Conversational generative AI solutions focused on clients

Itaú Intelligence
(Pix on WhatsApp, Wealth Specialist and Itaú Emps)

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

141% (9M25 x 9M24)
increase in the volume of generative AI initiatives in use at Itaú

\+

40% (9M25 x 9M24)
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% (9M25 x 9M18)
reduction in UX high-impact incidents

\+

Speed
2,087% (9M25 x 9M18)
increase in technology updates implemented

\+

Cost
45% (9M25 x 9M18)
reduction in the cost of single transactions

Open innovation ecosystem for continuous evolution

Instituto de Ciência e Tecnologia Itaú

CUBO itaú

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

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

> 2,9k Squads

Continuous investment in technology

3Q25 vs 2018

+ 3x Solution development investments

- 36% Infrastructure costs

Strengthening culture

Ongoing activities and processes reviews to seek efficiency gains

> 1,500 Planned initiatives

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

> 1 k 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%

We treasure diversity and inclusion.

... 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:

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 operations are built on a foundation of robust management and business practices. We maintain our operations guided by material issues, ensuring transparency in our reporting to the market and stakeholders.

We treasure **diversity and inclusion.**

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 3[1]) by 2030[2]

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

(1) Except financed emissions (category 15) and commuting (category 7). (2) Baseline: 2023.

We treasure diversity and inclusion.

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 employees[1]
Goal: 27% to 30%

28.9%
in 2024

Hiring flow
Goal: >40%

39.1%
in 2024

Note: The indicators are included in our ESG Report 2024 and refer to December 2024. (1) Does not include apprentices and interns. (2) Considers Itaú Unibanco SA operations. (3) Based on self-declaration in the Diversity Census.

Workforce **diversity profile** in 2024

Location

96.7%
employees in Brazil
3.3% in International units

Other

5.1%
people with disabilities[2]

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

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

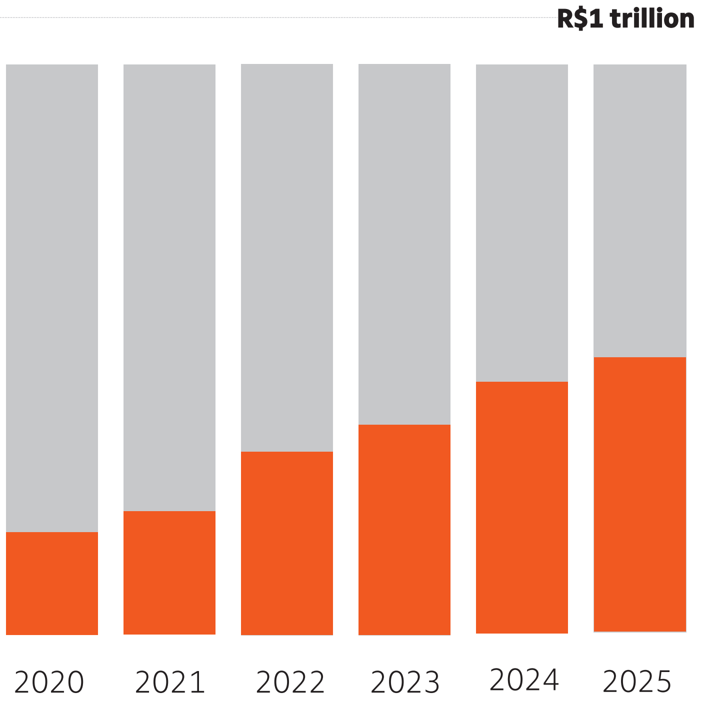
R$1 trillion

by the end of 2030

Direct to lending and financing for the sustainable economy from 2020[1].

Volume of resources

in sustainable finance



R$522 bn

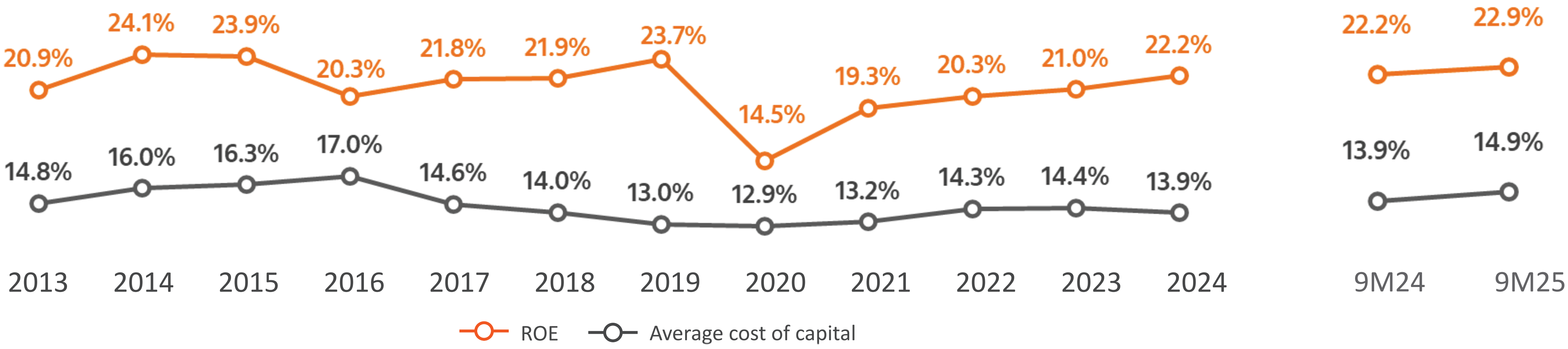
of total resources

directed between Jan/20 and Aug/25

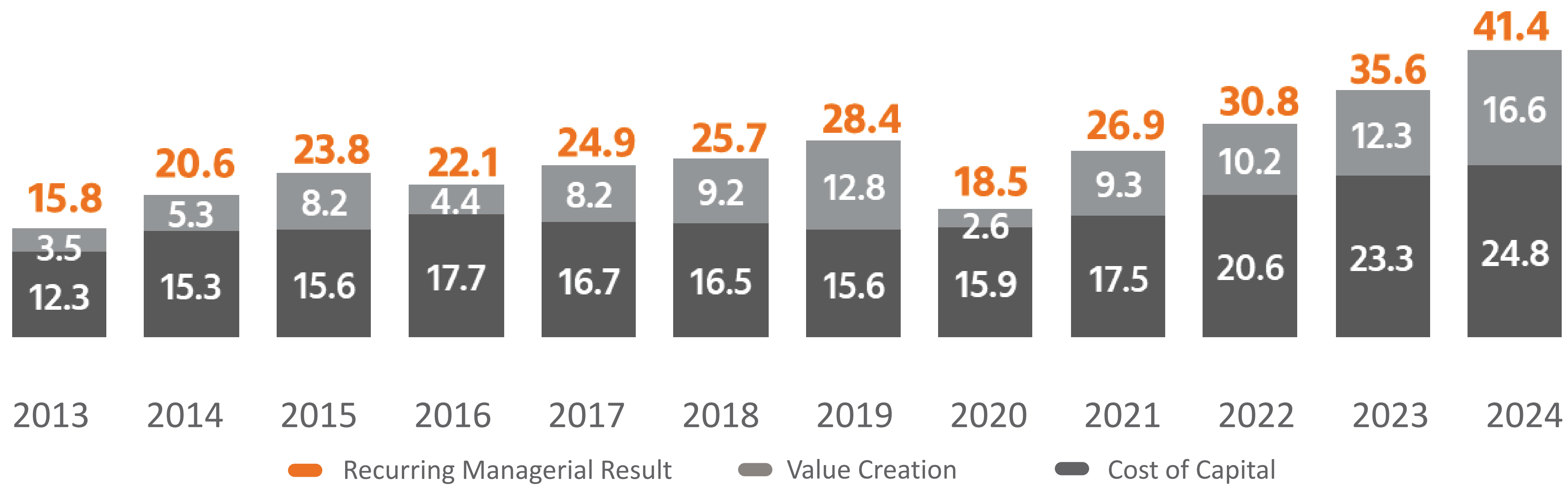
(1) As of Jan/2025, new accounting criteria in line with advances in the sustainable finance taxonomy are considered.

We are
driven by results.

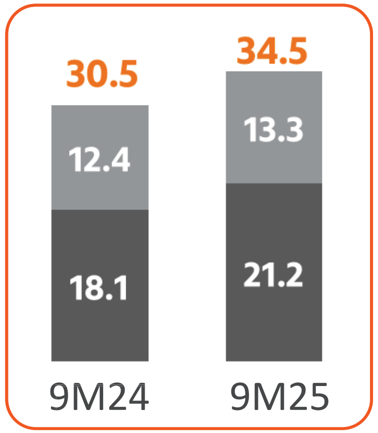
... and by the focus in sustainable value creation



BRL billion



Increase of
7% in value creation
9M25 x 9M24



We are
driven by
results.

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

Clients NII

3Q25
BRL30.5 bn

↑ 0.5% 3Q25 vs. 2Q25
↑ 11.0% 3Q25 vs. 3Q24

(BRL billion)

3Q21	3Q22	3Q23	3Q24
17.6	23.4	25.6	27.5

Market NII

3Q25
BRL0.9 bn

↑ 5.2% 3Q25 vs. 2Q25
↓ 14.6% 3Q25 vs. 3Q24

(BRL billion)

3Q21	3Q22	3Q23	3Q24
1.9	0.5	0.7	1.1

Cost of Credit

3Q25
BRL9.1 bn

↑ 0.6% 3Q25 vs. 2Q25
↑ 10.9% 3Q25 vs. 3Q24

(BRL billion)

3Q21	3Q22	3Q23	3Q24
5.2	8.0	9.3	8.2

Commissions and insurance

3Q25
BRL14.7 bn

↑ 4.0% 3Q25 vs. 2Q25
↑ 7.1% 3Q25 vs. 3Q24

(BRL billion)

3Q21	3Q22	3Q23	3Q24
11.6	12.3	12.9	13.8

Non-interest expenses

3Q25
BRL17.2 bn

↑ 4.0% 3Q25 vs. 2Q25
↑ 7.6% 3Q25 vs. 3Q24

(BRL billion)

3Q21	3Q22	3Q23	3Q24
12.8	13.9	14.7	15.9

Recurring managerial result

3Q25
BRL11.9 bn

↑ 3.2% 3Q25 vs. 2Q25
↑ 11.3% 3Q25 vs. 3Q24

(BRL billion)

3Q21	3Q22	3Q23	3Q24
6.8	8.1	9.0	10.7

Note: The 2025 results consider the application of Resolution 4,966.

We are **driven by results.**

...without overlooking risk management

Credit Portfolio[1]

Sep-25
BRL 1,402 bn

- ▲ **0.9 %** Sep-25 vs. Jun-25
- ▲ **6.4 %** Sep-25 vs Sep-24

(BRL billion)

Sep-21	Sep-22	Sep-23	Sep-24
962	1,111	1,163	1,318

90 days NPL including securities

Sep-25[2]
1.9%

- — **0.0 p.p.** Sep-25 vs. Jun-25
- ▼ **0.1 p.p.** Sep-25 vs Dec-24

(%)

Sep-21	Sep-22	Sep-23	Sep-24
2.6	2.8	3.0	2.6

Tier I capital ratio

Sep-25
14.8%

- ▲ **0.2 p.p.** Sep-25 vs. Jun-25
- ▼ **0.4 p.p.** Sep-25 vs Sep-24

(%)

Sep-21	Sep-22	Sep-23	Sep-24
12.9	13.2	14.6	15.2

Funding[3]

Sep-25
BRL1,528 bn

- ▲ **2.3 %** Sep-25 vs. Jun-25
- ▲ **6.0 %** Sep-25 vs Sep-24

(BRL billion)

Sep-21	Sep-22	Sep-23	Sep-24
1,081	1,216	1,328	1,441

LCR[4]

Sep-25
218.7%

- ▲ **4.9 p.p.** Sep-25 vs. Jun-25
- ▼ **6.2 p.p.** Sep-25 vs Sep-24

(%)

Sep-21	Sep-22	Sep-23	Sep-24
171	158	188	225

NSFR[5]

Sep-25
123.3%

- ▲ **2.2 p.p.** Sep-25 vs. Jun-25
- ▼ **0.9 p.p.** Sep-25 vs Sep-24

(%)

Sep-21	Sep-22	Sep-23	Sep-24
121	123	127	124

(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 3Q25"); (3) Deposits + Debentures + TVM Obligations + Loans and Transfers; (4) LCR - Liquidity Coverage Ratio; (5) NSFR - Net Stable Funding Ratio.

We are
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results.

We expect to continue delivering solid performance...

	Previous	Reviewed
Total credit portfolio[1]	Growth between **4.5%** and **8.5%**	**Maintained**
Financial margin with clients	Growth between **11.0%** and **14.0%**	**Maintained**
Financial margin with the market	Between **R$1.0 bn** and **R$3.0 bn**	Between **R$3.0 bn** and **R$3.5 bn**
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 **28.5%** and **30.5%**	**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 (-) insurance, pension plan and premium bonds selling expenses.

We are
driven by
results.

... 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

iPhone pra Sempre

Itaú Shop

Samsung no Itaú.

Inteligência Financeira

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 itaú

Investor Relations

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