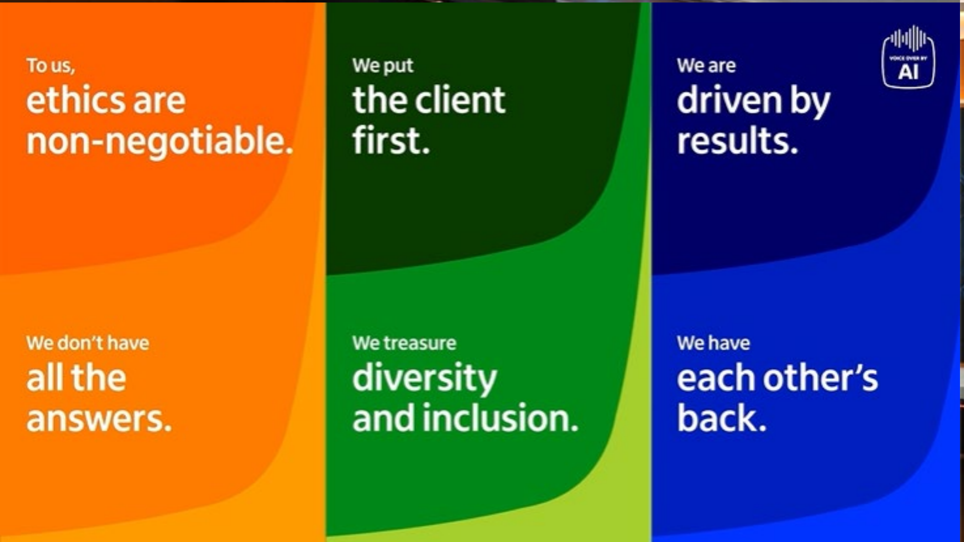
2025
Itaú Day

itaú

Institutional Panel


Itubers innovate
based on the client's needs
Itaú Day 2025


Itubers use data
intensively, to learn,
and to make better decisions
Itaú Day 2025


To us,
ethics are
non-negotiable.
We put
the client
first.
We are
driven by
results.
We don't have
all the
answers.
We treasure
diversity
and inclusion.
We have
each other's
back.


Use of AI for
building risk models
Itaú Day 2025


AI
Itubers always make things simple

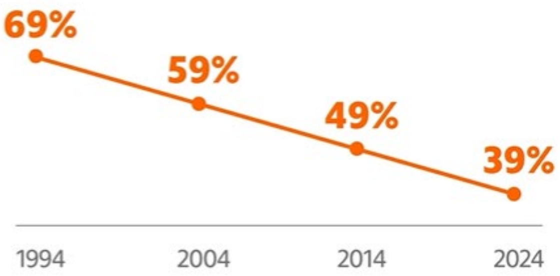
AI
FERNANDA TORRES STARS "IT'S DONE" WEB SERIES
over 130 million
views
2025
Itaú Day

AI
We put the client first

AI
AI PERFORMS
15k
legal analyses per month
2025
Itaú Day

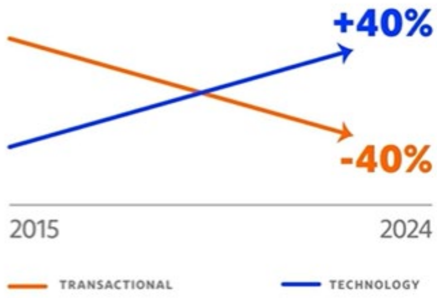
Efficiency Ratio

CONSOLIDATED



Transactional and Technology Expenses

DEFLATED EVOLUTION



RetailPanel


INDIVIDUALS
Leader in the high-income segments
2025
Itaú Day


INDIVIDUALS
Doubled the portfolio in the last 5 years
2025
Itaú Day


INDIVIDUALS
+15% high-income clients in the past year
2025
Itaú Day


INDIVIDUALS
+15 points in NPS
2025
Itaú Day


Leaders in SMEs
(SMALL AND MEDIUM-SIZED ENTERPRISES)
Itaú
Itaú Day 2025
AI


SMEs – RETAIL BUSINESS
3x loan portfolio
2025
Itaú Day
AI


SMEs – RETAIL BUSINESS
More than doubled financial results
2025
Itaú Day
AI


SMEs – RETAIL BUSINESS
Consistent growth over the past 5 years
2025
Itaú Day
AI

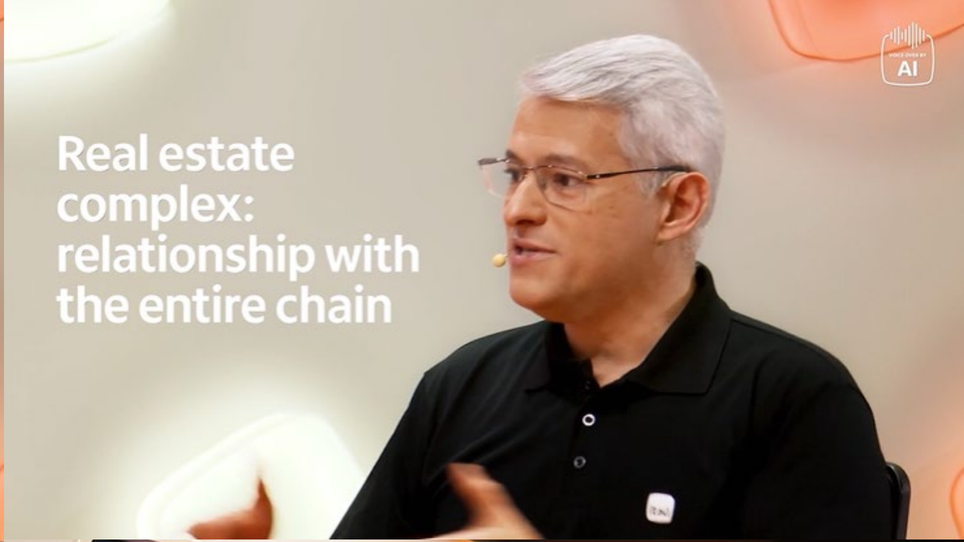

AI
SMEs – RETAIL BUSINESS
Profitability
at its highest
levels
2025
Itaú Day


AI
Itaú
ecosystem
OF A UNIVERSAL BANK
Itaú Day 2025


AI
Largest bank
in Brazil for
high-income
clients
itaú
Personnalitê


AI
Largest bank
in credit
for SMEs
itaú
Emps
itaú
Empresas


30% of Brazil's
payroll flows
through Itaú


Real estate
complex:
relationship with
the entire chain


MORTGAGE LOANS
Leaders in credit
origination among
private players
over the past 5 years
Itaú Day 2025


PAYMENTS ECOSYSTEM
Results
tripled in
2 years
2025
Itaú Day


Largest Brazilian private asset manager
itaú
Private
itaú
Asset


Investment portfolio doubled


INSURANCE
Growth above market levels in target clients
2x financial results
Itaú Day 2025


Active management of the Credit Portfolio


Recovery of Loans: above 70%
IN DIGITAL CHANNELS
2025
Itaú Day


Itaú
Mobile NPS / High-income clients app > 80 points
Itaú Day 2025


Unique business synergies
2025
Itaú Day


+50% of small companies growth comes from individual clients
2025
Itaú Day


REDEFINING PRINCIPALITY
Engagement > 80% in clients with relationships in both individual and SMEs
2025
Itaú Day
VOICE OVER BY AI


+50% of the long term growth comes from who already is our client
VOICE OVER BY AI
itaú

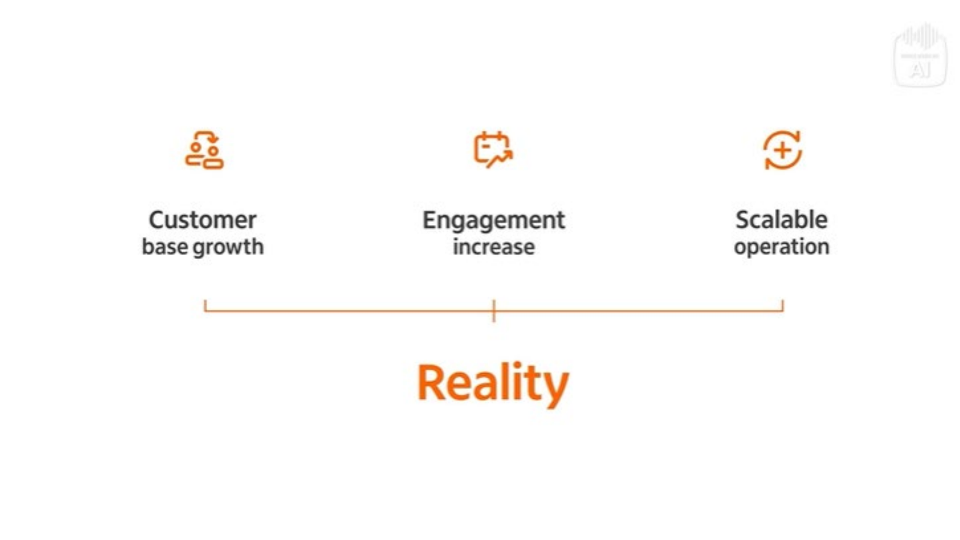

Transformation strategy based on five pillars:
Method
Technology
Data & AI
Design
Products
AI


ivarejo
2030+
VOICE OVER BY AI
itaú


Programa
PJ 2030


ENTREPRENEUR
itaú
30% greater longevity
25% more products
70% higher chance of exporting
TRANSFORMING THE ENTREPRENEUR'S DAILY ACTIVITIES EVEN FURTHER


Record-low
NPLs
Itaú Day 2025


Customer
base growth
Engagement
increase
Scalable
operation
Reality

itaú Emps

Fully-digital model

- Developed in 6 months
- Co-created with clients
- GenAI supporting entrepreneurs' daily activities

Instituto de Ciência e Tecnologia Itaú

R&D Institute with research lines in frontier technologies such as

- AI
- Quantum computing
- Robotics
- Extended reality

WholesalePanel


Best Research team
Best Sales team
Best Corporate Access
2025
Itaú Day


Assets under management
BRL 1.1 trillion
itaú
Asset
2025
Itaú Day


Opportunity to
double results
by 2030
2025
Itaú Day


1st place
in FX
in 2024 and 2025
BRAZILIAN CENTRAL BANK RANKING
2025
Itaú Day

Over 10 major
international
financial markets

61%
of issuances structured
by Itaú BBA distributed
via íon and Private

itaú BBA itaú Private íon Itaú

2x
market share
in private credit

6x more revenue from our retail brokerage business

Benefits for all links in the chain

- the client
- the bank
- the client's client


Global
íon NPS
87 points
2025
Itaú Day


Global
Investment NPS
75 points
2025
Itaú Day


Wealth Specialist via AI
Advisory Journey
Digital Products
Tools for advisors
Complete portfolio of products


Wealth Specialist via AI
Client knowledge
Advisory Journey
Technology
Digital Products
Tools for advisors
Complete portfolio of products


URUGUAY
39% ROE
in 2Q25
2025
Itaú Day
AI


URUGUAY
Market share
18.8% in credit
14.9% in deposits
2025
Itaú Day
AI


Most efficient
private bank
2025
Itaú Day
AI


PARAGUAY
28% ROE
in 2Q25
2025
Itaú Day
AI

SUSTAINABLE FINANCE

Over BRL 500 billion

already allocated

GOAL

BRL 1 trillion

by 2030


AI
REVERTE PROGRAM
Itaú provides financial solutions
for converting degraded areas
into productive land
itaú
syngenta


AI
Itaú
REVERTE PROGRAM
260k hectares are equivalent
to over 360k soccer fields
Itaú Day
2025


AI
Itaú
Leader in local market
by number of operations
ANBIMA
Itaú Day
2025


AI
BRL 8 billion
allocated to
green projects
itaú