

# Announcement to the Market

## 1<sup>st</sup> Quarter 2026 Results

Itaú Unibanco Holding S.A. ("Company") announces to its stockholders and to the market in general that the Complete Financial Statements for the year ended March 31, 2026, and the Management Discussion and Analysis for the 1<sup>st</sup> Quarter of 2026 are already available on the Investor Relations website ([www.itaubr.com.br/investor-relations](http://www.itaubr.com.br/investor-relations)).

Additionally, we forward the information set forth below:

- Press Presentation on the quarterly results, scheduled for Wednesday, 05/06/2026 at 08:00 a.m. (EDT) / 09:00 a.m. (Brasília time) **(Attachment 01)**;
- Presentation of the interactive meeting on the quarterly results, scheduled for Wednesday, 05/06/2026 at 09:00 a.m. (EDT) / 10:00 a.m. (Brasília time) **(Attachment 02)**;
- Institutional Presentation of the 1<sup>st</sup> quarter of 2026 **(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, May 05, 2026.

**Gustavo Lopes Rodrigues**

Investor Relations Officer

# Announcement to the Market

**Attachment 01**  
**(portuguese only)**

RESULTADOS

1T26



São Paulo, 06 de Maio de 2026

**Itaú Unibanco Holding S.A.**

# Destques

	1T26	
Resultado recorrente gerencial <sup>1</sup>	R\$ <b>12,3</b> bilhões	
	▼ <b>0,3%</b> vs 4T25	▲ <b>10,4%</b> vs 1T25

	mar/26	
Carteira de crédito (ex- variação cambial)	R\$ <b>1.483</b> bilhões	
	▲ <b>1,2%</b> vs dez/25	▲ <b>9,0%</b> vs mar/25

	mar/26	
NPL 15 e 90 dias	<b>1,7%</b>	
	▲ <b>0,1 p.p.</b> vs dez/25	▼ <b>0,1 p.p.</b> vs mar/25

	1T26	
ROE recorrente gerencial <sup>2</sup>	CONSOLIDADO	<b>24,8%</b>
	▲ <b>0,4 p.p.</b> vs 4T25	▲ <b>2,3 p.p.</b> vs 1T25

	BRASIL	<b>26,4%</b>
	▲ <b>0,4 p.p.</b> vs 4T25	▲ <b>2,8 p.p.</b> vs 1T25

	1T26	
Despesas não decorrentes de juros	R\$ <b>16,2</b> bilhões	
	▼ <b>5,0%</b> vs 4T25	▲ <b>4,8%</b> vs 1T25

	mar/26	
NPL > 90 dias	<b>1,9%</b>	
	<b>Estável</b> vs dez/25	<b>Estável</b> vs mar/25

# Carteira de crédito

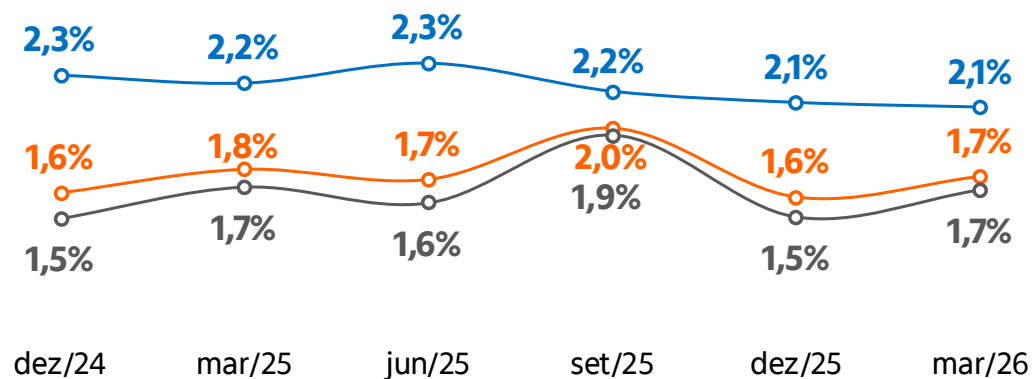
em R\$ bilhões	mar/26	dez/25	Δ	mar/25	Δ
<b>Pessoas físicas</b>	<b>479,5</b>	<b>474,3</b>	<b>1,1%</b>	<b>448,8</b>	<b>6,8%</b>
Cartão de crédito	150,2	153,5	-2,1%	138,9	8,2%
Crédito pessoal	68,6	67,4	1,8%	67,3	1,8%
Crédito consignado	78,6	75,3	4,4%	74,1	6,1%
Veículos	35,7	36,3	-1,7%	36,8	-3,2%
Crédito imobiliário	146,4	141,7	3,3%	131,6	11,2%
<b>Micro, pequenas e médias empresas</b>	<b>302,8</b>	<b>303,1</b>	<b>-0,1%</b>	<b>273,2</b>	<b>10,9%</b>
Grandes empresas	454,8	455,9	-0,2%	425,3	6,9%
<b>Total Brasil</b>	<b>1.237,1</b>	<b>1.233,2</b>	<b>0,3%</b>	<b>1.147,3</b>	<b>7,8%</b>
América Latina	245,6	257,6	-4,7%	235,8	4,2%
<b>Total<sup>1</sup></b>	<b>1.482,7</b>	<b>1.490,8</b>	<b>-0,5%</b>	<b>1.383,1</b>	<b>7,2%</b>
<b>Total (ex-variação cambial)</b>	<b>1.482,7</b>	<b>1.465,3</b>	<b>1,2%</b>	<b>1.360,2</b>	<b>9,0%</b>
Micro, pequenas e médias empresas	302,8	299,3	1,2%	266,1	13,8%
Grandes empresas	454,8	451,6	0,7%	418,0	8,8%
América Latina	245,6	240,2	2,2%	226,9	8,2%

(1) Inclui títulos privados e garantias financeiras prestadas.

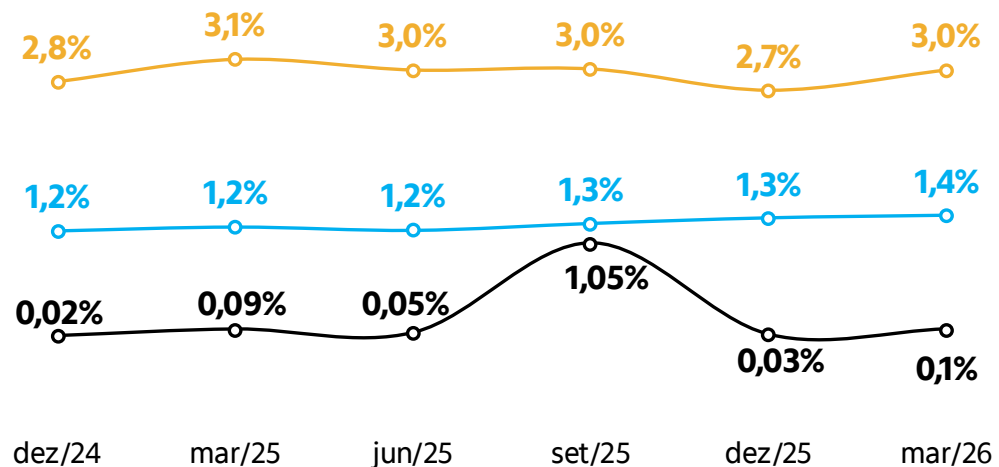
<b>Cartão de crédito</b>	mar/26 x dez/25	mar/26 x mar/25
Cartões PF target	0,0%	▲ 9,9%
Uniclass + Personalité	▼ 0,5%	▲ 20,2%
<b>Consignado</b>	mar/26 x dez/25	mar/26 x mar/25
Privado	▲ 19,1%	▲ 63,0%
<b>MPMEs</b>	mar/26 x dez/25	mar/26 x mar/25
Programas governamentais	▲ 4,0%	▲ 52,2%
<b>Saldo médio</b>	1T26 x 4T25	
Pessoas Físicas	▲ 2,2%	
MPMEs	▲ 4,6%	
Grandes Empresas	▲ 1,6%	
América Latina	▲ 3,6%	

# Qualidade do crédito

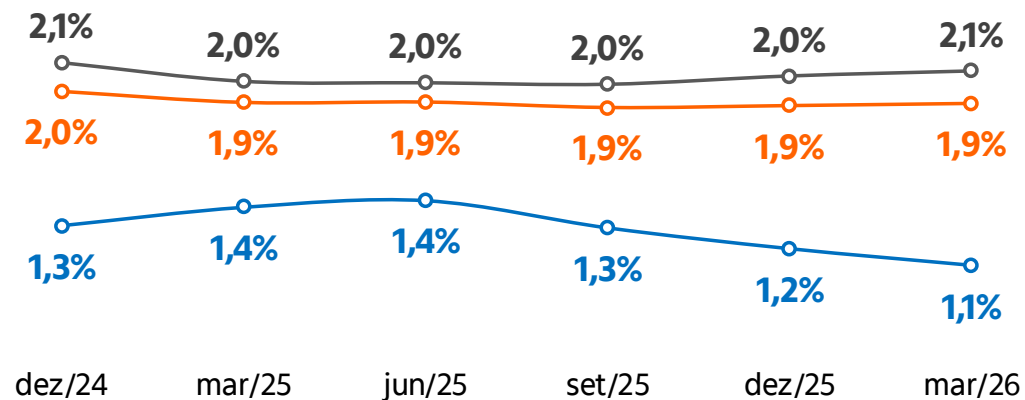
NPL 15 - 90 dias - %  
consolidado



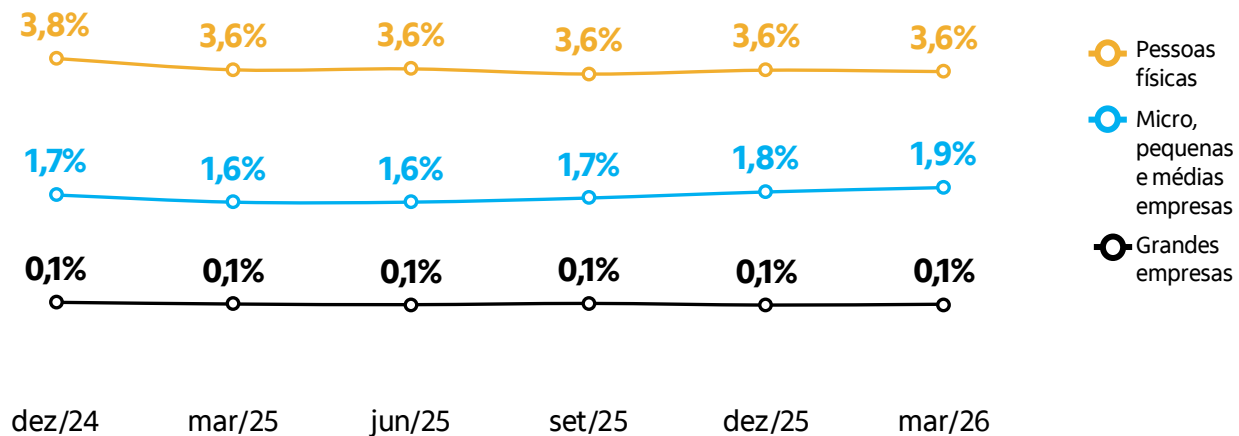
Brasil



NPL 90 dias - %  
consolidado



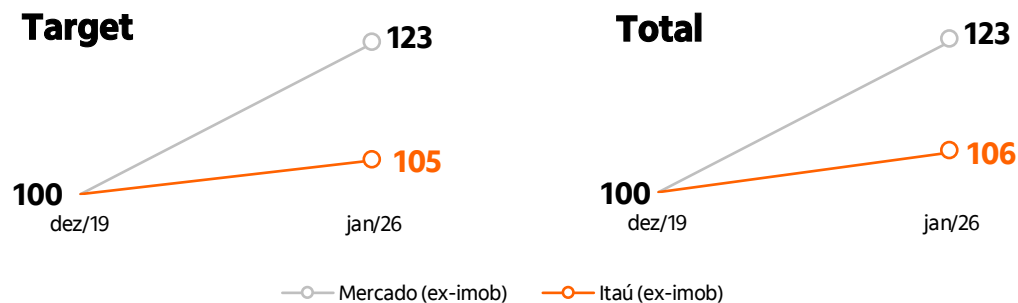
Brasil



Nota: no primeiro trimestre de 2026, realizamos vendas de créditos com baixa probabilidade de recuperação para empresas não ligadas e sem retenção de riscos, que estariam ativos ao final de março/26 e em atraso acima de 90 dias no valor de R\$ 32 milhões, sem impacto nos indicadores de qualidade.

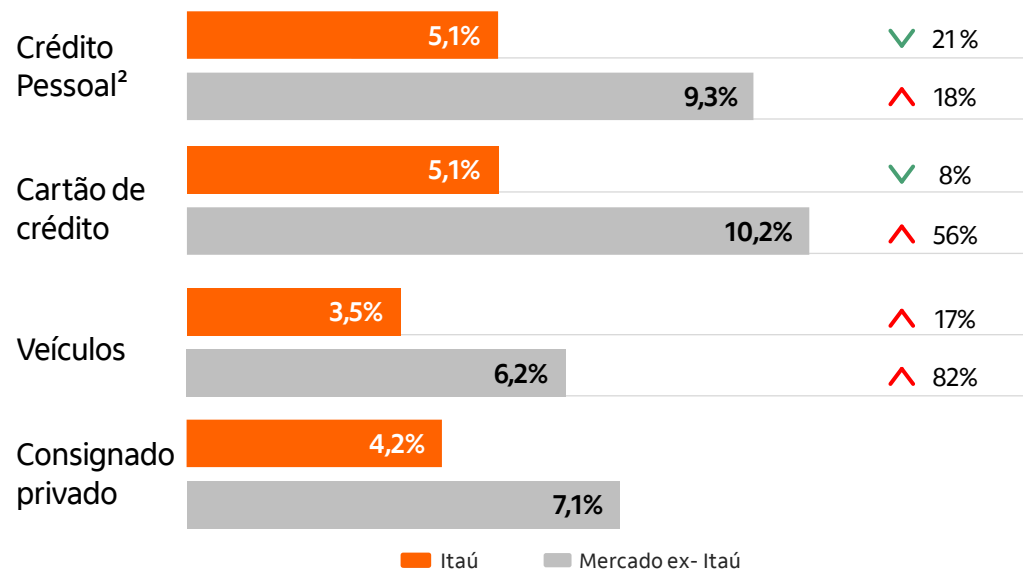
# Qualidade do crédito

## Pessoa física | endividamento<sup>1</sup> ex-imobiliário



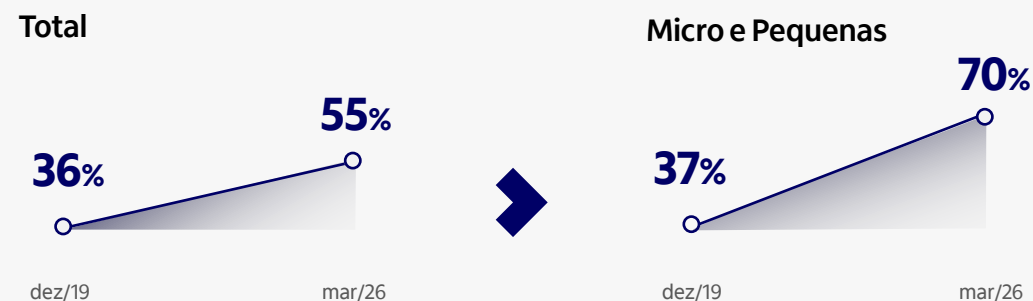
## Pessoa física | atraso acima de 90 dias

(Δ vs dez/19)

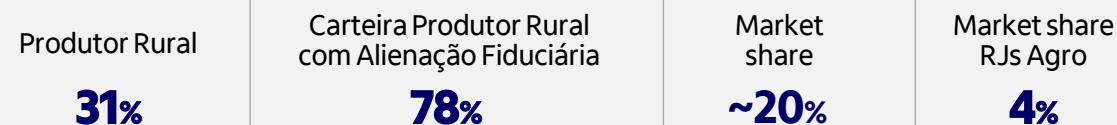


**Carteira PF com Garantia: 56%**

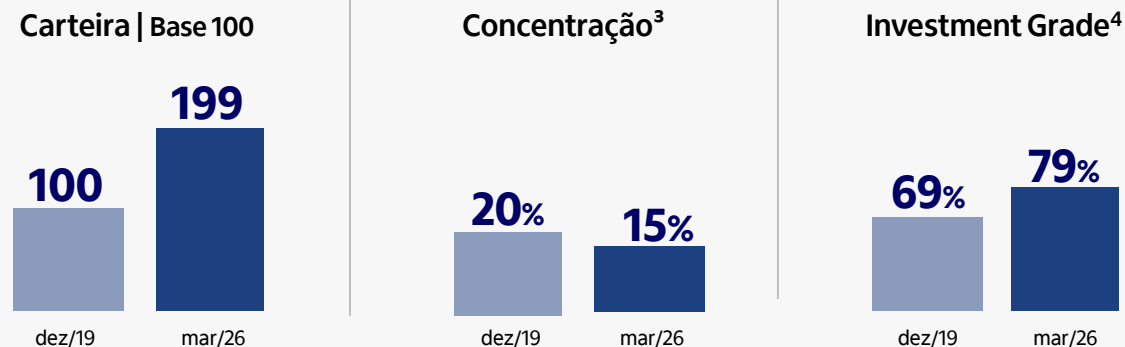
## MPME | Carteira com garantia



## Agro | mar/26



## Grandes Empresas



(1) Endividamento: Soma total das dívidas com o SFN / Renda acumulada das famílias dos últimos 12 meses. Considerando base 100 em dez/19, em jan/26, o endividamento do mercado total incluindo imobiliário é de 120, enquanto o Itaú total é de 112. Considerando base 100 em dez/19, o Itaú considerando o público target incluindo imobiliário é de 108. Fonte: Banco Central. (2) Crédito pessoal não consignado.

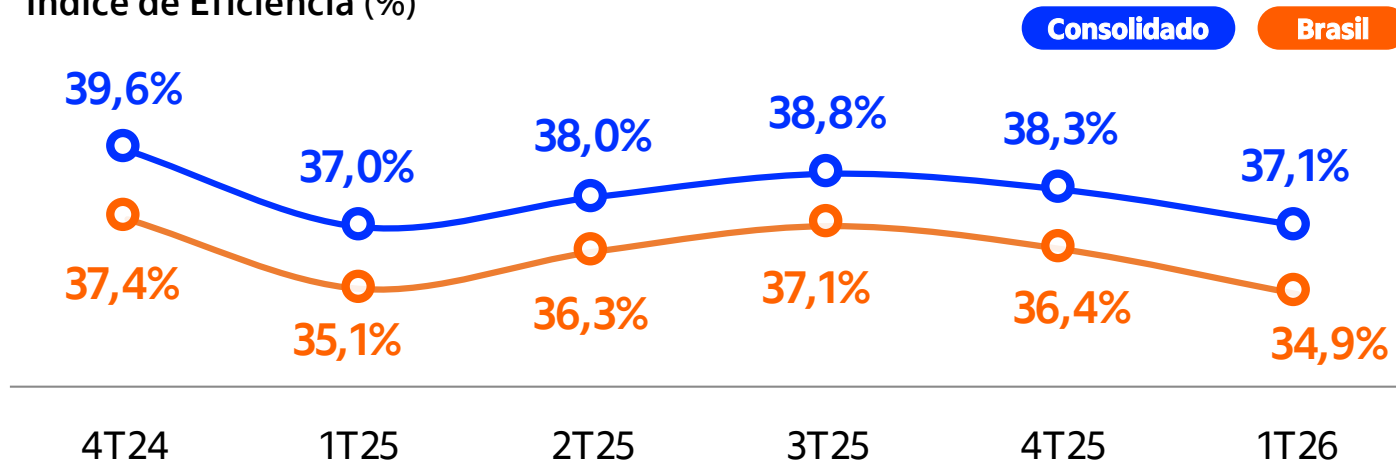
(3) 10 maiores exposições de risco de crédito (considerando crédito, títulos e garantias) dividido pelo total da carteira. (4) Critério interno.

# Despesa não decorrente de juros

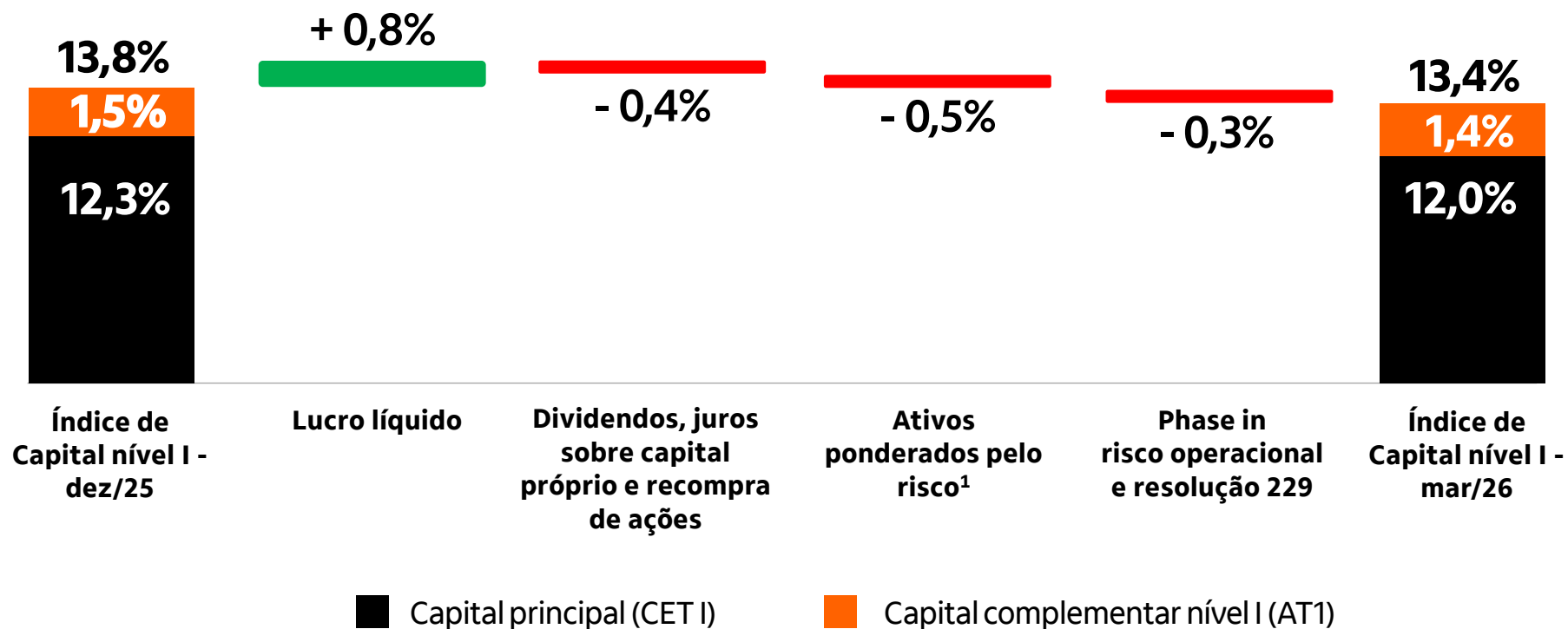
Em R\$ bilhões

	1T26	4T25	Δ	1T25	Δ
Comercial e administrativa (pessoal)	(6,5)	(6,7)	-3,4%	(6,0)	7,2%
Transacionais (pessoal, operações e atendimento)	(3,9)	(4,2)	-7,1%	(4,0)	-1,0%
Tecnologia (pessoal e infraestrutura)	(3,1)	(3,2)	-2,5%	(2,8)	8,9%
Outras despesas	(0,5)	(0,7)	-31,0%	(0,5)	10,2%
<b>Total - Brasil</b>	<b>(14,0)</b>	<b>(14,8)</b>	<b>-5,6%</b>	<b>(13,3)</b>	<b>5,2%</b>
América Latina	(2,2)	(2,2)	-1,0%	(2,2)	1,9%
<b>Despesas não decorrentes de juros</b>	<b>(16,2)</b>	<b>(17,0)</b>	<b>-5,0%</b>	<b>(15,5)</b>	<b>4,8%</b>

Índice de Eficiência (%)



# Capital



(1) Inclui ajustes prudenciais e patrimoniais.

# Relatórios anuais



Sumário GRI, SASB, ODS, PRB e PRSAC.

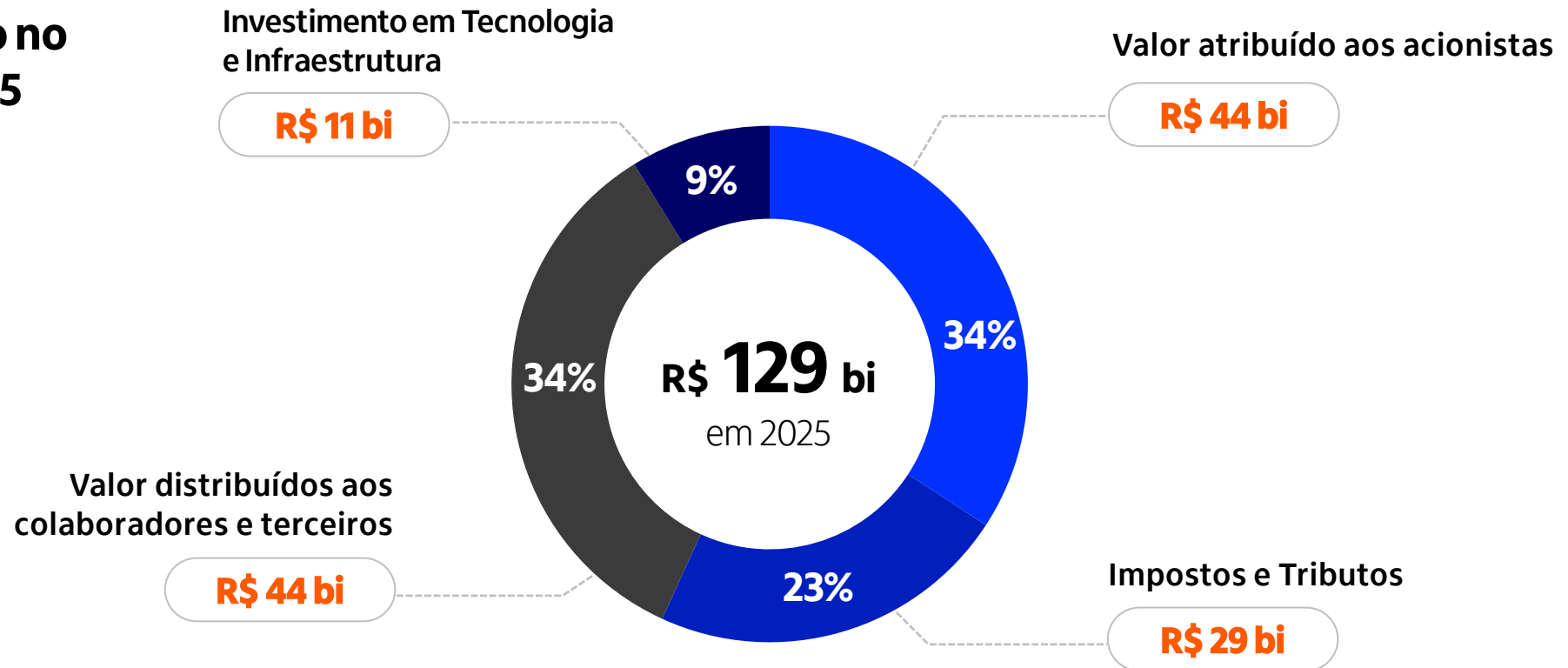


Planilha de indicadores ESG com dados históricos

## Mais de R\$ 1 trilhão em valor investido desde 2015

### Investimento no Brasil em 2025

Em R\$ bilhão



RESULTADOS

**1T26**



São Paulo, 06 de Maio de 2026

**Itaú Unibanco Holding S.A.**

# Announcement to the Market

## Attachment 02

# 1Q26

RESULTS



São Paulo, May 6<sup>th</sup> 2026

**Itaú Unibanco Holding S.A.**

# Highlights

	1Q26	
Recurring managerial result <sup>1</sup>	R\$12.3 billion	
	▼ 0.3% vs 4Q25	▲ 10.4% vs 1Q25

	Mar-26	
Credit portfolio (ex- fx variation)	R\$1,483 billion	
	▲ 1.2% vs Dec-25	▲ 9.0% vs Mar-25

	Mar-26	
15 - 90 days NPL	1.7%	
	▲ 0.1 p.p. vs Dec-25	▼ 0.1 p.p. vs Mar-25

	1Q26	
Recurring managerial ROE <sup>2</sup>	CONSOLIDATED	24.8%
	▲ 0.4 p.p. vs 4Q25	▲ 2.3 p.p. vs 1Q25

	BRAZIL	26.4%
	▲ 0.4 p.p. vs 4Q25	▲ 2.8 p.p. vs 1Q25

	1Q26	
Non-interest expenses	R\$16.2 billion	
	▼ 5.0% vs 4Q25	▲ 4.8% vs 1Q25

	Mar-26	
> 90 days NPL	1.9%	
	Stable vs Dec-25	Stable vs Mar-25

Note: As from the first quarter of 2026, the income statement considered the managerial reclassifications announced at the closing of the fourth quarter of 2025, in addition to the consolidation of Avenue's results due to the acquisition of control of the company. (1) Excluding the effect of the early dividend distribution that occurred at the end of 2025, the recurring managerial result would have been R\$12.7 billion. (2) Considering the Common Equity Tier I (CET I) at 11.5%, in 1Q26 the consolidated recurring managerial return would have been 25.8% in the consolidated and 27.6% in Brazil.

# Credit portfolio

In R\$ billion

	Mar-26	Dec-25	Δ	Mar-25	Δ
<b>Individuals</b>	<b>479.5</b>	<b>474.3</b>	<b>1.1%</b>	<b>448.8</b>	<b>6.8%</b>
Credit card loans	150.2	153.5	-2.1%	138.9	8.2%
Personal loans	68.6	67.4	1.8%	67.3	1.8%
Payroll loans	78.6	75.3	4.4%	74.1	6.1%
Auto loans	35.7	36.3	-1.7%	36.8	-3.2%
Mortgage	146.4	141.7	3.3%	131.6	11.2%
<b>Very small, small and middle market loans</b>	<b>302.8</b>	<b>303.1</b>	<b>-0.1%</b>	<b>273.2</b>	<b>10.9%</b>
<b>Corporate loans</b>	<b>454.8</b>	<b>455.9</b>	<b>-0.2%</b>	<b>425.3</b>	<b>6.9%</b>
<b>Total Brazil</b>	<b>1,237.1</b>	<b>1,233.2</b>	<b>0.3%</b>	<b>1,147.3</b>	<b>7.8%</b>
Latin America	245.6	257.6	-4.7%	235.8	4.2%
<b>Total<sup>1</sup></b>	<b>1,482.7</b>	<b>1,490.8</b>	<b>-0.5%</b>	<b>1,383.1</b>	<b>7.2%</b>
<b>Total (ex-fx variation)</b>	<b>1,482.7</b>	<b>1,465.3</b>	<b>1.2%</b>	<b>1,360.2</b>	<b>9.0%</b>
Very small, small and middle market loans	302.8	299.3	1.2%	266.1	13.8%
Corporate loans	454.8	451.6	0.7%	418.0	8.8%
Latin America	245.6	240.2	2.2%	226.9	8.2%

**Credit cards** Mar-26 x Dec-25 Mar-26 x Mar-25

Target clients 0.0%  9.9%

Uniclass + Personnalité  0.5%  20.2%

**Payroll loans** Mar-26 x Dec-25 Mar-26 x Mar-25

Private sector  19.1%  63.0%

**SMEs** Mar-26 x Dec-25 Mar-26 x Mar-25

Government facilities  4.0%  52.2%

**Average balance** 1Q26 x 4Q25

Individuals  2.2%

SMEs  4.6%

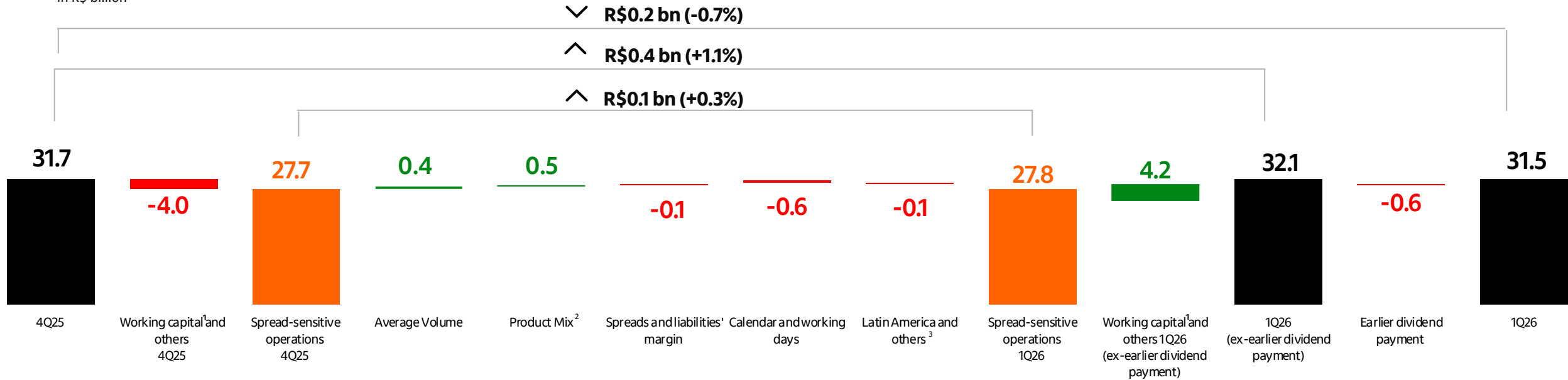
Corporate  1.6%

Latin America  3.6%

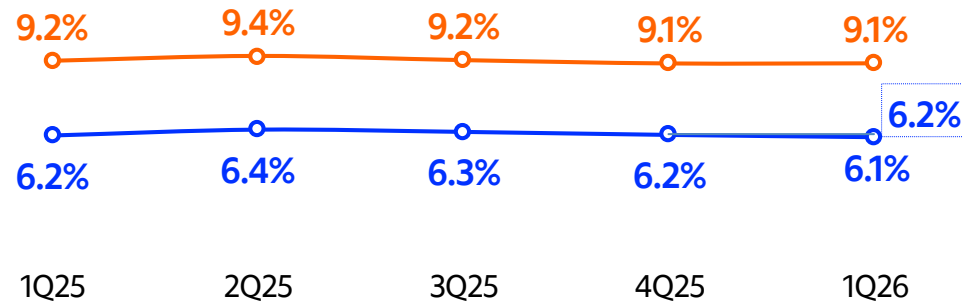
(1) Includes private securities and financial guarantees provided.

# Financial margin with clients

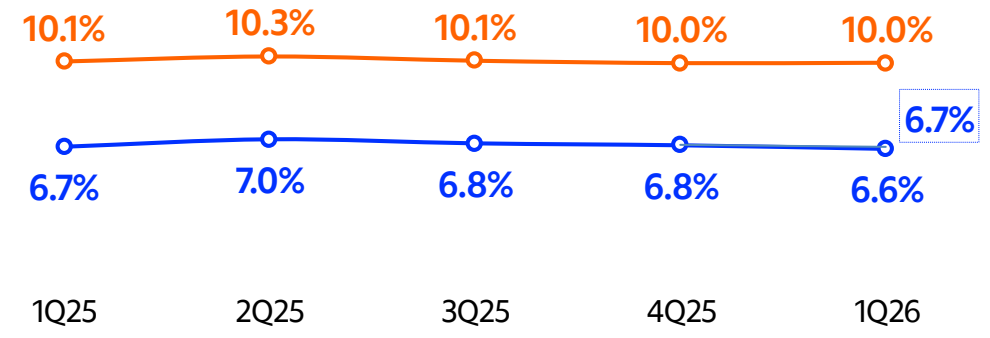
In R\$ billion



Annualized average margin Consolidated



Annualized average margin Brazil



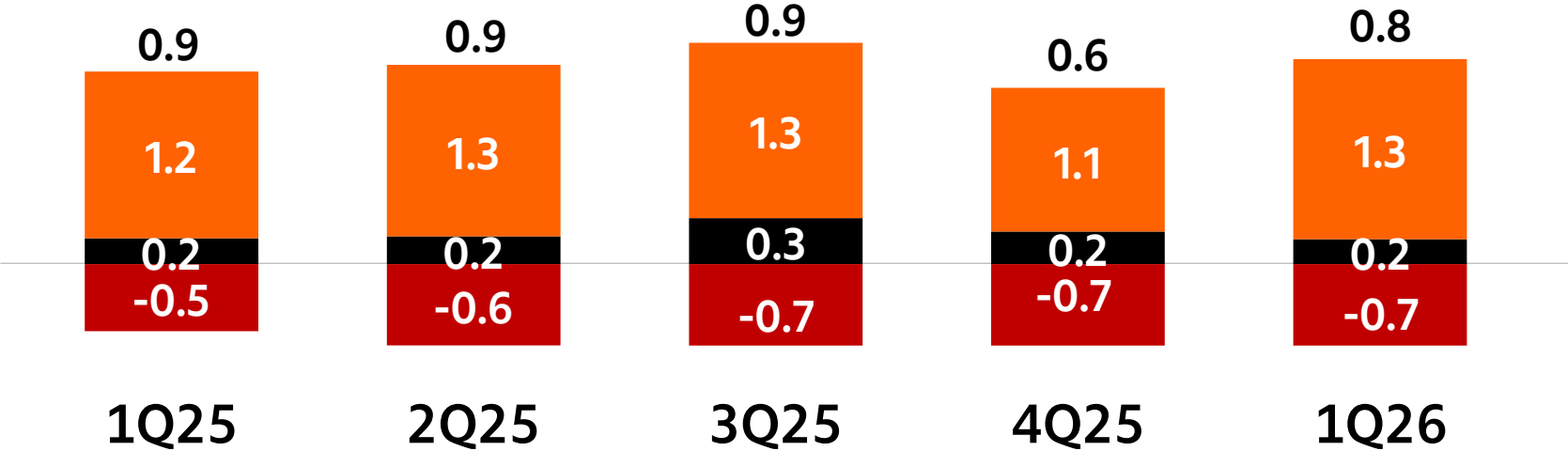
○ Margin with clients   
 ○ Risk-adjusted margin with clients   
 ○ Risk-adjusted margin with clients (ex-early dividend distribution)

(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.

# Financial margin with the market

in R\$ billion

- Brazil
- Latin America
- Capital index hedge



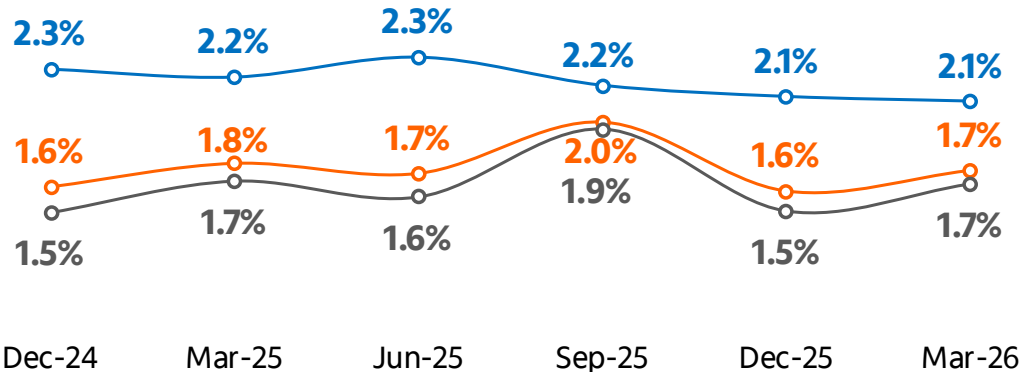
# Commissions, fees and result from insurance

in R\$ billion	1Q26	4Q25	Δ	1Q25	Δ
Card issuance	3.3	3.5	-6.3%	3.2	1.5%
Current account for individuals	0.5	0.6	-5.1%	0.7	-21.5%
Credit operations and guarantees issued	0.6	0.6	5.5%	0.6	5.4%
Payments and collections	2.0	2.2	-9.2%	2.1	-7.0%
Asset management <sup>1</sup>	1.9	2.1	-8.3%	1.7	15.1%
Advisory services and brokerage	1.3	1.5	-13.5%	1.1	18.9%
Other Brazil	0.5	0.5	-9.4%	0.5	-1.8%
Latin America	0.9	1.0	-1.2%	0.9	3.1%
<b>Commissions and fees</b>	<b>11.0</b>	<b>11.8</b>	<b>-7.1%</b>	<b>10.7</b>	<b>2.4%</b>
<b>Insurance, pension plans and premium bonds<sup>2</sup></b>	<b>3.0</b>	<b>3.0</b>	<b>0.0%</b>	<b>2.6</b>	<b>17.2%</b>
<b>Commissions and insurance</b>	<b>14.0</b>	<b>14.9</b>	<b>-5.7%</b>	<b>13.3</b>	<b>5.3%</b>

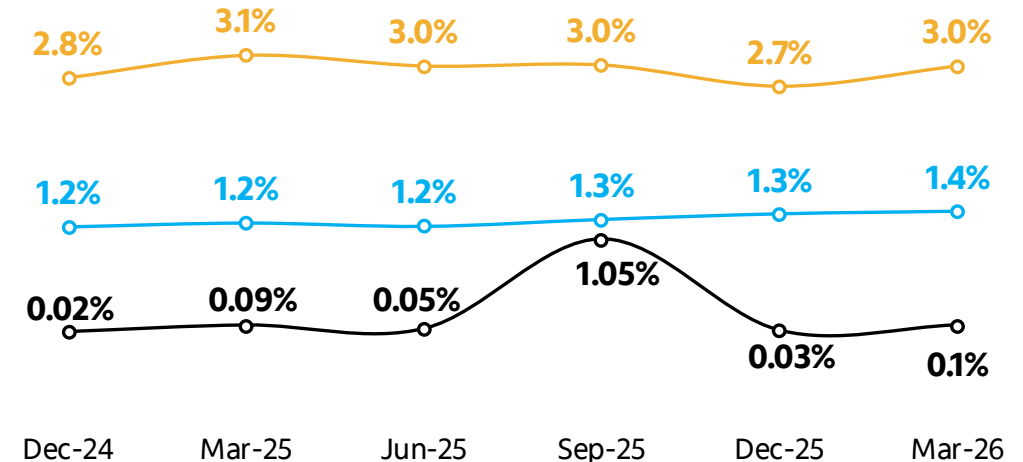
(1) Includes fund management fees and "consórcio" management fees; (2) Result from insurance includes the revenues from insurance, pension plan and premium bonds operations net of retained claims.

# Credit quality

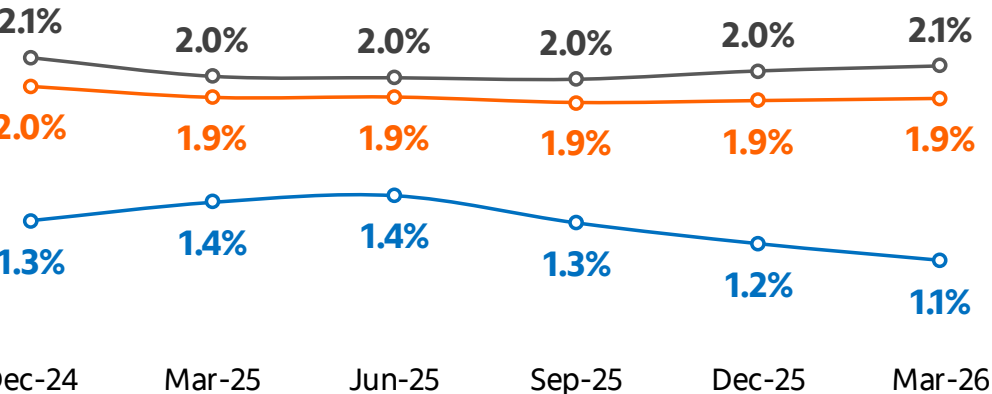
15 - 90 days NPL - %  
Consolidated



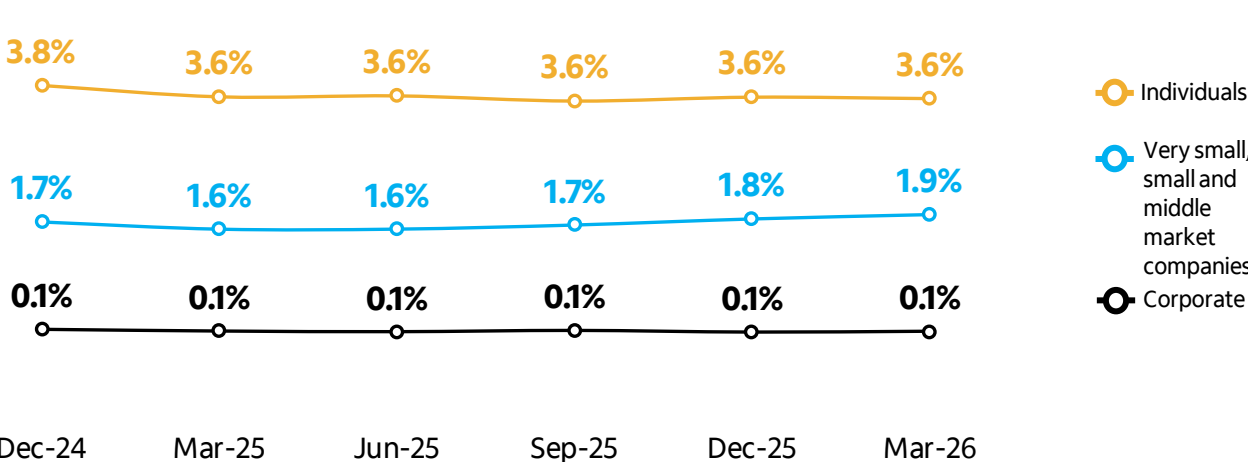
Brazil



90 days NPL - %  
Consolidated



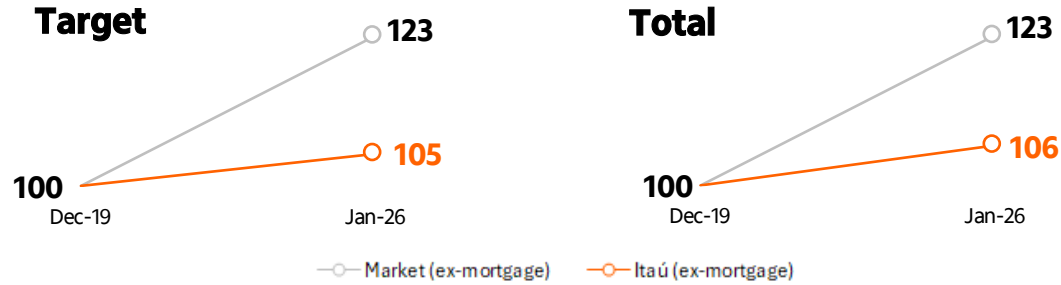
Brazil



Note: In the first 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 of March-26 and overdue over 90 days worth R\$32 million, without impact in credit ratios.

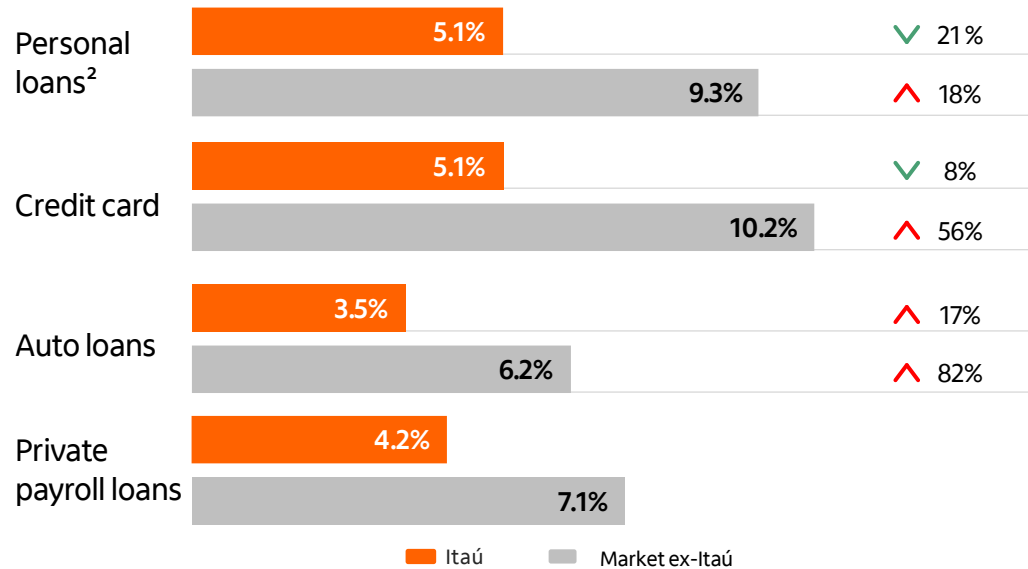
# Credit Quality

## Individuals | indebtedness<sup>1</sup> ex-mortgage



## Individuals | Over 90 days NPL

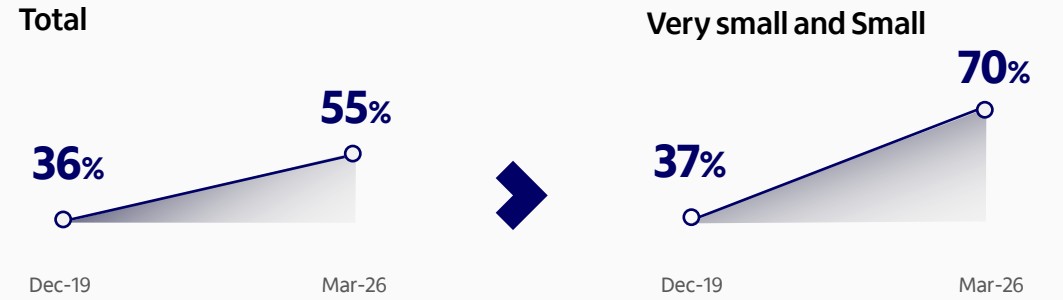
(Δ vs Dec-19)



**Individuals' credit portfolio with collaterals: 56%**

(1) Indebtedness: total amount of debt with the National Financial System (SFN) / families' accumulated income over the last 12 months. Considering a base of 100 in Dec-19, in Jan-26 total market indebtedness including mortgage was 120, while Itaú total was 112. Considering a base of 100 in Dec-19, in Jan-26 Itaú, considering target clients including mortgage was 108. Source: Brazilian Central Bank. (2) non-payroll personal loan.

## SMEs | Collateralized portfolio



## Agribusiness | Mar-26

Farmers

**31%**

Farmers' credit portfolio with collaterals<sup>3</sup>

**78%**

Market share

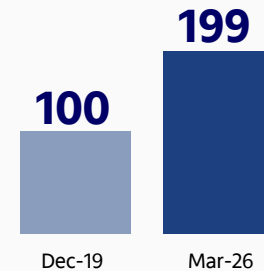
**~20%**

Agribusiness chapter 11<sup>4</sup> mkt share

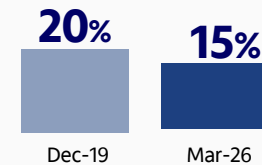
**4%**

## Corporate

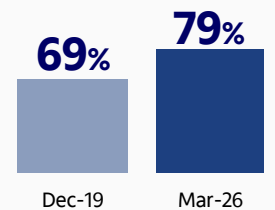
Portfolio | Base 100



Concentration<sup>5</sup>



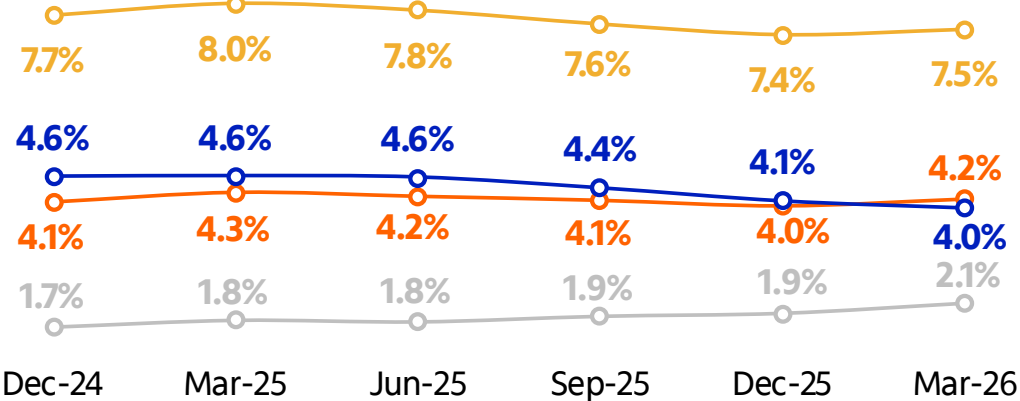
% Investment Grade<sup>6</sup>



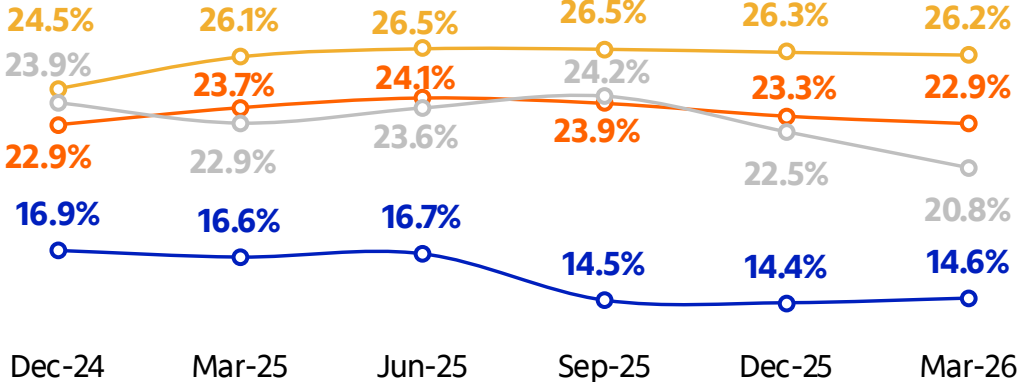
(3) Land lien. (4) The Brazilian equivalent to chapter 11; (5) 10 largest credit risk exposures (including credit, securities and financial guarantees) over total portfolio. (6) internal criteria.

# Credit quality – Resolution 4,966 ratios

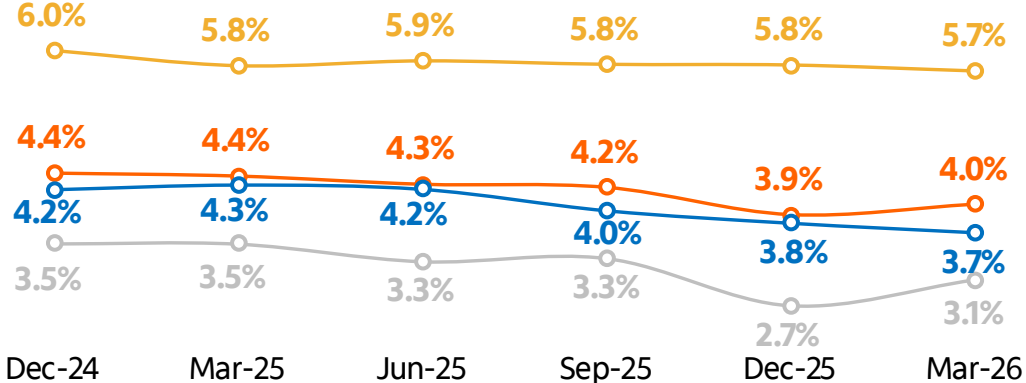
### Stage 2 portfolio



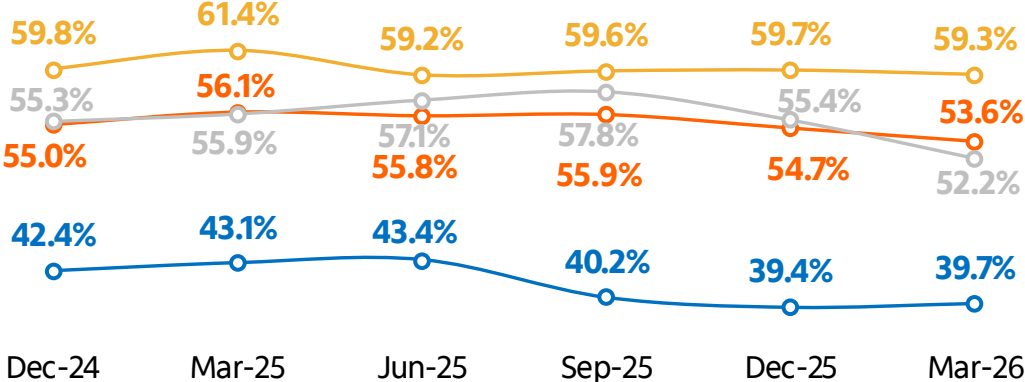
### Stage 2 coverage



### Stage 3 portfolio



### Stage 3 coverage

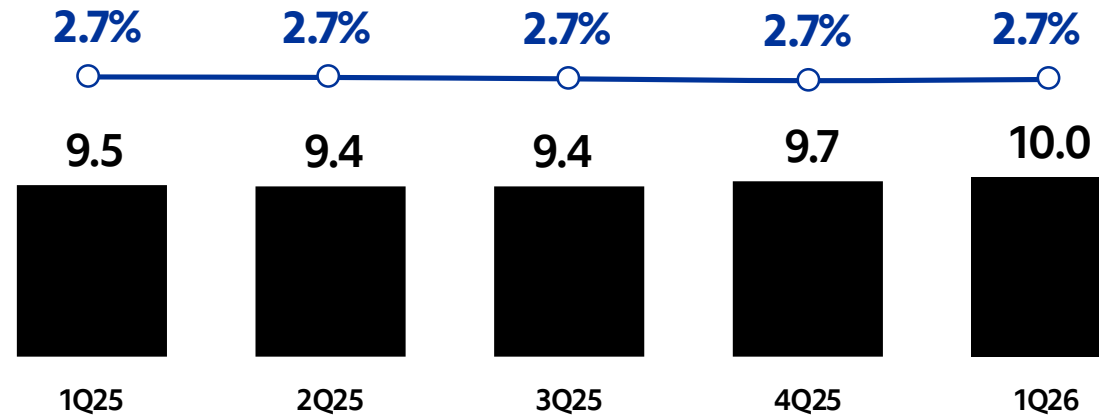


- Individuals
- Total
- Latin America
- Companies

# Quality and cost of credit

Cost of credit<sup>1</sup> (in R\$ billion)

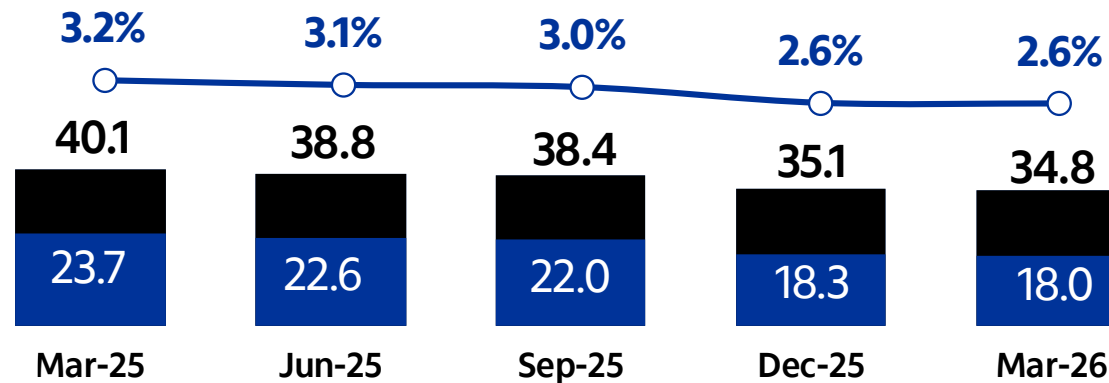
—○ Annualized cost of credit / Loan portfolio<sup>2</sup> - (%)



Renegotiated portfolio (Credit and securities)

(in R\$ billion)

—○ Renegotiated portfolio/ Total portfolio<sup>3</sup> - (%)



■ Renegotiated ■ Restructured

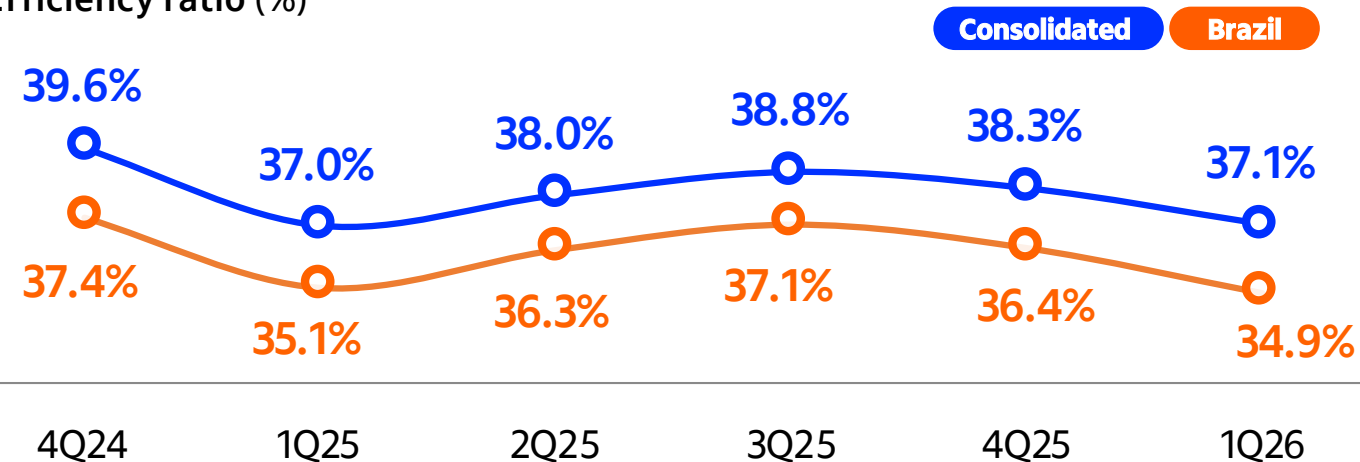
(1) Expected loss expenses + recovery of loans + discounts granted. (2) cost of credit over the average portfolio, that includes FIDC, exposures to financial institutions and the operations by our agribusiness trading company. (3) Loan portfolio balance ex- financial guarantees provided.

# Non-interest expenses

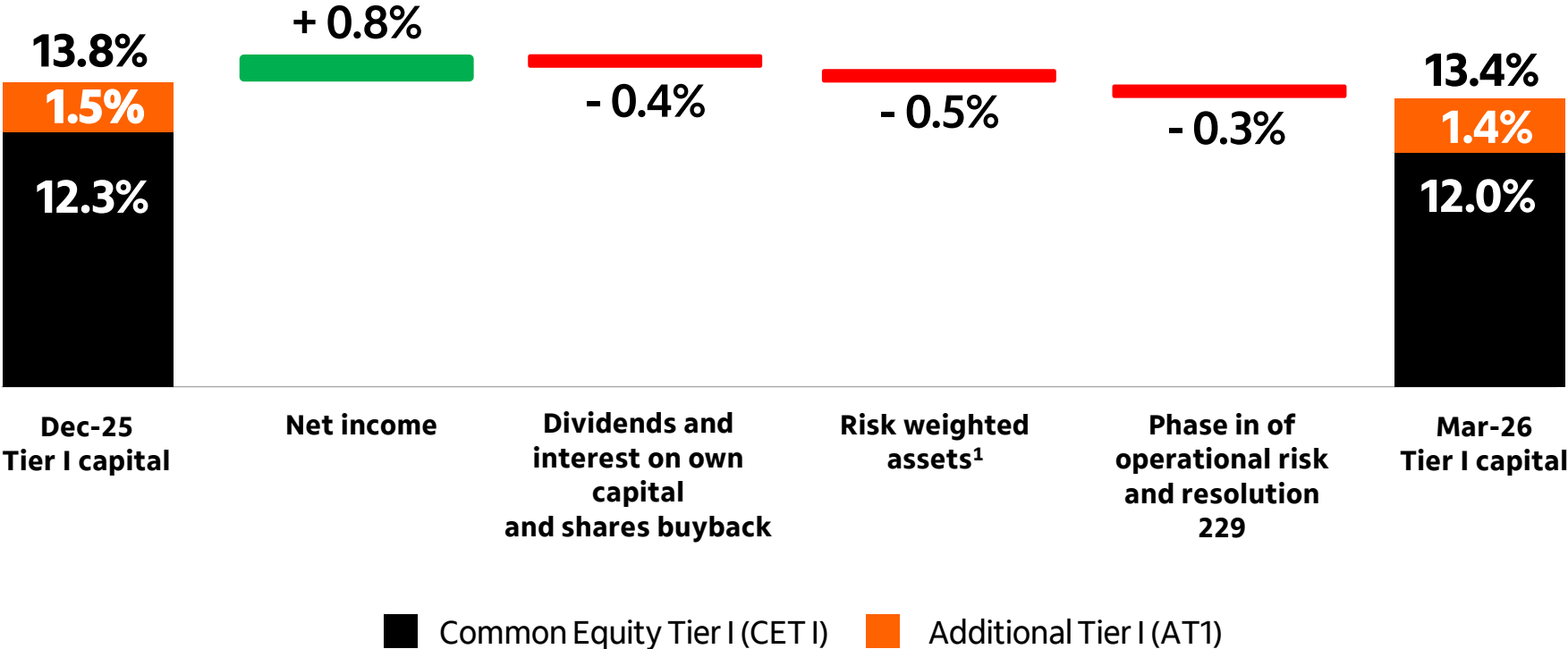
In R\$ billion

	1Q26	4Q25	Δ	1Q25	Δ
Commercial and administrative (personnel)	(6.5)	(6.7)	-3.4%	(6.0)	7.2%
Transactional (personnel, operations and services)	(3.9)	(4.2)	-7.1%	(4.0)	-1.0%
Technology (personnel and infrastructure)	(3.1)	(3.2)	-2.5%	(2.8)	8.9%
Other	(0.5)	(0.7)	-31.0%	(0.5)	10.2%
<b>Total - Brazil</b>	<b>(14.0)</b>	<b>(14.8)</b>	<b>-5.6%</b>	<b>(13.3)</b>	<b>5.2%</b>
Latin America	(2.2)	(2.2)	-1.0%	(2.2)	1.9%
<b>Non-interest expenses</b>	<b>(16.2)</b>	<b>(17.0)</b>	<b>-5.0%</b>	<b>(15.5)</b>	<b>4.8%</b>

Efficiency ratio (%)



# Capital



(1) Includes Prudential and equity adjustments.

# Annual reports



GRI summary,  
SASB, SDG, PRB  
and PRSAC.



ESG indicators  
spreadsheet  
with historical  
data

# 1Q26

RESULTS



São Paulo, May 6<sup>th</sup> 2026  
**Itaú Unibanco Holding S.A.**

**Additional**  
information



## Guidance for the year remains unchanged

### 2026 Guidance

<b>Total credit portfolio<sup>1</sup></b> Credit portfolio - Brazil	Growth between <b>5.5%</b> and <b>9.5%</b> Growth between <b>6.5%</b> and <b>10.5%</b>
<b>Financial margin with clients</b>	Growth between <b>5.0%</b> and <b>9.0%</b>
<b>Financial margin with the market</b>	Between <b>R\$2.5 bn</b> and <b>R\$5.5 bn</b>
<b>Cost of credit<sup>2</sup></b>	Between <b>R\$38.5 bn</b> and <b>R\$43.5 bn</b>
<b>Commissions and fees and results from insurance operations<sup>3</sup></b>	Growth between <b>5.0%</b> and <b>9.0%</b>
<b>Non-interest expenses</b>	Growth between <b>1.5%</b> and <b>5.5%</b>
<b>Effective tax rate</b>	Between <b>29.5%</b> and <b>32.5%</b>

(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

# Results

In R\$ million	1Q26	4Q25	Δ	1Q25	Δ
<b>Operating Revenues</b>	<b>46,822</b>	<b>47,617</b>	<b>-1.7%</b>	<b>44,793</b>	<b>4.5%</b>
Managerial Financial Margin	32,326	32,314	0.0%	31,081	4.0%
Financial Margin with Clients	31,506	31,717	-0.7%	30,158	4.5%
Financial Margin with the Market	820	597	37.4%	923	-11.2%
Commissions and Fees	10,993	11,836	-7.1%	10,736	2.4%
Revenues from Insurance <sup>1</sup>	3,504	3,468	1.0%	2,976	17.7%
<b>Cost of Credit</b>	<b>(9,952)</b>	<b>(9,710)</b>	<b>2.5%</b>	<b>(9,524)</b>	<b>4.5%</b>
Expected Loss Expenses	(10,241)	(10,031)	2.1%	(9,494)	7.9%
Discounts Granted	(949)	(1,195)	-20.6%	(1,262)	-24.8%
Recovery of Loans Written Off as Losses	1,238	1,516	-18.3%	1,233	0.4%
<b>Retained Claims</b>	<b>(470)</b>	<b>(435)</b>	<b>8.2%</b>	<b>(389)</b>	<b>20.9%</b>
<b>Other Operating Expenses</b>	<b>(18,875)</b>	<b>(19,686)</b>	<b>-4.1%</b>	<b>(18,152)</b>	<b>4.0%</b>
Non-interest Expenses	(16,188)	(17,045)	-5.0%	(15,450)	4.8%
Tax Expenses for ISS, PIS, Cofins and Other Taxes	(2,687)	(2,642)	1.7%	(2,701)	-0.5%
<b>Income before Tax and Minority Interests</b>	<b>17,525</b>	<b>17,786</b>	<b>-1.5%</b>	<b>16,729</b>	<b>4.8%</b>
<b>Income Tax and Social Contribution</b>	<b>(4,939)</b>	<b>(5,055)</b>	<b>-2.3%</b>	<b>(5,280)</b>	<b>-6.5%</b>
<b>Minority Interests in Subsidiaries</b>	<b>(305)</b>	<b>(414)</b>	<b>-26.5%</b>	<b>(321)</b>	<b>-5.1%</b>
<b>Recurring Managerial Result</b>	<b>12,282</b>	<b>12,317</b>	<b>-0.3%</b>	<b>11,128</b>	<b>10.4%</b>

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

# Business model

In R\$ billion

1Q26

1Q25

Δ (1Q26 x 1Q25)

	1Q26					1Q25					Δ (1Q26 x 1Q25)				
	Total	Credit	Trading	Insurance & services	Excess capital	Total	Credit	Trading	Insurance & services	Excess capital	Total	Credit	Trading	Insurance & services	Excess capital
<b>Operating revenues</b>	<b>46.8</b>	<b>26.6</b>	<b>1.0</b>	<b>18.8</b>	<b>0.4</b>	<b>44.8</b>	<b>24.8</b>	<b>0.8</b>	<b>18.6</b>	<b>0.5</b>	<b>2.0</b>	<b>1.8</b>	<b>0.2</b>	<b>0.2</b>	<b>(0.2)</b>
Managerial financial margin	32.3	22.4	1.0	8.5	0.4	31.1	20.8	0.8	9.0	0.5	1.2	1.6	0.2	(0.5)	(0.2)
Commissions and fees	11.0	4.2	-	6.8	-	10.7	4.1	-	6.7	-	0.3	0.1	-	0.1	-
Revenues from insurance <sup>1</sup>	3.5	-	-	3.5	-	3.0	-	-	3.0	-	0.5	-	-	0.5	-
<b>Cost of credit</b>	<b>(10.0)</b>	<b>(10.0)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9.5)</b>	<b>(9.5)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(0.4)</b>	<b>(0.4)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Retained claims</b>	<b>(0.5)</b>	<b>-</b>	<b>-</b>	<b>(0.5)</b>	<b>-</b>	<b>(0.4)</b>	<b>-</b>	<b>-</b>	<b>(0.4)</b>	<b>-</b>	<b>(0.1)</b>	<b>-</b>	<b>-</b>	<b>(0.1)</b>	<b>-</b>
<b>Non-interest expenses and other<sup>2</sup></b>	<b>(19.2)</b>	<b>(10.1)</b>	<b>(0.2)</b>	<b>(8.8)</b>	<b>(0.0)</b>	<b>(18.5)</b>	<b>(9.8)</b>	<b>(0.2)</b>	<b>(8.4)</b>	<b>(0.0)</b>	<b>(0.7)</b>	<b>(0.4)</b>	<b>(0.0)</b>	<b>(0.4)</b>	<b>0.0</b>
<b>Recurring managerial result</b>	<b>12.3</b>	<b>4.8</b>	<b>0.5</b>	<b>6.6</b>	<b>0.3</b>	<b>11.1</b>	<b>3.9</b>	<b>0.3</b>	<b>6.4</b>	<b>0.5</b>	<b>1.2</b>	<b>0.9</b>	<b>0.2</b>	<b>0.2</b>	<b>(0.2)</b>
<b>Average regulatory capital</b>	<b>198.2</b>	<b>126.8</b>	<b>8.8</b>	<b>51.3</b>	<b>11.3</b>	<b>196.8</b>	<b>120.3</b>	<b>4.9</b>	<b>51.5</b>	<b>20.1</b>	<b>1.3</b>	<b>6.4</b>	<b>3.9</b>	<b>(0.2)</b>	<b>(8.8)</b>
<b>Value creation</b>	<b>5.4</b>	<b>0.6</b>	<b>0.2</b>	<b>4.7</b>	<b>(0.1)</b>	<b>4.3</b>	<b>(0.2)</b>	<b>0.2</b>	<b>4.6</b>	<b>(0.2)</b>	<b>1.1</b>	<b>0.8</b>	<b>0.0</b>	<b>0.1</b>	<b>0.1</b>
<b>Recurring managerial ROE</b>	<b>24.8%</b>	<b>15.3%</b>	<b>23.5%</b>	<b>51.7%</b>	<b>10.4%</b>	<b>22.5%</b>	<b>13.1%</b>	<b>27.8%</b>	<b>49.6%</b>	<b>9.1%</b>	<b>2.3 p.p.</b>	<b>2.2 p.p.</b>	<b>-4.3 p.p.</b>	<b>2.1 p.p.</b>	<b>1.3 p.p.</b>

(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.

# 1Q26

RESULTS



São Paulo, May 6<sup>th</sup> 2026

**Itaú Unibanco Holding S.A.**

# Announcement to the Market

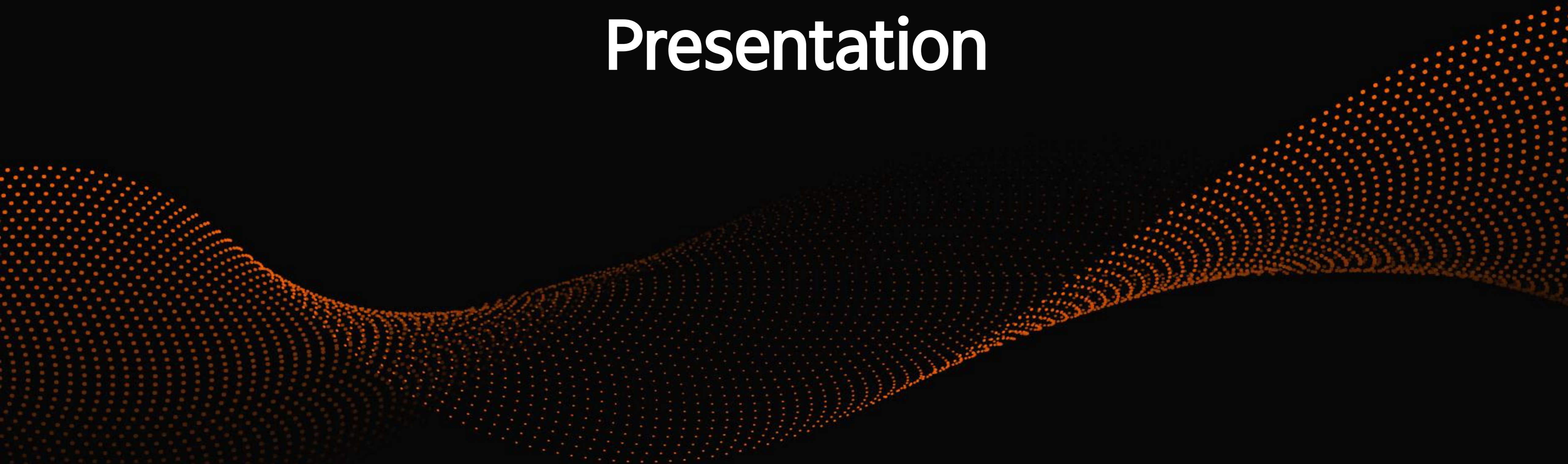
## Attachment 03



**1Q26**

---

Institutional  
**Presentation**



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

Market Value<sup>1</sup>

**USD 96 bn**

Total Assets<sup>2</sup>

**BRL 3,200 bn**

Loan Portfolio<sup>2</sup>

**BRL 1,482.7 bn**

Recurring ROE<sup>3</sup>

**24.8%**

Efficiency Ratio in Brazil<sup>5</sup>

**36.2%**

Employees in Brazil and overseas<sup>2</sup>

**91.5 k**

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

Recurring Managerial Result

**BRL 12.3 bn in 1Q26**

94.6% Brazil | 5.4% Latin America<sup>3</sup>

We are the most valuable brand<sup>4</sup> 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 committed to sustainable growth.
- ☑ Itubers make a positive impact on society.

We are  
**driven  
by results**

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

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

**Ethics are  
non-negotiable**

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

We  
**make  
choices  
and  
decisions**

We  
**have each  
other's  
back**

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

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

We treasure  
**diversity  
and  
inclusion**

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

[Click Here for more Info](#)



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

1924



First credit and debit cards

1960

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

1970



1979 Itautec is created



Banking automation begins

Technical Operations Center (CTO) is set up

1980

1983 First ATM in Brazil



First Internet providers

1990

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

2000



Acquisition of ZUP speeds up digital transformation

2019



Fintechs start to gain momentum

2014

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

2012



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

Itaú launches the first banking app

2008



First iPhone is launched

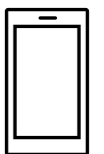
2007



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

2002

Mobile Banking in Brasil



New Brazilian Payment System is set up



Change in regulation (PIX and Open Finance)

2020

Beyond banking is launched (iPhone pra Sempre)

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



Itaú Shop is launched

2022

Corporate development

- Ideal
- TOTVS

New Brand launching Made of Future

2023

Latest initiatives in the corporate development

- Orbia
- Avenue



Itaú 100 years

One Itaú Single login | 2 apps SuperApp + Íon

2024

Itaú Emps

Launching of the New Ad Campaign "Feito"

ICTi (Itaú Science and Technology Institute)

2025

We put  
the client  
first.

# We offer a complete ecosystem...

## Individuals



Income up  
to BRL7 k



Uniclass

Income from  
BRL7 k to  
BRL15 k



Personnalitē

Income over BRL15 k  
or BRL250 k in  
investments



Private Bank

Over BRL10 million  
in investments

## Corporate



Emps

Microentrepreneurs



Empresas

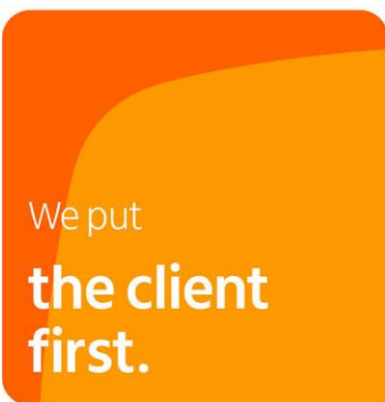
Very small and  
small companies



Middle and large  
companies

Integrated systems enable the best and most **complete experience** allowing our customers **full access to our solutions** in a simple and tempestive manner.

We work to offer a **full digital** operation delivering the best products and services for our clients with a very competitive cost to serve.



# ... with the most complete portfolio of financial products and services



## Acquiring (Laranjinha)

Digital wallets, contactless payment and more than 50 brands.



## Credit Cards

We have a card for each client profile.



## Derivatives

We have the right solution for any scenario.



## Payments

Payments and Receivables done fast and safe.



## Fund Administration

Complete portfolio through own and third-party products (open platform).



## Payroll Loans

Payment in fixed monthly installments, deducted directly from the paycheck.



## Mortgage

Exclusive service and support throughout the process.



## Pension Plans / Premium Bonds

No loading fee Pension Plans / Premium Bonds prize draw twice a month, monthly, and annually.



## Bank Account

Access to several services and benefits for Itaú customers.



## Currency Exchange

Complete platform to support clients' travel needs, international payments and cash management.



## Loans

100% online through the app or at the branches.



## Insurance

Complete portfolio through own and third-party products (open platform), with physical or digital service.



## Investment Banking

Specialized team dedicated to provide advisory in the capital markets.



## Cash Management

Complete cash management solution for institutional clients.



## Asset Management

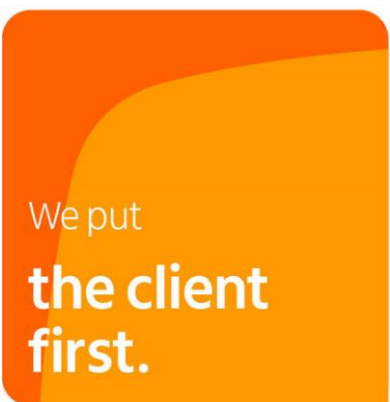
Investment advisory and app connected to news, wallets, clients' checking account and the support of the advisory team ((Ion).



## Auto Loans

Vehicle financing 100% online.

And many more solutions for our customers!



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

## Remote

WhatsApp

E-mail

Telephone

Chat

Click to human

Bankline

Mobile banking  
100% of the features in the App

## In-Person

2.4 k  
Branches

12.9 k  
ATMs<sup>3</sup>  
In Brazil and in our Other Latin American<sup>1</sup> operations

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

## Digital Interactions<sup>2</sup> in 1Q26

Corporate  
**100%**

Individuals  
**97%**

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

(1) Chile, Colombia, Paraguay and Uruguay.

(2) It considers total financing contracts, transfers and payments made in all channels, except for cash.

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

We don't have  
all the  
answers.

## ... that's why it's so important to listen to our clients

The client is the focus  
of everything we do

Our commitment: to  
serve our clients where,  
when and how they  
want to be served

Access to the same  
type of service,  
independently of the  
channel

Freedom to choose the  
type of relationship: we  
are a digital bank with the  
advantage of in-person  
service



**+70k<sup>1</sup> calls**

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



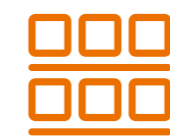
**+1,000<sup>1</sup>**

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



**+60k<sup>1</sup>**

Meetings between branch  
teams to improve the client  
experience



**Products and  
Services**

The most complete product  
portfolio in the Brazilian  
financial sector, using data  
to provide the best offers

**Our team is obstinate in  
delighting clients...**

Broad coverage in measuring business  
NPS, as well as the experience of our  
products and services

Structured feedback process focused  
on the evolution of our products and  
services

**Robust innovation ecosystem  
based on clients needs**

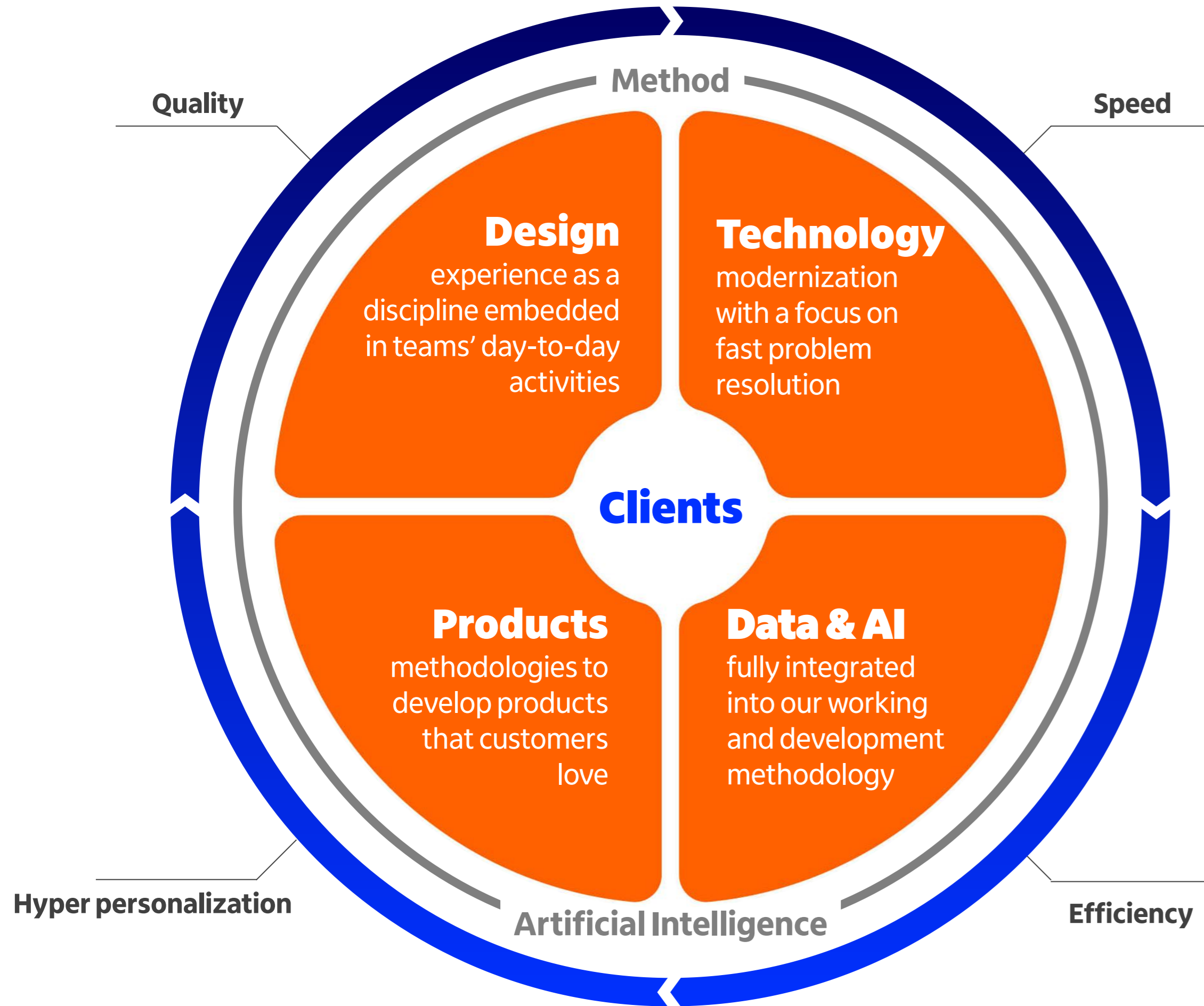
Our clients' satisfaction is reflected  
in the high level of NPS from our  
digital application solutions

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

(1) Last 12 months.

We don't have  
all the  
answers.

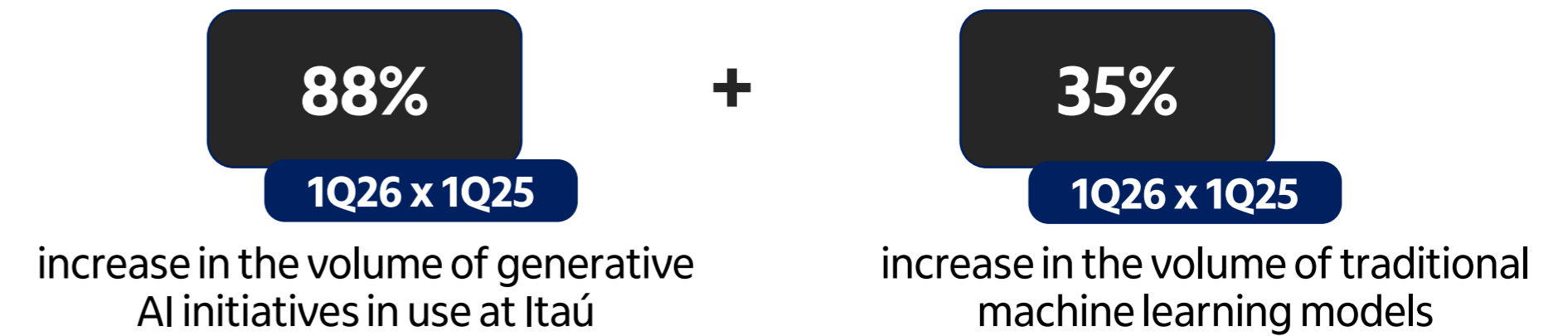
# Technology enables the best possible service to our customers



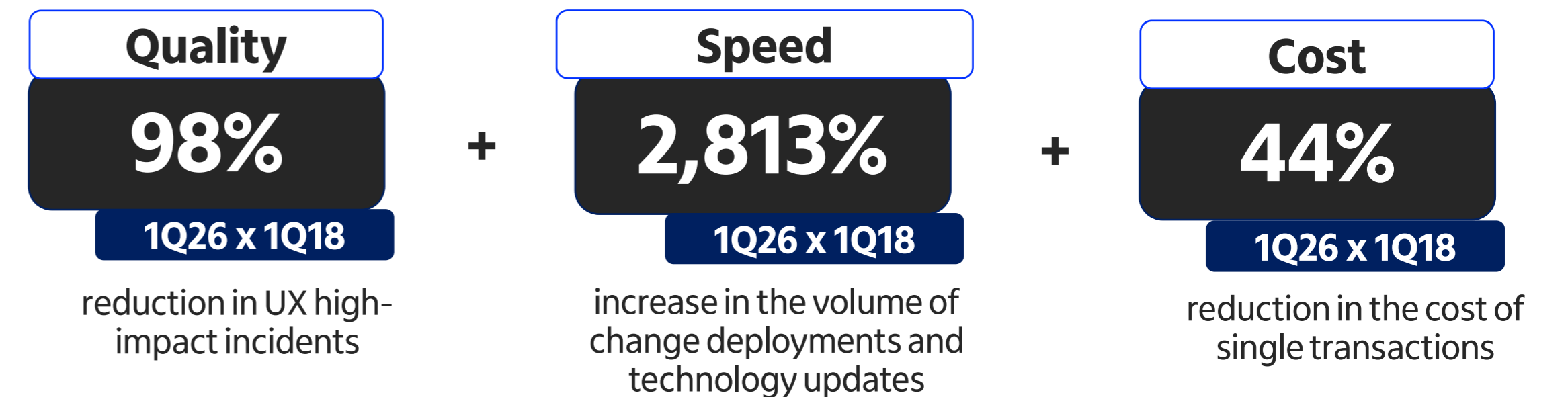
## Conversational generative AI solutions focused on clients

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

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



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



Open innovation ecosystem for continuous evolution





# Digital and cultural transformation generates efficiency gains and competitiveness

We are organized into multidisciplinary teams in the model of communities/tribes

**Team-work** to understand our clients' needs and to offer what they need when they need them

The communities are made of employees from different areas such commercial departments, technology, operations, UX, among others

**> 20k**  
Employees

**> 2.9k**  
Squads

## Continuous investment in technology

1Q26 vs 2018

**+ 3x**

Solution development investments

**- 31%**

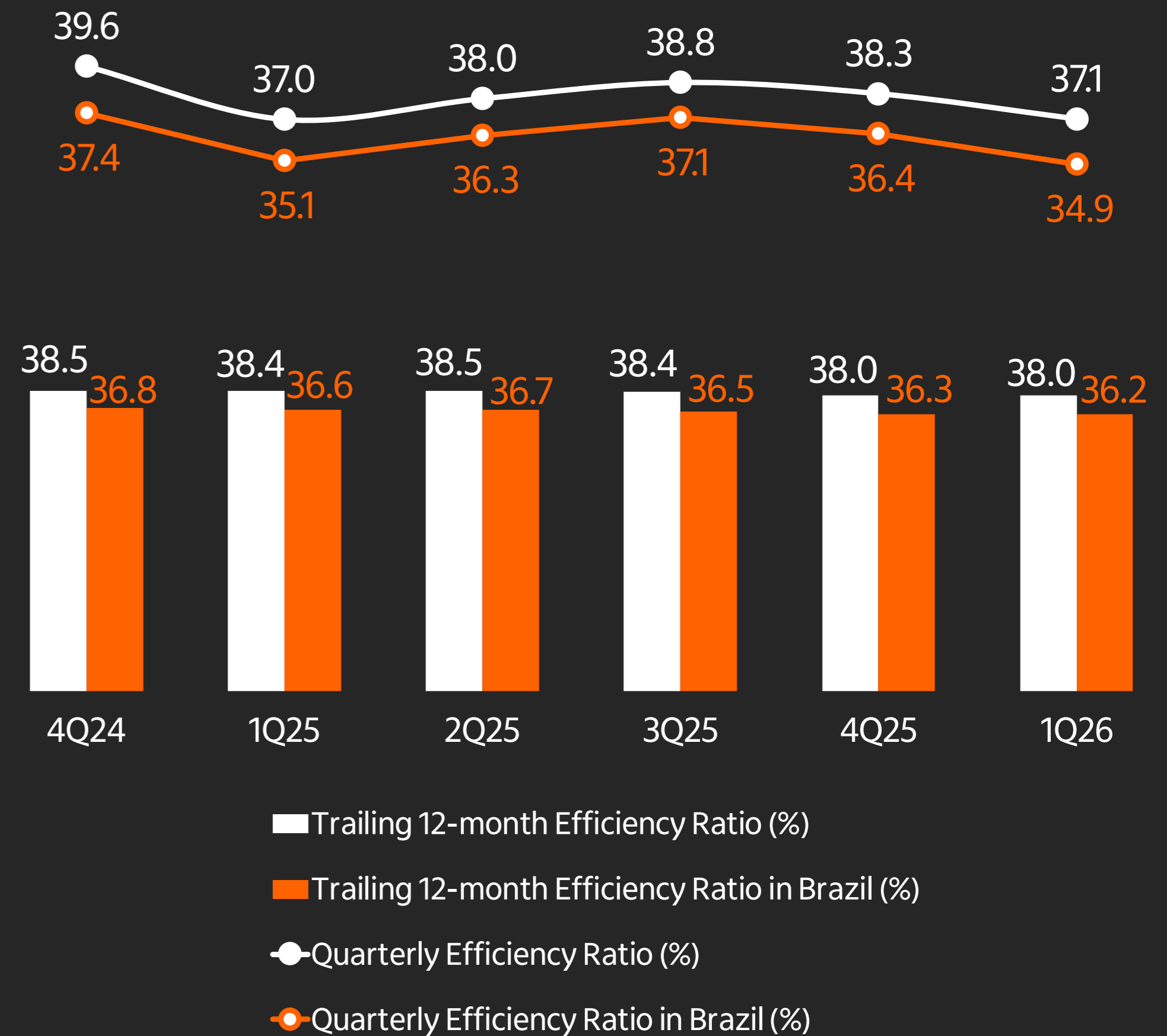
Infrastructure costs

## Strengthening culture

Ongoing activities and processes reviews to seek efficiency gains

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

## We create value in a consistent way





# Our ESG strategy has evolved

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

## Diversity and development

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

## Sustainable finance

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



## Climate transition

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

## Governance and Conduct

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



# Diversity and development

## 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<sup>1</sup>

Goal: 27% to 30%

**29.5%**

In 2025

Hiring flow

Goal: >40%

**38.5%**

In 2025

## Workforce diversity profile

**5%**

people with disabilities<sup>2</sup>

**10%**

LGBTI+<sup>3</sup>

Age

**31.4%**

Under **30 years old**

Retention

**51.1%**

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

**62.3%**

Between **30 and 50 years old**

**6.3%**

Over **50 years old**

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. <sup>1</sup>Does not include apprentices and interns. <sup>2</sup>Includes operations of Itaú Unibanco SA. <sup>3</sup>Based on self-declaration in the Diversity Census.



# A diverse team is essential...

## 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<sup>1</sup> for ESG criteria.

↳ **98% achieved**

<sup>1</sup>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

**BRL 34.7 billions**

in credit for women-led businesses<sup>2</sup>

↳ **BRL 23 billions** by the end of 2025 (+9.3% vs 2024)

By 2030, allocate

**BRL 15.0 billions**

in microcredit operations

↳ **BRL 2.8 billions** by the end of 2025 (19% achieved)

By 2030, allocate

**BRL 67.1 billions**

in credit for Micro and Small businesses

↳ **BRL 44.7 millions** by the end of 2025 (67% achieved)

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



...to better understand and serve 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<sup>1</sup>  
operational emissions

↳ **11.2% reduction**  
**16,634 tCO<sub>2</sub>e**  
(Baseline 2023: 18.738 tCO<sub>2</sub>e)

By 2030,  
**reduce 50%**  
Our Scope 3<sup>2</sup> operational  
emissions

↳ **7.8% reduction**  
**35,288 tCO<sub>2</sub>e**  
(Baseline 2023: 38.263 tCO<sub>2</sub>e)

## 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%**

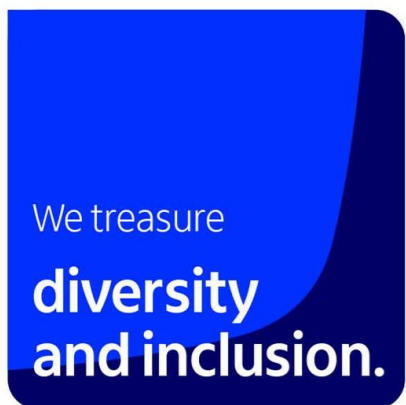
Transportation: **44%**

Cement: **23%**

Coal: **Phase-out**

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

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



# The sustainability of our performance is reinforced by our commitments to positive impact...

## ESG strategic goals

Financing in sectors with a positive impact of

# BRL 1 trillion by the end of 2030

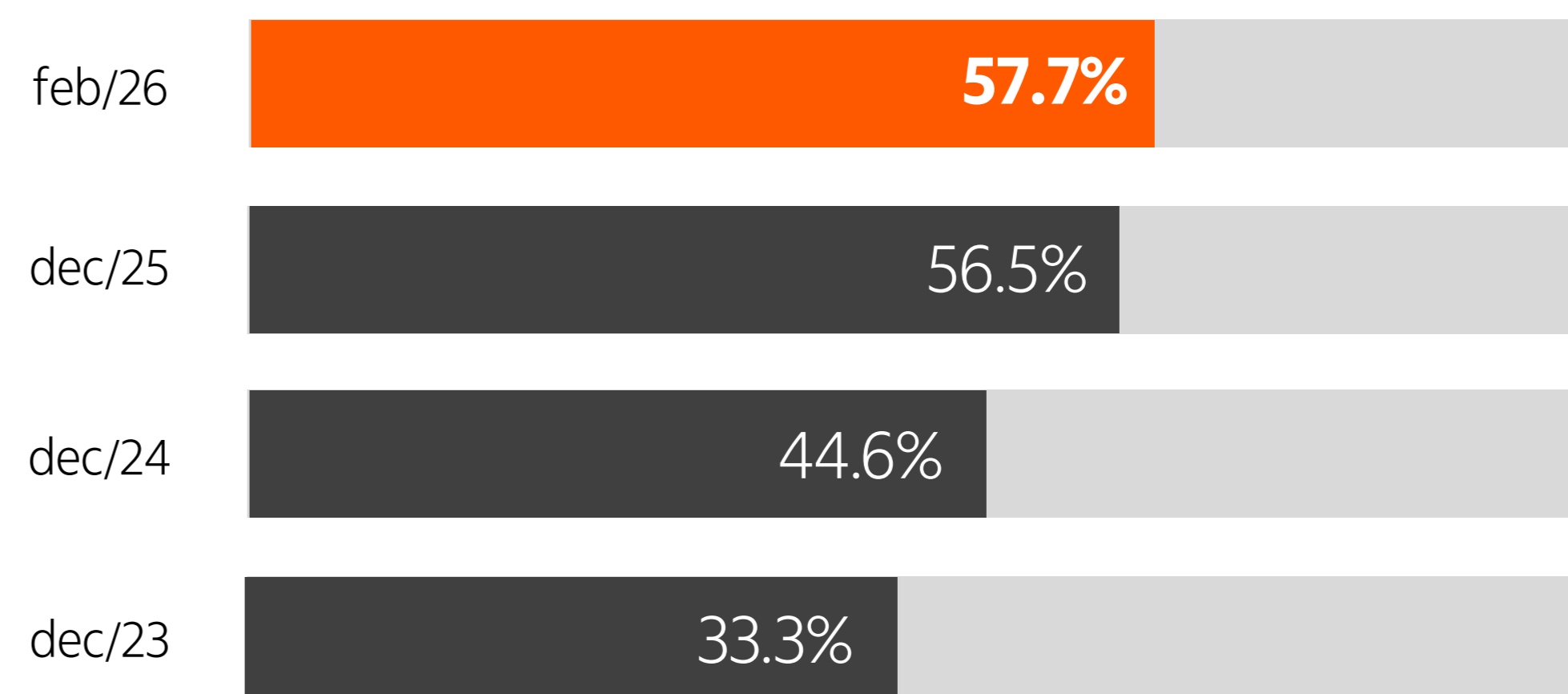
Directed for credit operations and financing for the sustainable economy from 2020<sup>1</sup>.

We allocated

# BRL 577.6 bn

of resources to sustainable finance

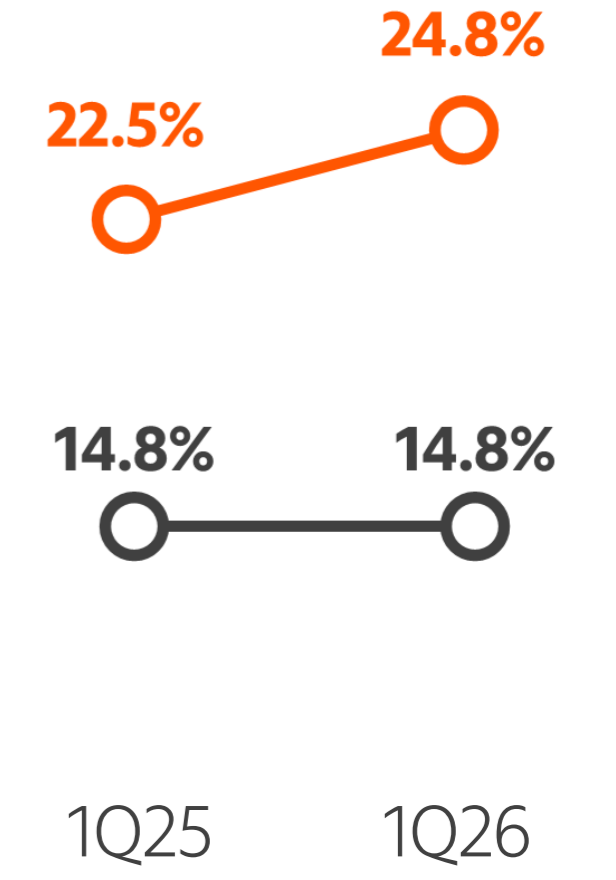
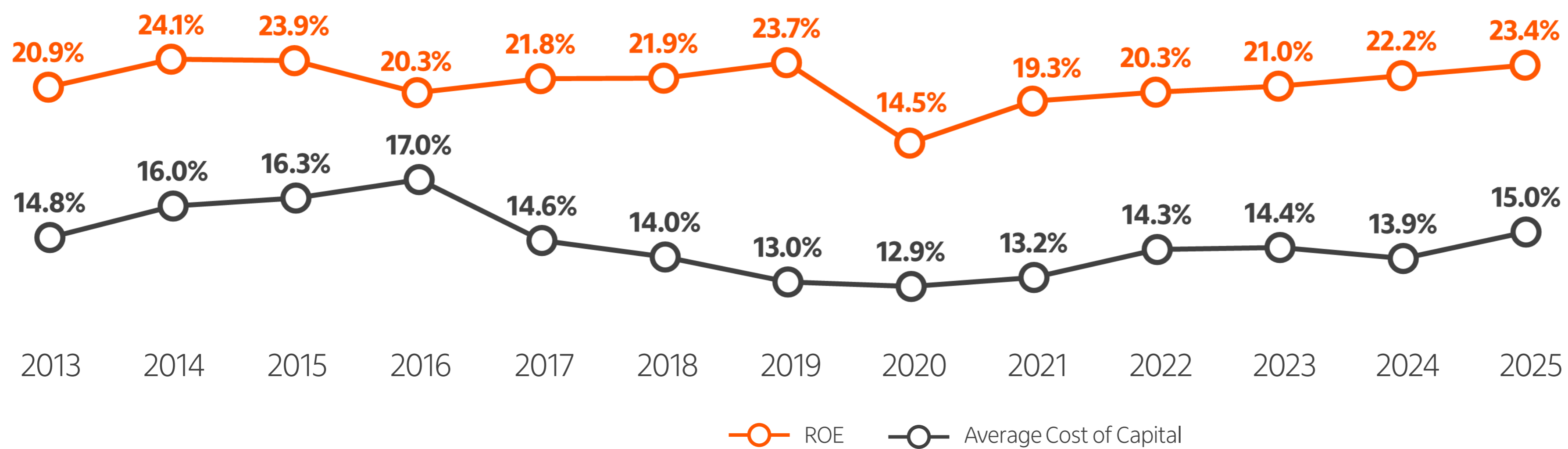
between jan/20 e feb/26



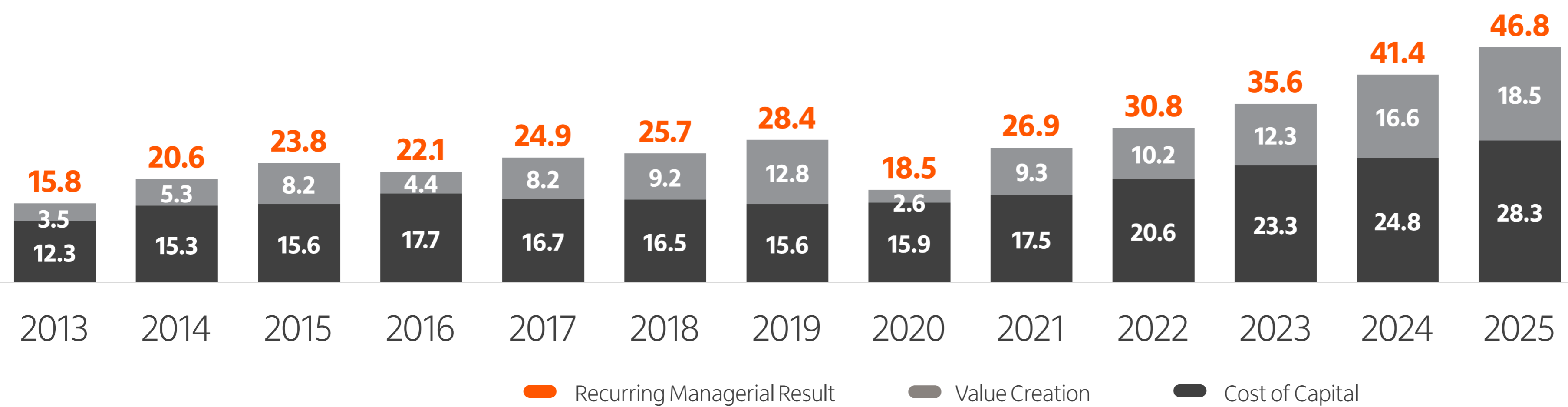
<sup>1</sup>(1) As of Jan/2025, new accounting criteria in line with advances in the sustainable finance taxonomy are considered.



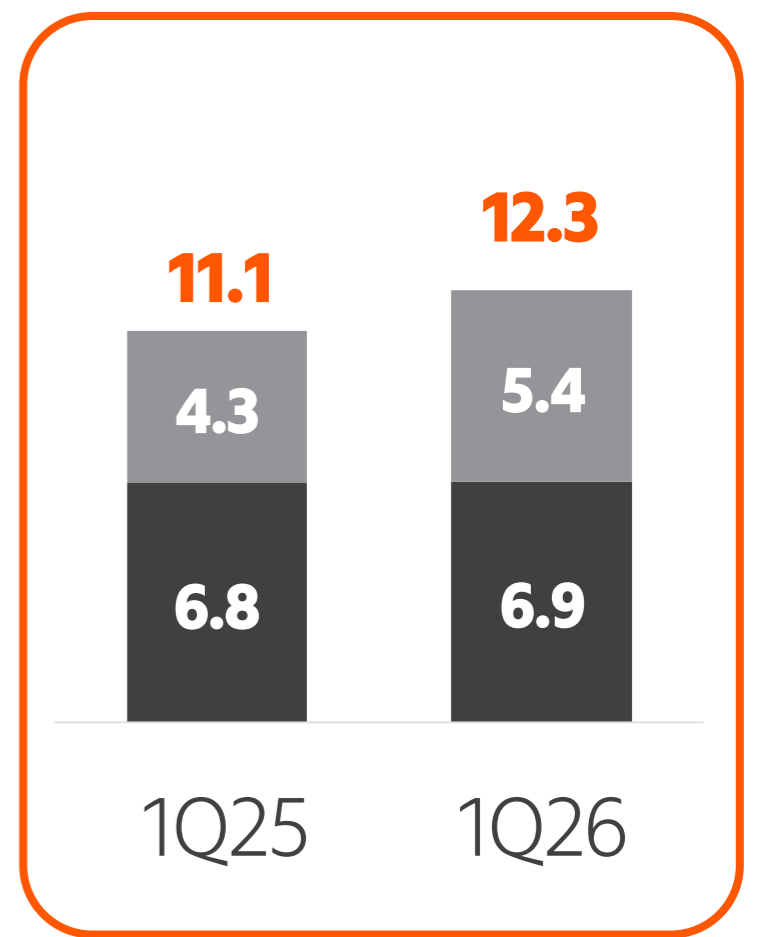
# ... and by the focus in sustainable value creation



BRL billion



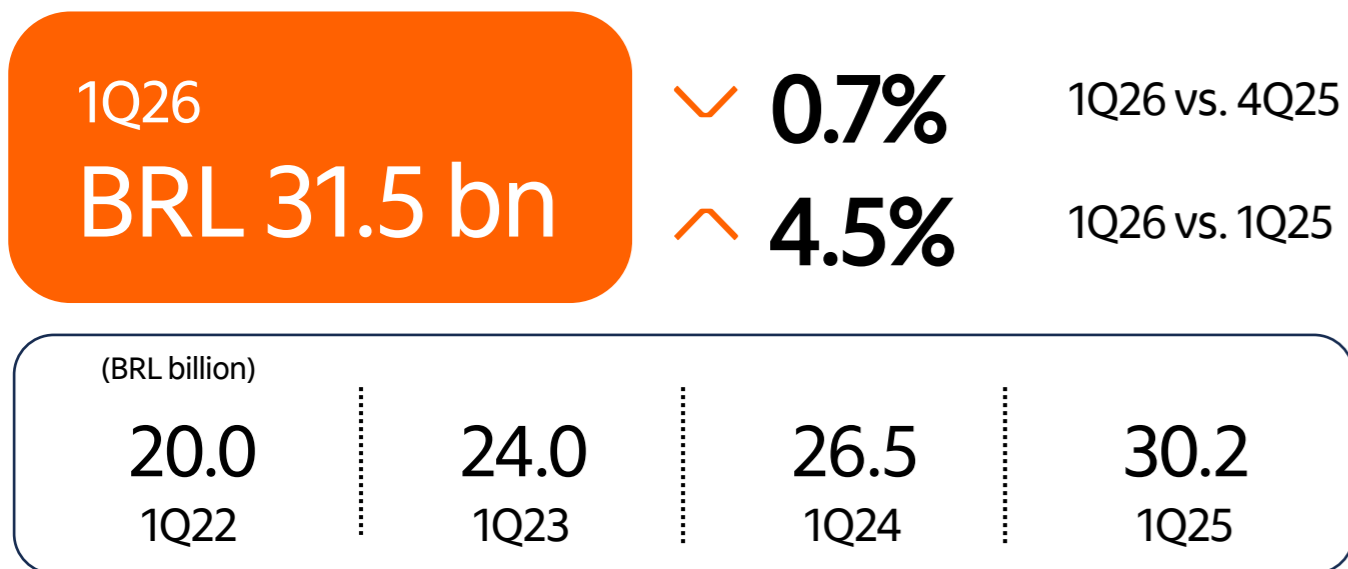
Increase of 26% in value creation 1Q26 x 1Q25



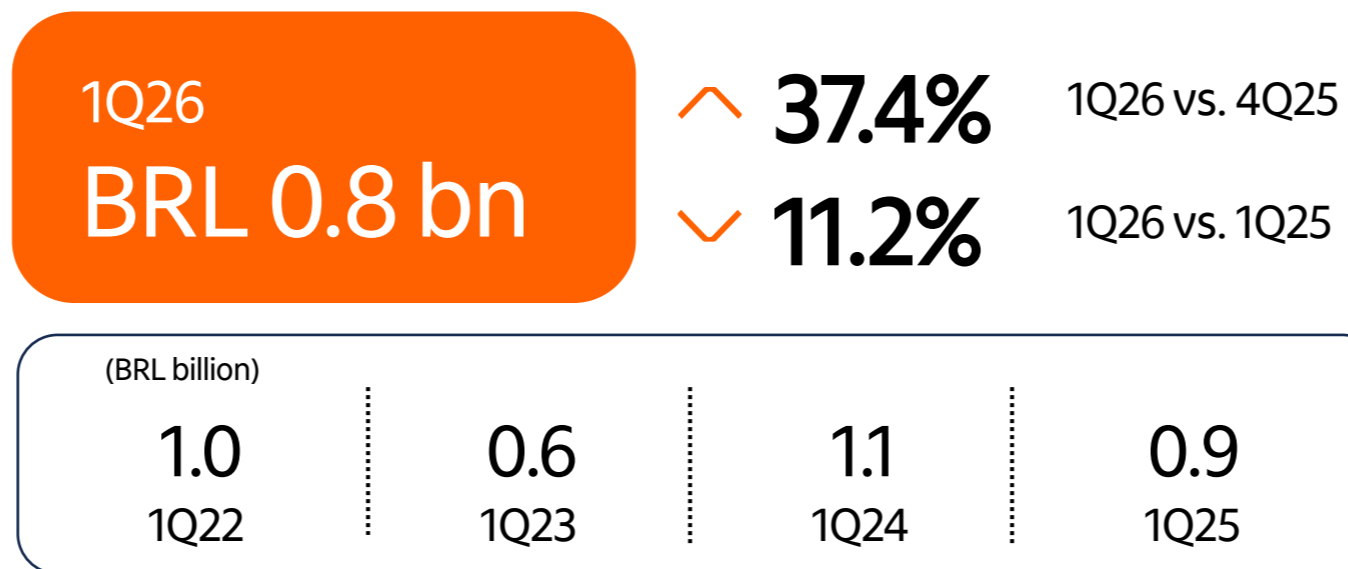


# We have been presenting higher revenue with a cost discipline...

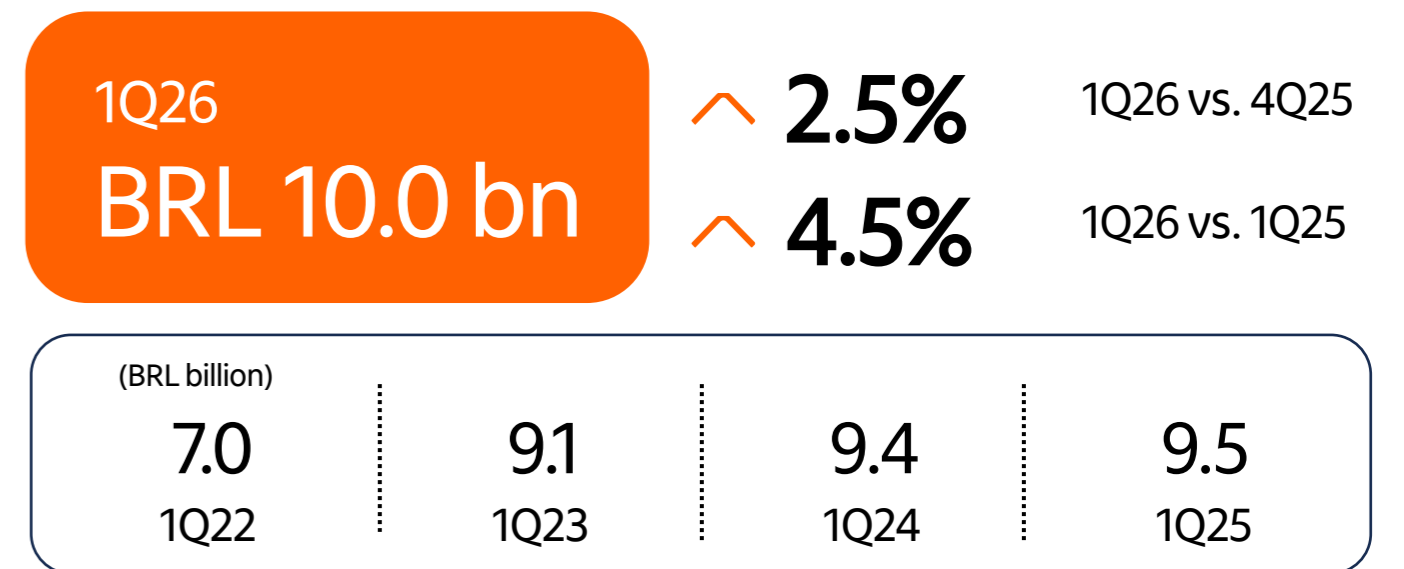
## Clients NII



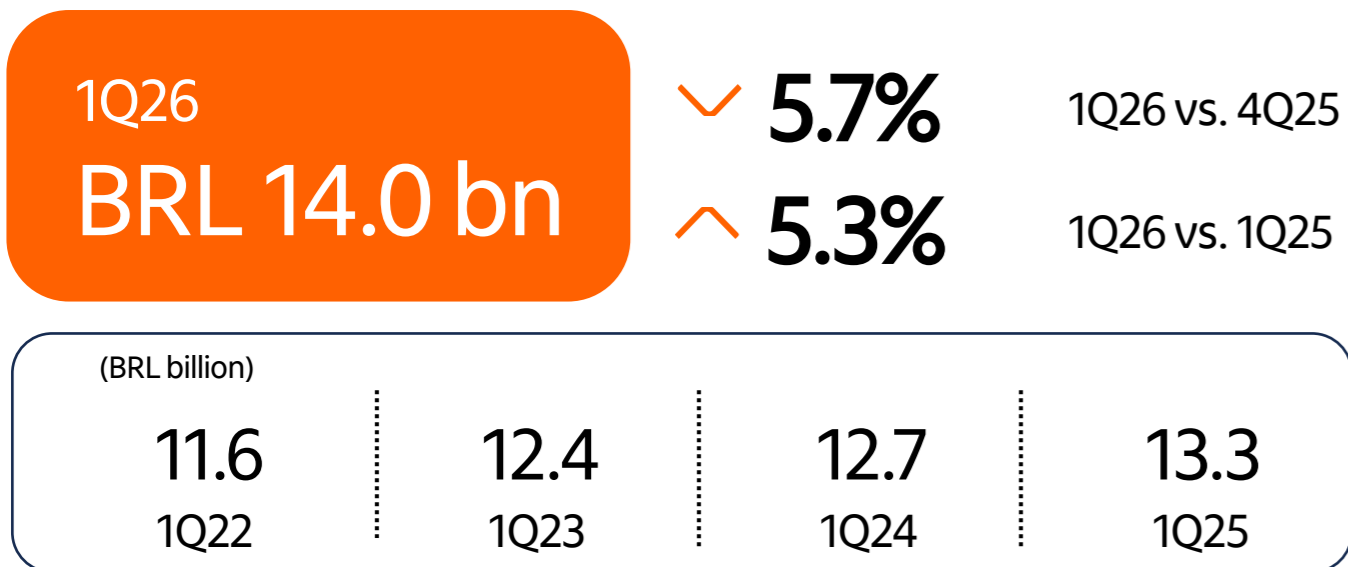
## Market NII



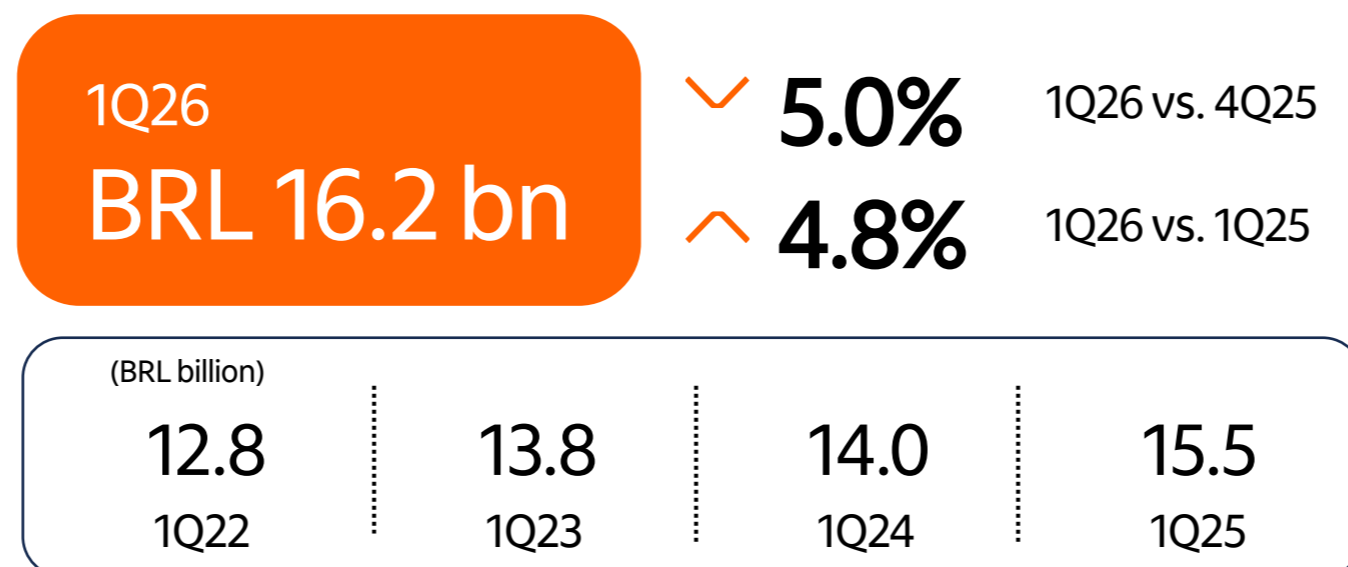
## Cost of Credit



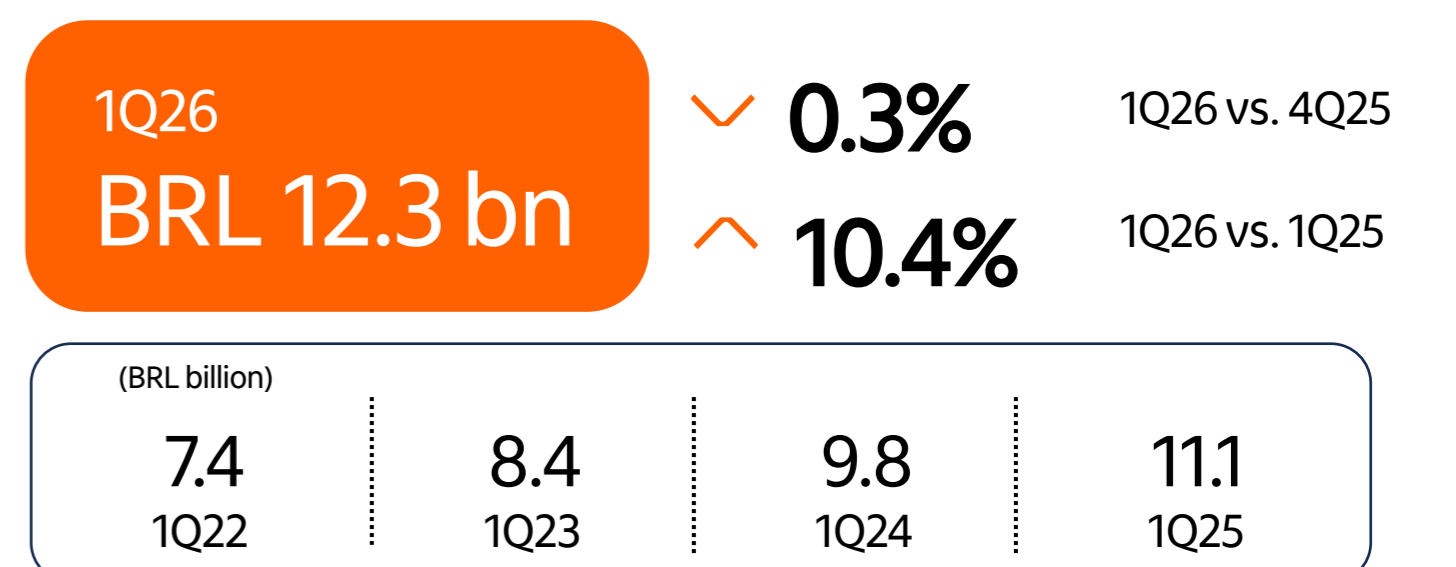
## Commissions and insurance



## Non-interest expenses



## Recurring managerial result

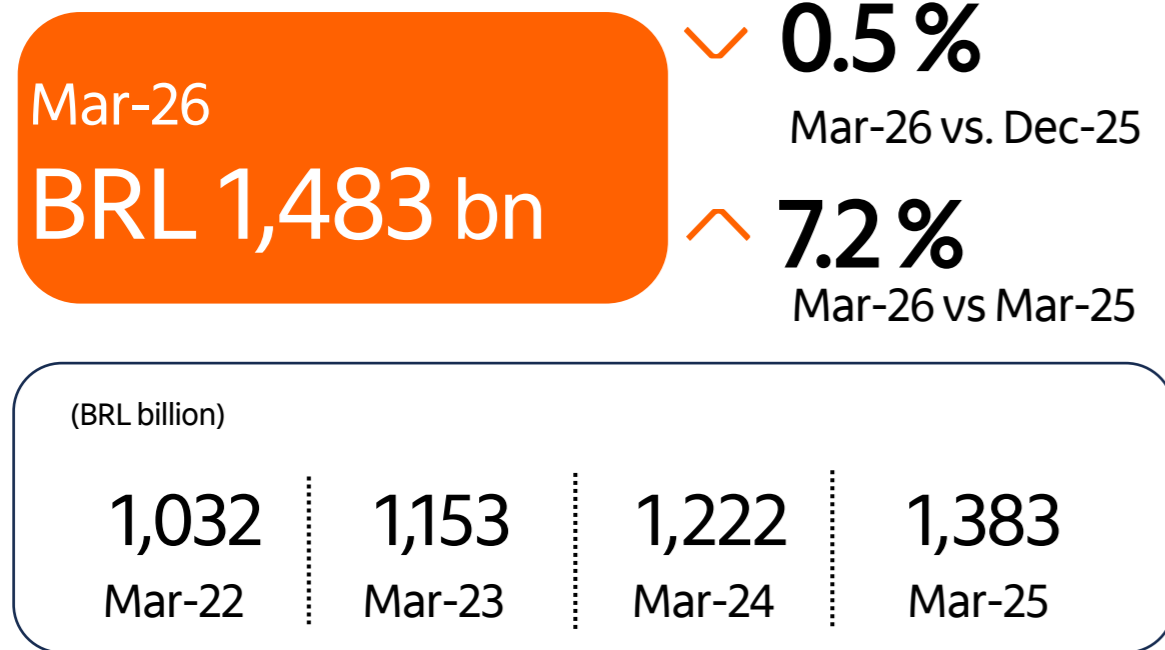


Note: The 2025 onwards results consider the application of Resolution 4,966. Figures up to 2023 do not reflect the reclassifications disclosed in 4Q25.

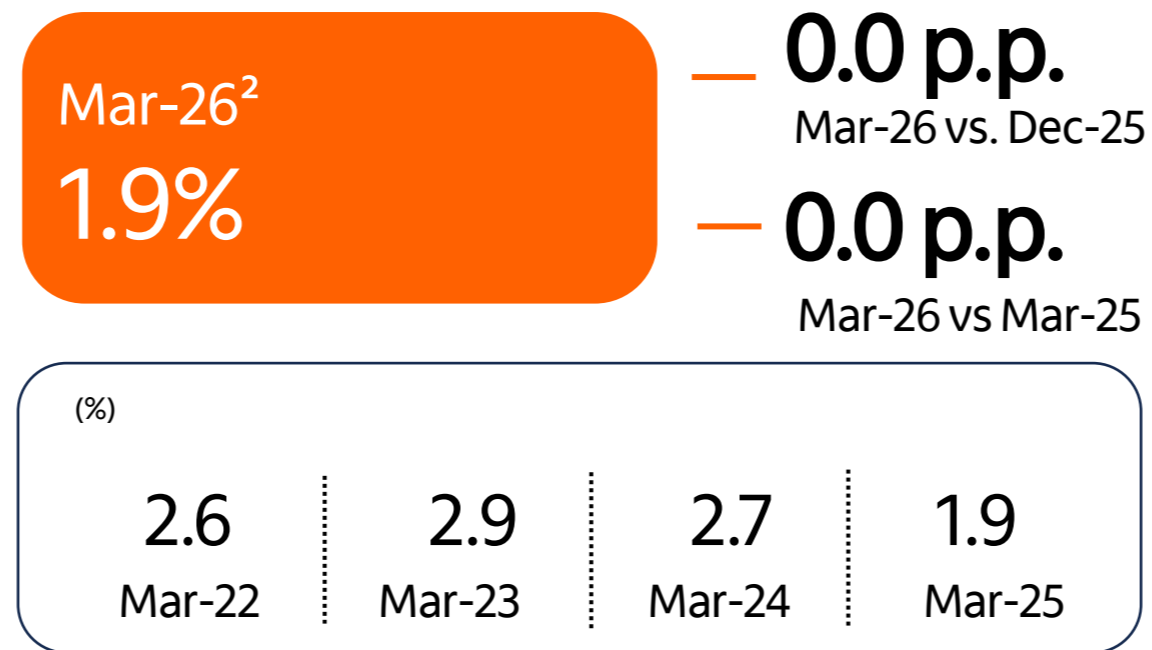


# ...without overlooking risk management

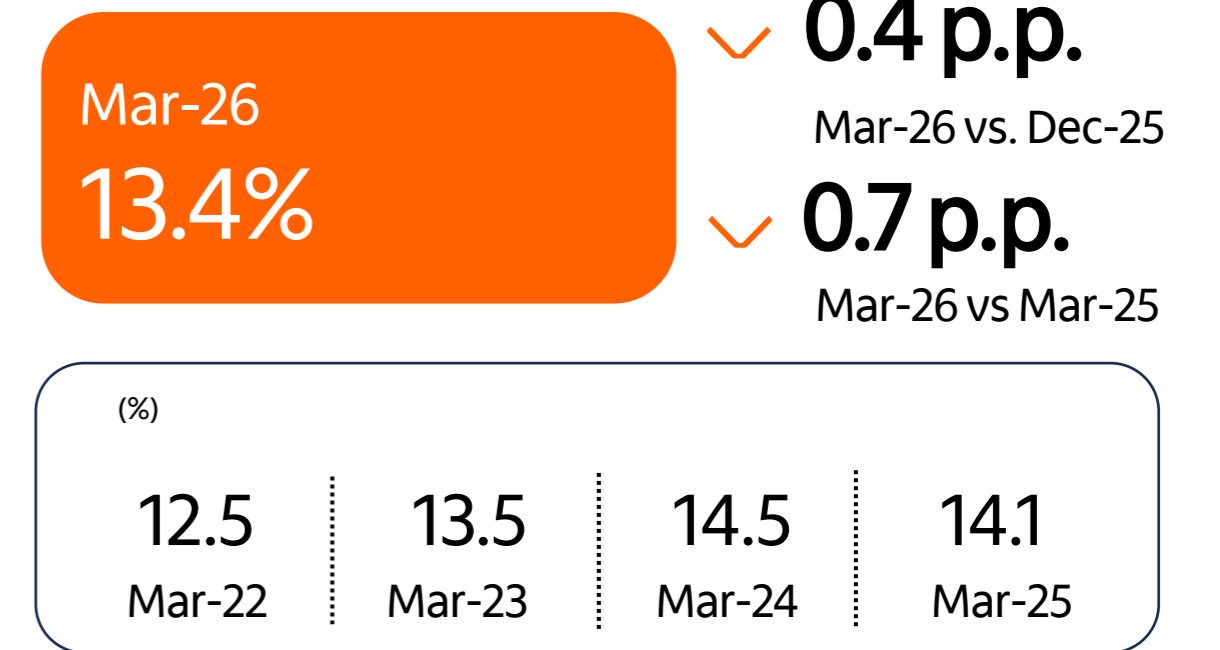
## Credit Portfolio<sup>1</sup>



## 90 days NPL including securities



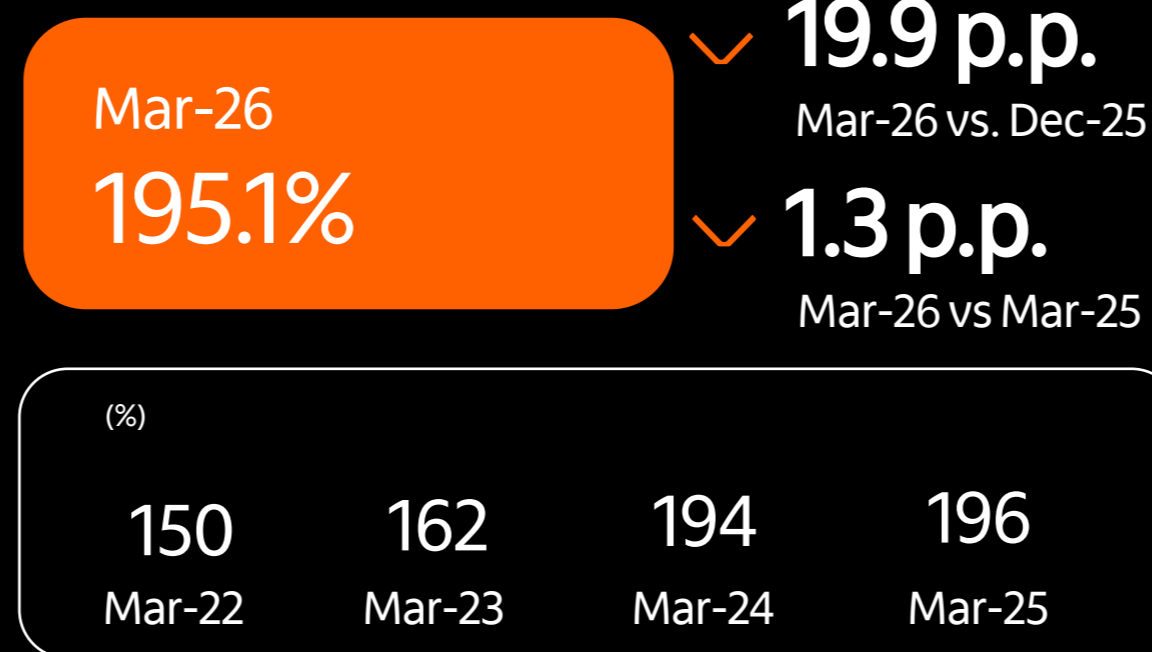
## Tier I capital ratio



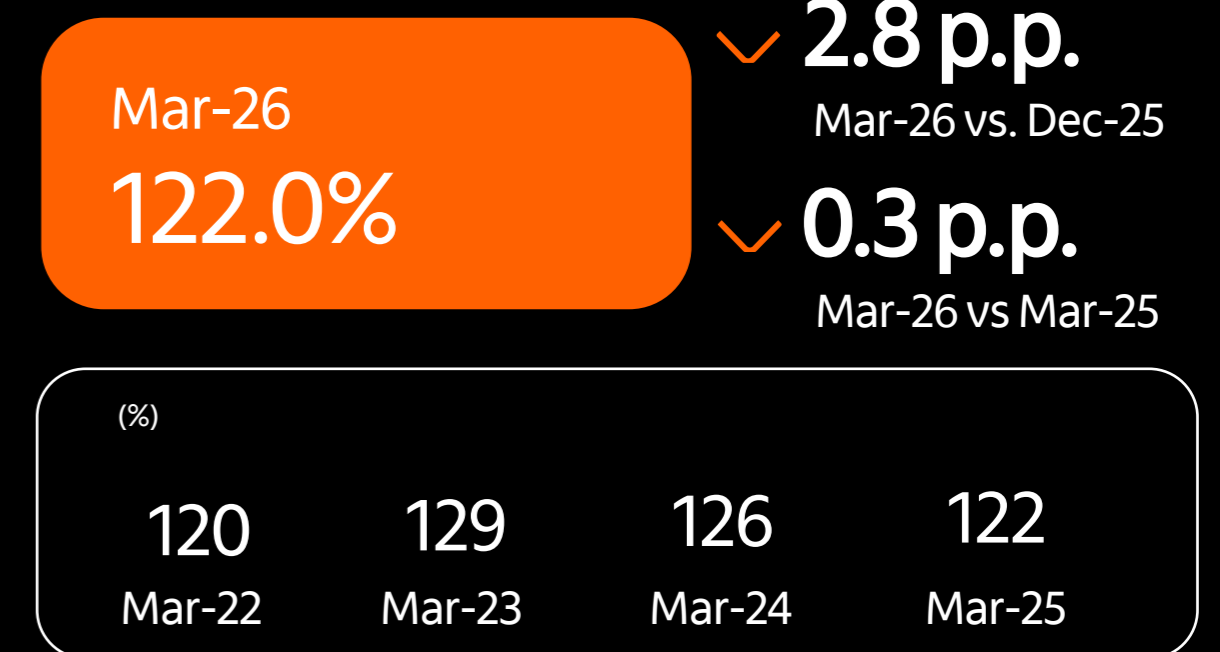
## Funding<sup>3</sup>



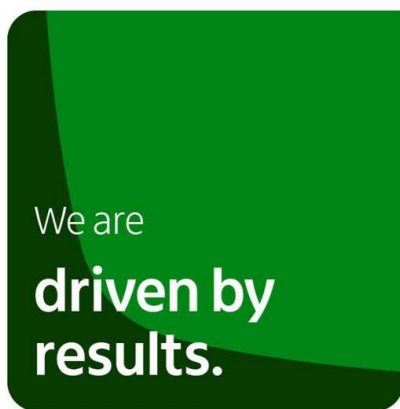
## LCR<sup>4</sup>



## NSFR<sup>5</sup>



(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 1Q26"); (3) 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. (4) LCR - Liquidity Coverage Ratio; (5) NSFR - Net Stable Funding Ratio.



# Exploring possible growth paths in different businesses

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

One Itaú - one of the main levers in the short term to intensify relationships with our clients

Corporate development – guarantee the most complete portfolio of products and services

Beyond banking - Solutions platform that goes beyond the banking needs of our clients



## Corporate - Strength of client relationship

Increase of client base, mainly for lower-revenue clients, through a new commercial proposal focused on delivering a digital operation with a specific value offer (Itaú Emps)

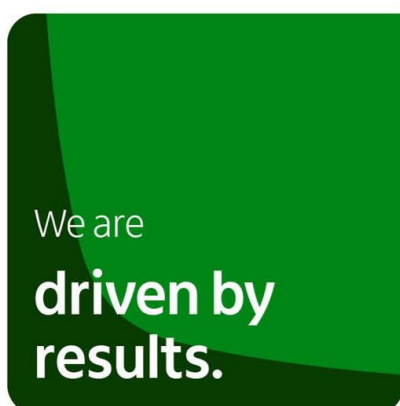
## Insurance

Potential growth in the sector and increase penetration in our individual and corporate client base throughout own and third-party products

More than 20 products and services offered at our open platform and more than 15 partners

## Corporate

Continue growing with leadership in the large corporate business in both credit and capital market solutions



# 2026 Guidance

## 2026 Guidance

<b>Total credit portfolio<sup>1</sup></b> Credit portfolio - Brazil	Growth between <b>5.5%</b> and <b>9.5%</b> Growth between <b>6.5%</b> and <b>10.5%</b>
Financial margin with clients	Growth between <b>5.0%</b> and <b>9.0%</b>
Financial margin with the market	Between <b>BRL 2.5 bn</b> and <b>BRL 5.5 bn</b>
Cost of credit <sup>2</sup>	Between <b>BRL 38.5 bn</b> and <b>BRL 43.5 bn</b>
Commissions and fees and results from insurance operations <sup>3</sup>	Growth between <b>5.0%</b> and <b>9.0%</b>
Non-interest expenses	Growth between <b>1.5%</b> and <b>5.5%</b>
Effective tax rate	Between <b>29.5%</b> and <b>32.5%</b>

(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.



# 1Q26

## Investor Relations



(11) 2794-3547

| [ri@itau-unibanco.com.br](mailto:ri@itau-unibanco.com.br)

| [www.itau.com.br/relacoes-com-investidores/en/](http://www.itau.com.br/relacoes-com-investidores/en/)