



20  
25

## **Financial Statements**

**Banco Itaú Unibanco S.A.**

June 30, 2025



# Itaú Unibanco S.A.

**Financial statements at  
June 30, 2025  
and independent auditor's report**



## **Independent auditor's report**

To the Board of Directors and Stockholders  
Itaú Unibanco S.A.

### **Opinion**

We have audited the accompanying financial statements of Itaú Unibanco S.A. (the "Bank"), which comprise the balance sheet as at June 30, 2025 and the statements of income, comprehensive income, changes in equity and cash flows for the six-month period then ended, and selected notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements referred to above were prepared, in all material respects, in accordance with accounting practices adopted in Brazil, applicable to Banks authorized to operate by the Brazilian Central Bank (BCB).

### **Basis for opinion**

We conducted our audit in accordance with Brazilian and International Standards on Auditing. Our responsibilities under those standards are described in the "Auditor's responsibilities for the audit of the financial statements" section of our report. We are independent of the Bank in accordance with the ethical requirements established in the Code of Professional Ethics and Professional Standards issued by the Brazilian Federal Accounting Council, as applicable to audits of financial statements of public interest entities, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Emphasis of matter - Comparative figures**

We draw attention to Note 2 (a) to the financial statements, which describes that these statements were prepared in accordance with accounting practices adopted in Brazil, applicable to Banks authorized to operate by the Brazilian Central Bank, which consider the exemption from presenting comparative figures in the financial statements for the six-month period ended June 30, 2025, as provided for in Resolution nº 4,966 of the National Monetary Council and in Resolution nº 352 of the Brazilian Central Bank. Our opinion is not qualified in respect of this matter.

### **Other information accompanying the financial statements and the audit report**

The Bank's management is responsible for the other information that comprises the Management Report.

Our opinion on the financial statements does not cover the Management Report, and we do not express any form of audit conclusion thereon.



Itaú Unibanco S.A.

In connection with the audit of the financial statements, our responsibility is to read the Management Report and, in doing so, consider whether this report is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement in the Management Report, we are required to report that fact. We have nothing to report in this regard.

### **Responsibilities of management and those charged with governance for the financial statements**

Management is responsible for the preparation of these financial statements in accordance with accounting practices adopted in Brazil, applicable to Banks authorized to operate by the Brazilian Central Bank (BCB), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Brazilian and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Brazilian and International Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.



Itaú Unibanco S.A.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of associates and joint ventures, as a basis for forming an opinion on the Bank's financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

São Paulo, August 26, 2025

PricewaterhouseCoopers  
Auditores Independentes Ltda.  
CRC 2SP000160/O-5

Tatiana Fernandes Kagohara Gueorguiev  
Contadora CRC 1SP245281/O-6

## **Itaú Unibanco S.A.**

### **Management report**

#### **To our stockholders**

We present the financial statements of Itaú Unibanco S.A., for the period from 06/30/2025 for balance sheet accounts and from 01/01 to 06/30 of 2025 for income statement accounts, which comply with the standards established by the Central Bank of Brazil (BACEN) and the National Monetary Council (CMN).

#### **Net income and Stockholder's equity**

Itaú Unibanco S.A.'s Net income totaled R\$ 17,047 for the period and the Stockholder's equity was R\$ 162,090. The Net income per share was R\$ 2.46.

#### **Assets and funds raised**

Assets totaled R\$ 2,122,480 and were substantially composed of R\$ 1,029,474 of Interbank investments and Securities and derivative financial instruments, R\$ 537,978 of Loan, lease and other credit operations and R\$ 132,889 of Investments in subsidiaries and associates. Funds raised and managed represented R\$ 1,805,753.

#### **Financial Capacity**

Itaú Unibanco S.A. hereby represents that it has the financial capacity and intention to hold to maturity securities classified under the heading Held to maturity securities, in the amount of R\$ 111,647, corresponding to 19.3% of the total Securities.

#### **Acknowledgements**

We thank our employees for their dedication, which has enabled us to reach consistent results, and our clients and stockholders for the trust they have placed in us.

São Paulo, August 26, 2025.

#### **Executive Board**

**ITAÚ UNIBANCO S.A.****Chief Executive Officer and Member of the Executive Committee**

Milton Maluhy Filho

**Officers and Members of the Executive Committee**

André Luís Teixeira Rodrigues  
Carlos Fernando Rossi Constantini  
Carlos Orestes Vanzo  
Flávio Augusto Aguiar de Souza  
Gabriel Amado de Moura  
José Virgílio Vita Neto  
Matias Granata  
Ricardo Ribeiro Mandacaru Guerra  
Sérgio Guillinet Fajerman

**Officers**

Adriana Maria dos Santos  
Adriano Cabral Volpini  
Adriano Tchen Cardoso Alves  
Alessandro Anastasi  
Alexandre Borin Ribeiro  
Álvaro de Alvarenga Freire Pimentel  
Álvaro Felipe Rizzi Rodrigues  
Andre Balestrin Cestare  
André Mauricio Gerales Martins  
Andrea Carpes Blanco  
Angelo Russomano Fernandes  
Atilio Luiz Magila Albiero Junior  
Badi Maani Shaikhzadeh  
Beatriz Couto Dellevedove Bernardi  
Bruno Bianchi  
Bruno Machado Ferreira  
Caio Barbosa Lima Moreno  
Carlos Augusto Salamonde  
Carlos Eduardo de Almeida Mazzei  
Carlos Eduardo Mori Peyser  
Carlos Henrique Donegá Aidar  
Cintia Carbonieri Fleury de Camargo  
Cláudio José Coutinho Arromatte  
Cristiano Guimarães Duarte  
Cristina Gouveia Aguiar  
Daniel Menezes Santana  
Daniel Nascimento Goretti  
Daniel Sposito Pastore  
Davi Faleiros Franco da Rocha  
Eduardo Cardoso Armonia  
Eduardo Corsetti  
Eduardo Coutinho de Oliveira Amorim  
Eduardo Nogueira Domeque  
Eric André Altafim  
Estevão Carcioffi Lazanha  
Fabio Horta Motta Marques da Costa  
Fábio Napoli  
Fábio Rodrigo Villa  
Fabricio Dore de Magalhães  
Felipe Piccoli Aversa  
Felipe Sampaio Nabuco  
Felipe Weil Wilberg  
Felipe Xavier Minhoto Tambelini  
Fernando Della Torre Chagas  
Fernando Kontopp de Oliveira  
Fernando Mattar Beyruti  
Fernando Silva Dias de Castro  
Flávia Davoli  
Flavio Ribeiro Iglesias  
Francis Roberto Gallo  
Gabriel Brabo de Bernardes  
Gabriel Guedes Pinto Teixeira  
Gabriela Figueiredo Denadai

**Officers (continued)**

Gabriela Rodrigues Ferreira  
Giovana Aparecida Braccialli Vinci  
Guilherme Pessini Carvalho  
Gustavo Andres  
Gustavo Lopes Rodrigues  
Gustavo Nobuaki Aoki  
Haroldo Coutinho de Lucena Neto  
João Carlos do Amaral dos Santos  
João Filipe Fernandes da Costa Araújo  
José de Castro Araújo Rudge Filho  
José Geraldo Franco Ortiz Junior  
Juliana Improta Cury Simon <sup>(1)</sup>  
Laila Regina de Oliveira Pena de Antonio  
Leandro Alves  
Leandro Roberto Dominiquini  
Leandro Rocha de Andrade  
Lineu Carlos Ferraz de Andrade  
Luciana Nicola  
Luís Eduardo Gross Siqueira Cunha  
Luiz Felipe Monteiro Arcuri Trevisan  
Maira Blini de Carvalho  
Marcelo Bevilacqua Gambarini  
Marcia Kinsch de Lima  
Marcio Luís Domingues da Silva  
Marco Flavio Trajano Mattos  
Marcos Zani Della Manna  
Marcus Viana de Gusmão  
Maria Estela Castanheira Saab Caiuby Novaes  
Mariana Mauriz Rodrigues  
Mário Lúcio Gurgel Pires  
Mario Magalhães Carvalho Mesquita  
Mário Newton Nazareth Miguel  
Mayara Arci Rezeck  
Michel Cury Chain  
Michele Maria Vita  
Milena de Castilho Lefon Martins  
Pamela Vaiano  
Paola Archibusacci Sarkis  
Pedro Barros Barreto Fernandes  
Pedro Campos Bias Fortes  
Pedro Henrique Moreira Ribeiro  
Pedro Prates Rodrigues  
Priscilla Marques Dias Ciolli  
Rafael Bastos Heringer  
Rafael Burini Ohde  
Rafael Vietti da Fonseca  
Renata Cristina de Oliveira  
Renato Bereznjak Cunha  
Renato Cesar Mansur  
Renato da Silva Carvalho  
Renato Giongo Vichi  
Renato Lulia Jacob  
Ricardo Nuno Delgado Gonçalves  
Rita Rodrigues Ferreira Carvalho  
Roberta Anchieta da Silva  
Rodrigo Andre Leiras Carneiro  
Rodrigo Jorge Dantas de Oliveira  
Rodrigo Rodrigues Baia  
Rogerio Vasconcelos Costa  
Rubens Fogli Netto  
Sandra Cristina Mischiatti Lancellotti  
Tatiana Grecco  
Tatyana Montenegro Gil  
Thales Ferreira Silva  
Thiago Luiz Charnet Ellero  
Tiago Augusto Morelli  
Ullisses Christian Silva Assis  
Valéria Aparecida Marretto  
Vinicius Santana

1) Elected at the Meeting of the Board of Directors on 07/31/2025, in phase of approval by BACEN.

**Accountant**

Fabiana Palazzo Barbosa  
CRC 1SP251437/O-4

Head Office: Praça Egydio de Souza Aranha, 100 - Torre Olavo Setubal - São Paulo - SP

**Itaú Unibanco S.A.****Balance Sheet***(In millions of reais)*

<b>Assets</b>	<b>Note</b>	<b>06/30/2025</b>
<b>Current and Non-current assets</b>		<b>1,968,319</b>
<b>Cash</b>		<b>9,959</b>
<b>Interbank investments</b>	<b>2c II, 3</b>	<b>387,591</b>
Securities purchased under agreements to resell		211,348
Interbank deposits		176,268
(Provision for expected credit loss)		(25)
<b>Securities</b>	<b>2c II, 4</b>	<b>577,130</b>
Own portfolio		252,819
Restricted		325,367
(Provision for expected credit loss)		(1,056)
<b>Derivatives</b>	<b>2c III, 5</b>	<b>64,753</b>
<b>Operations with credit granting characteristics</b>	<b>2c II, 7</b>	<b>657,103</b>
Loan, lease and other credit operations		537,978
Securities		146,030
(Provision for expected credit loss)		(26,905)
<b>Interbank and interbranch accounts</b>		<b>173,753</b>
<b>Current and deferred tax assets</b>	<b>2c VIII</b>	<b>52,581</b>
Current tax assets		7,048
Deferred tax assets	13b I	45,533
<b>Other assets</b>	<b>10a</b>	<b>45,449</b>
<b>Permanent assets</b>		<b>154,161</b>
<b>Investments</b>	<b>2c IV, 14</b>	<b>132,889</b>
Equity in investees		132,889
<b>Fixed assets</b>		<b>7,631</b>
Real estate		7,819
Other fixed assets		12,518
(Accumulated depreciation)		(12,706)
<b>Goodwill and Intangible assets</b>		<b>13,641</b>
Intangible assets		33,821
(Accumulated amortization)		(20,180)
<b>Total assets</b>		<b>2,122,480</b>

The accompanying notes are an integral part of these financial statements.

**Itaú Unibanco S.A.**
**Balance Sheet**
*(In millions of reais)*

Liabilities and stockholders' equity	Note	06/30/2025
<b>Current and Non-current liabilities</b>		<b>1,960,390</b>
<b>Deposits</b>	<b>2c II, 8</b>	<b>875,486</b>
Demand deposits		76,396
Savings deposits		148,961
Interbank deposits		23,084
Time deposits		626,806
Other deposits		239
<b>Securities sold under repurchase agreements</b>	<b>2c II, 8</b>	<b>511,952</b>
Own portfolio		301,972
Third-party portfolio		151,437
Free portfolio		58,543
<b>Debt instruments</b>	<b>2c II, 8</b>	<b>314,518</b>
Funds from issues		246,175
Foreign loans through securities		22,914
Funding from structured operations certificates		23,734
Debt instruments with subordination clauses		21,695
<b>Borrowing and onlending</b>	<b>2c II, 8</b>	<b>103,797</b>
Borrowing		85,092
Onlending		18,705
<b>Derivatives</b>	<b>2c III, 5</b>	<b>62,507</b>
<b>Interbank and interbranch accounts</b>		<b>22,185</b>
<b>Provisions for financial guarantees, credit commitments and credits to be released</b>	<b>7a, 7c</b>	<b>1,141</b>
<b>Other provisions</b>	<b>2c VI, 9b</b>	<b>13,724</b>
<b>Current and deferred tax liabilities</b>	<b>2c VIII</b>	<b>10,423</b>
Current tax liabilities	13c	5,707
Deferred tax liabilities	13b II	4,716
<b>Other liabilities</b>	<b>10b</b>	<b>44,657</b>
<b>Stockholders' equity</b>	<b>16</b>	<b>162,090</b>
Capital		75,385
Capital reserves		858
Revaluation reserves		4
Profit reserves		85,803
Other comprehensive income	2c II	40
<b>Total liabilities and stockholders' equity</b>		<b>2,122,480</b>

The accompanying notes are an integral part of these financial statements.

**Itaú Unibanco S.A.**
**Statement of Income**
*(In millions of reais, except for number of shares and earnings per share information)*

	Note	01/01 to 06/30/2025
<b>Income related to financial operations</b>		<b>112,173</b>
Operations with credit granting characteristics		51,109
Securities, derivatives and other		53,144
Interbank investments and other		7,920
<b>Expenses related to financial operations</b>		<b>(78,011)</b>
Deposits and securities sold under repurchase agreements		(81,113)
Debt instruments		(652)
Borrowing and onlending		3,754
<b>Income related to financial operations before expected credit loss</b>		<b>34,162</b>
<b>Result of expected credit loss</b>		<b>(6,996)</b>
Expenses for provision for expected credit loss		(8,062)
Income related to recovery of financial assets written off as loss		1,066
<b>Gross income related to financial operations</b>		<b>27,166</b>
<b>Other operating revenues / (expenses)</b>		<b>(11,302)</b>
Commissions and banking fees	2c X, 11	6,741
Personnel expenses	12	(8,258)
Other administrative expenses	12	(9,285)
Other provisions expenses	2c VI, 9	(1,440)
Provision for civil lawsuits		(280)
Provision for labor claims		(1,838)
Provision for tax and social security obligations and other risks		678
Tax expenses	13a II	(2,689)
Equity in earnings of investees		6,824
Other operating revenues		(1,874)
Other operating expenses	12	(1,321)
<b>Operating income</b>		<b>15,864</b>
<b>Non-operating income</b>		<b>50</b>
<b>Income before taxes on income and profit sharing</b>		<b>15,914</b>
<b>Income tax and social contribution</b>	2c VIII, 13a I	<b>1,275</b>
Due on operations for the period		(515)
Related to temporary differences		1,790
<b>Profit sharing – Management members - Statutory</b>	17b	<b>(142)</b>
<b>Net income</b>		<b>17,047</b>
Number of Shares	16a	6,919,096,649
Net Income / (Loss) per Share - R\$		2.46

The accompanying notes are an integral part of these financial statements.

**Itaú Unibanco S.A.****Statement of Comprehensive Income***(In millions of reais)*

	01/01 to 06/30/2025
<b>Net income / (Loss)</b>	<b>17,047</b>
Financial assets at fair value through other comprehensive income	1,307
Change in fair value	1,332
Tax effect	83
(Gains) / losses transferred to income	(262)
Tax effect	118
Investees	36
Hedge	741
Cash flow hedge	(33)
Change in fair value	(119)
Tax effect	55
Investees	31
Hedge of net investment in foreign operation	774
Change in fair value	1,346
Tax effect	(651)
Investees	79
Remeasurements of liabilities for post-employment benefits (Amounts that will not be subsequently reclassified to income)	(9)
Remeasurements	(20)
Tax effects	8
Investees	3
Foreign exchange variation in foreign investments	(4,371)
Change in fair value	(1,373)
Investees	(2,998)
Other	6
<b>Total other comprehensive income</b>	<b>(2,326)</b>
<b>Total comprehensive income</b>	<b>14,721</b>

The accompanying notes are an integral part of these financial statements.

**Itaú Unibanco S.A.**
**Statement of Changes in Stockholders' Equity**
*(In millions of reais)*

	Note	Capital	Capital reserves	Revaluation reserves	Revenue reserves		Other comprehensive income	Retained earnings / (Accumulated losses)	Total
					Legal	Statutory			
<b>Balance at 01/01/2025</b>		<b>70,450</b>	<b>834</b>	<b>4</b>	<b>11,904</b>	<b>80,799</b>	<b>2,366</b>	-	<b>166,357</b>
Capital increase / (decrease)		4,935	-	-	-	(4,935)	-	-	-
Recognition of share-based payment plans		-	24	-	-	-	-	-	24
Dividends		-	-	-	-	(14,000)	-	-	(14,000)
Corporate Reorganization		-	-	-	-	(200)	-	-	(200)
Other		-	-	-	-	37	-	-	37
Total comprehensive income		-	-	-	-	-	(2,326)	17,047	14,721
Net income / (Loss)		-	-	-	-	-	-	17,047	17,047
Fair value through other comprehensive income adjustments		-	-	-	-	-	1,307	-	1,307
Remeasurements of liabilities of post-employments benefits		-	-	-	-	-	(9)	-	(9)
Conversion adjustments of foreign investments		-	-	-	-	-	(4,371)	-	(4,371)
Gains and losses – Hedge <sup>(1)</sup>		-	-	-	-	-	741	-	741
Other		-	-	-	-	-	6	-	6
Appropriations:									
Reserves		-	-	-	867	11,331	-	(12,198)	-
Interest on capital		-	-	-	-	-	-	(4,849)	(4,849)
<b>Balance at 06/30/2025</b>	<b>16</b>	<b>75,385</b>	<b>858</b>	<b>4</b>	<b>12,771</b>	<b>73,032</b>	<b>40</b>	-	<b>162,090</b>
<b>Change in the period</b>		<b>4,935</b>	<b>24</b>	<b>-</b>	<b>867</b>	<b>(7,767)</b>	<b>(2,326)</b>	<b>-</b>	<b>(4,267)</b>

1) Includes Cash flow hedge and hedge of net investment in foreign operation.

The accompanying notes are an integral part of these financial statements.

**Itaú Unibanco S.A.**
**Statement of Cash Flows**
*(In millions of reais)*

	Note	01/01 to 06/30/2025
<b>Adjusted net income</b>		<b>16,869</b>
Net income		17,047
Adjustments to net income:		(178)
Expected credit loss with financial instruments		8,062
Depreciation and amortization		2,724
Expense from update / charges on the provisions for civil lawsuits, labor and tax claims and social security lawsuits and other risks	9b	1,038
Provisions for civil lawsuits, labor and tax claims and social security lawsuits and other risks	9b	976
Revenue from update / charges on deposits in guarantee		(320)
Deferred taxes (excluding hedge tax effects)		(2,026)
Equity in earnings of associates, joint ventures and other investments		(6,824)
Income from foreign exchange of financial assets and income related to fair value through other comprehensive income		(2,853)
Income from foreign exchange and income related to amortized cost		(1,005)
Other		50
<b>Change in assets and liabilities</b>		<b>(258,602)</b>
<b>(Increase) / decrease in assets</b>		
Interbank investments		21,352
Securities		(138,940)
Operations with credit granting characteristics		(166,191)
Central Bank of Brazil deposits		(4,820)
Interbank and interbranch accounts (assets / liabilities)		10,606
Tax assets		(936)
Other assets		164,653
<b>(Decrease) / increase in liabilities</b>		
Deposits		(25,031)
Securities sold under repurchase agreements		20,358
Debt instruments		42,079
Borrowing and onlending		(12,803)
Tax liabilities		1,316
Other provisions and other liabilities		(169,814)
Payment of income tax and social contribution		(431)
<b>Net cash provided by / (used in) operating activities</b>		<b>(241,733)</b>
Dividends / Interest on capital received		7,506
(Purchase) / Funds from sale of financial assets at fair value through other comprehensive income		199,673
(Purchase) / Funds from sale of financial assets at amortized cost		43,336
(Purchase) / Sale of investments		9,720
(Purchase) / Sale of fixed assets		(401)
(Purchase) / Sale of termination of intangible asset agreements		(2,684)
<b>Net cash provided by / (used in) investing activities</b>		<b>257,150</b>
Dividends / Interest on capital paid		(18,251)
<b>Net cash provided by / (used in) financing activities</b>		<b>(18,251)</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>		<b>(2,834)</b>
Cash and cash equivalents at the beginning of the period		45,819
Cash and cash equivalents at the end of the period	2c I	42,985
Cash		9,959
Interbank deposits		26,196
Securities purchased under agreements to resell - Collateral held		6,830

The accompanying notes are an integral part of these financial statements.

# Itaú Unibanco S.A.

## Notes to the Financial Statements

**At 06/30/2025 for balance sheet accounts and from 01/01 to 06/30 of 2025 for the statement of income**

*(In millions of reais, except when indicated)*

### **Note 1 - Operations**

Itaú Unibanco S.A. (ITAÚ UNIBANCO or company) is a corporation whose aim is to explore the full range of authorized banking services, including foreign exchange operations, operating as a full service bank, through its different portfolios: commercial banking, investment banking, loans, financing and investment, real estate lending and leasing.

ITAÚ UNIBANCO's operations are conducted in the context of a set of institutions operating in the financial market, led by Itaú Unibanco Holding S.A. The benefits of services provided between these institutions and the corresponding costs are absorbed according to the practicality and reasonableness of the allocation.

These financial statements were approved by the Board of Executive Officers on August 26, 2025.

### **Note 2 - Material accounting policies**

#### **a) Basis of preparation**

The financial statements of the company have been prepared in accordance with the Brazilian Corporate Law, as amended by Laws No. 11,638, of December 28, 2007, and No. 11,941, of May 27, 2009, and in compliance, when applicable, with instructions issued by the Central Bank of Brazil (BACEN) and the National Monetary Council (CMN). The information in the financial statements and accompanying notes evidences all relevant information inherent in the financial statements, and only them, which is consistent with information used by management in its administration.

ITAÚ UNIBANCO adopted, on January 1, 2025, CMN Resolution No. 4.966/21 that amends the accounting criteria applicable to financial instruments and opted for discontinuing the presentation of comparative amounts relating to previous periods, as set forth in Article 79 of this Resolution. More information on the effects of the regulatory transition is detailed in Note 2b I - New Standards, Amendments to and Interpretations of Existing Standards.

As determined by BACEN, the financial statements of Itaú Unibanco S.A. comprise the consolidation of its overseas offices (ITAÚ UNIBANCO) (Note 19b).

The difference in Net income and Shareholders' Equity between Itaú Unibanco S.A. (ITAÚ UNIBANCO INDIVIDUAL) and ITAÚ UNIBANCO (Note 16d) is substantially due to the hedge of foreign operations, whose functional currency differs from that of the parent company.

#### **b) New accounting standards changes and interpretations of existing standards**

##### **I - Applicable for period ended June 30, 2025**

##### **CMN Resolution No. 4,966/21 - Financial Instruments**

Establishes the classification, measurement, recognition and write-off of financial instruments, recognition of a provision for expected loss associated with credit risk and designation and accounting recognition of hedge accounting. Adoption was prospective, with no material effects, as of January 1, 2025, with the exception of hedge accounting and adjustment to the present value of restructured financial instruments whose effectiveness will be on January 1, 2027.

ITAÚ UNIBANCO, the new classifications of financial instruments do not produce, individually and in total, material effects on Stockholders' Equity net of tax effects. The classification involved the transfer of financial assets previously classified as Available for sale securities at Amortized cost in the amount R\$ 140,856 and at Fair value through profit or loss in the amount of R\$ 83,116. There was also a transfer of financial assets previously classified as Trading to Amortized cost, in the amount of R\$ 15,863.

In relation to expected loss associated with credit risk, do not produce, individually and in total, material effects on Stockholders' Equity net of tax effects.

### **CMN Resolution No. 4,975/21 - Lease**

Receives the Accounting Pronouncement (CPC) 06 (R2) - Leases that eliminate the accounting of operating leases for the lessee, presenting a single lease model, which consists of: (a) initially recognize all leases as a right of use and the respective obligation at present value; and (b) recognize the depreciation of the right of use and the interest on the lease separately in income.

ITAÚ UNIBANCO has adopted the Accounting Pronouncement (CPC) 06 (R2) - Lease, prospectively, since January 1, 2025, using the following criteria: (1) unified discount rate, considering a portfolio of similar contracts; and (2) calculation of the Right-of-use asset and lease liability for new contracts signed in which ITAÚ UNIBANCO HOLDING appears as a lessee, as from the effectiveness of the standard.

The transition did not produce material effects on Stockholders' Equity net of tax effects.

### **c) Accounting policies, critical estimates and material judgment**

This note presents the main critical estimates and judgments used in the preparation and application of the Company's specific accounting policies. These estimates and judgments present a material risk and may have a material impact on the values of assets and liabilities due to uncertainties and the high level of subjectivity involved in the recognition and measurement of certain items. Therefore, actual results may differ from those obtained by these estimates and judgments.

### **I - Cash and cash equivalents**

They are defined as cash and cash equivalents, current accounts with banks and financial investments, which are promptly convertible into cash, this is, which original term is equal to or lower than 90 days and are subject to an insignificant risk of change in value, shown in the Balance Sheet under the headings Cash, Interbank Deposits and Securities purchased under agreements to resell (Collateral Held).

### **II - Financial instruments**

#### **a) Classification of financial instruments**

These financial instruments are classified and subsequently measured into the following categories:

- **Amortized cost (AC):** used when financial assets are managed to obtain contractual cash flows, consisting only of principal and interest payments, mainly Interbank investments and Funding.
- **Fair value through other comprehensive income (FVOCI):** used when financial assets are held both to obtain contractual cash flows, consisting only of principal and interest payments, and for sale.
- **Fair value through profit or loss (FVPL):** used for financial assets that do not meet the criteria described above.

#### **b) Subsequent measurement of financial instruments**

**Fair value of financial instruments:** to measure fair value, appraisal techniques applying information classified in three levels of hierarchy are used, prioritizing prices listed in active markets of instruments.

**Level 1:** Observable inputs that reflect quoted prices (unadjusted) for identical assets or liabilities in active markets.

**Level 2:** Inputs that are not observable for the asset or liability either directly or indirectly. Level 2 generally includes: (i) quoted prices for similar assets or liabilities in active markets; (ii) quoted prices for identical or similar assets or liabilities in markets that are not active; (iii) inputs other than quoted prices that are observable for the asset or liability; (iv) inputs that are mainly derived from or corroborated by observable market data through correlation or by other means.

**Level 3:** Inputs that are not observable for the asset or liability allowing the use of internal models and techniques.

**Expected credit loss:** For makes an assessment of the expected credit loss on financial instruments (except equity instrument, derivatives, government securities measured at fair value through profit or loss at level 1 of the hierarchy of fair value) and to credit commitments and non-cancellable credits to be released, applying a three-stage approach to demonstrate changes in credit risk.

- Stage 1 – considers default events possible within 12 months. Applicable to financial assets which are not credit impaired when purchased or originated or which credit risk has decreased significantly.
- Stage 2 – considers all possible default events over the life of the financial instrument. Applicable to financial instruments which credit risk has increased significantly since the initial recognition or that no longer have credit recovery problems, but their credit risk has not decreased significantly.
- Stage 3 – applicable to problem assets, for which a probability of default (PD) of 100% is considered.

### **III - Derivatives and use of hedge accounting**

These are classified on the date of their acquisition, according to whether or not management intends to use them for hedging, according to BACEN Circular No. 3,082, of January 30, 2002. Transactions involving financial instruments, carried out at a customer's request, for the bank's own account, or which do not comply with the hedging criteria (mainly derivatives used to manage overall risk exposure), are stated at fair value, including realized and unrealized gains and losses, which are recorded directly in the statement of income.

Derivatives that are used for protection against risk exposure or to modify the characteristics of financial assets and liabilities, where changes in fair value are closely related to those of the items being protected at the beginning and throughout the duration of the contract, and which are considered to be effective in reducing the risk exposure in question, are classified as hedges of the following types:

- **Cash flow hedge:** The effective portion of a hedge of financial assets and liabilities, and the related financial instruments, are booked at fair value plus realized and unrealized gains and losses, net of tax effects, when applicable, and recorded in a specific account in stockholders' equity. The ineffective portion is recorded directly in the statement of income.
- **Market fair value:** Financial assets and liabilities, as well as their related financial instruments, are booked at fair value, plus realized and unrealized gains and losses, which are recorded directly in the statement of income.
- **Hedge of net investments in foreign operations:** Accounted for similarly to a cash flow hedge: the effective portion of gains or losses of hedging instrument is recognized directly in Stockholders' Equity, and reclassified to income for the period in the event of the disposal of the foreign operation. The ineffective portion is recognized in income for the period.

### **IV - Investments**

They are initially recognized at acquisition cost and are subsequently accounted for under the equity method. Goodwill originating from acquisitions of investments is amortized based on the expected future profitability or on its realization, when applicable.

The investments are mainly represented by Subsidiaries and Associates.

### **V - Lease operations (Lessee)**

To conduct its commercial activities, ITAÚ UNIBANCO is the lessee, mainly of real estate (underlying assets) in the execution of the contract; future rent payments are recognized at present value discounted by an average funding rate (incremental rate) in the heading Other liabilities and the financial expense is recognized in income. In counterparty to this financial liability, a right of use is recognized in the headings of Fixed Assets and/or Intangible Assets, depreciated under the straight-line method for the lease term and tested semiannually to identify possible impairment losses. In case the underlying asset is of low value (except real estate), payments are recognized in liabilities as a counterparty to expense, when due.

To establish the lease period, ITAÚ UNIBANCO considers the non-cancellable period of the contract, the expectation of renewal, contractual termination, and the expected vacancy period, as the case may be.

The main judgments exercised in lease operations are: determination of the discount rate that reflects the cost that would be incurred to buy the asset; establishment of low-value assets; and assessment of the expectation of contractual renewal.

## **VI - Provisions, contingent assets and contingent liabilities**

Provisions and contingent liabilities are assessed based on the Management's best estimates considering the opinion of legal advisors. The accounting treatment of provisions and contingent liabilities depends on the likelihood of disbursing funds to settle obligations. According to the probability of loss they are classified as: (i) probable and are provisioned in the Financial Statements; (ii) possible, are not provisioned and are reported in the Notes; and (iii) remote: no provision is recognized, and contingent liabilities are not disclosed in the Financial Statements.

The amount of judicial deposits is updated in accordance with regulations in force.

Civil, labor, tax, and social security provisions, guaranteed by indemnity clauses in privatization and other procedures, in which there is liquidity, are recognized upon judicial notice, simultaneously with amounts receivable, not having effect on income.

## **VII - Allowance for financial guarantees provided**

Recognized based on the expected loss model, in an amount sufficient to cover any probable losses over the whole guarantee period.

## **VIII - Income tax and social contribution**

The provision for income tax and social contribution is composed for current taxes, which are recovered or paid during the reporting period, and deferred taxes, represented by deferred tax assets and liabilities, arising from the differences between the tax bases of assets and liabilities and the amounts reported at the end of each period.

## **IX - Post-employment benefits**

The present value of obligations, net of fair value of assets, is recognized in the actuarial liabilities according to the characteristics of the plan and actuarial estimates. When the fair value of the plan assets exceeds the present value of obligations, an asset is recognized, limited to the rights of the company.

Actuarial estimates are based on assumptions of the following nature: (i) demographic: mainly the mortality table; and (ii) financial: the most relevant ones are the projection of inflation and the discount rate used to determine the present value of the obligations that considers the yields of government securities and the maturity of respective obligations.

Annual remeasurements of the plans are recognized under Stockholders' Equity, in Other Comprehensive Income.

The main judgments exercised in calculating the obligation of post-employment benefit plans are: selection of the mortality table and the discount rate.

## **X - Service Revenues**

Commissions and Banking Fees are recognized when the company provides or offers services to customers, in an amount that reflects the consideration that the company expects to collect in exchange for those services. Incremental costs, when material, are recognized in assets and appropriated in income according to the expected term of the contract.

Service revenues related to credit cards, debit, current account, payments and receipts and economic, financial and brokerage advisory are recognized when said services are provided.

Revenue from certain services, such as fees from funds management, collection and custody, are recognized over the life of the respective agreements, as services are provided.

## XI - Capital transactions with non-controlling stockholders

Changes in an ownership interest in a subsidiary, which do not result in a loss of control, are accounted for as capital transactions and any difference between the amount paid and the carrying amount of non-controlling stockholders is recognized directly in stockholders' equity.

### Note 3 - Interbank investments

The accounting policy on interbank investments is presented in Note 2c II.

	06/30/2025
	Amortized cost
<b>Securities purchased under agreements to resell</b>	<b>211,348</b>
Collateral held	9,413
Collateral repledge	150,319
Collateral sold	51,616
<b>Interbank deposits</b>	<b>176,268</b>
<b>(Provision for expected credit loss)</b>	<b>(25)</b>
<b>Total</b>	<b>387,591</b>
<b>Current</b>	<b>245,068</b>
<b>Non-current</b>	<b>142,523</b>

Interbank investments are classified in stage 1.

The fair value for the total Money market is equal to its book value and for the total Interbank deposits is R\$ 176,873.

Transactions between related parties are detailed in Note 17a.

### Note 4 - Securities

The accounting policy on Securities is presented in Note 2c II.

#### a) Summary

		06/30/2025			
	Note	Gross book value	Expected credit loss	Fair value adjustment	Accounting Balance
At amortized cost (AC)	4b	111,891	(244)	-	111,647
At fair value through other comprehensive income (FVOCI)	4c	86,820	(674)	153	86,299
At fair value through profit or loss (FVPL)	4d	352,063	(123)	(1,027)	350,913
Designated at fair value through profit or loss (Designated FVPL)	4d	28,394	(15)	(108)	28,271
<b>Total</b>		<b>579,168</b>	<b>(1,056)</b>	<b>(982)</b>	<b>577,130</b>
<b>Current</b>					<b>90,264</b>
<b>Non-current</b>					<b>486,866</b>

Transactions between related parties are detailed in Note 17a.

**b) Securities at amortized cost (AC)**

	06/30/2025
	Gross book value
<b>Government securities</b>	<b>71,050</b>
Brazil	53,798
Latin America	4,101
Abroad	13,151
<b>Corporate securities</b>	<b>40,841</b>
Real estate receivables certificates	5,292
Fund quotas	15,279
Eurobonds and other	12,963
Financial bills	474
Other	6,833
<b>Total</b>	<b>111,891</b>
Expected credit loss	(244)
<b>Amortized cost</b>	<b>111,647</b>
<b>Current</b>	<b>30,400</b>
<b>Non-current</b>	<b>81,247</b>

**c) Securities at fair value through other comprehensive income (FVOCI)**

	06/30/2025		
	Gross book value	Fair value adjustment	Fair value
<b>Government securities</b>	<b>78,634</b>	<b>96</b>	<b>78,730</b>
Brazil	72,989	78	73,067
Latin America	268	(2)	266
Abroad	5,377	20	5,397
<b>Corporate securities</b>	<b>8,186</b>	<b>(617)</b>	<b>7,569</b>
Debentures	2,268	(18)	2,250
Eurobonds and other	5,397	(606)	4,791
Promissory and commercial notes	41	-	41
Other	480	7	487
<b>Total</b>	<b>86,820</b>	<b>(521)</b>	<b>86,299</b>
Shares (designated at FVOCI)	-	-	-
<b>Total</b>	<b>86,820</b>	<b>(521)</b>	<b>86,299</b>
Expected credit loss (Income)	(674)		
Fair value adjustment (OCI)	153		
<b>Fair value</b>	<b>86,299</b>		
<b>Current</b>			<b>3,414</b>
<b>Non-current</b>			<b>82,885</b>

#### d) Securities at fair value through profit or loss (FVPL)

	06/30/2025		
	Gross book value	Fair value adjustment	Fair value
<b>Government securities</b>	<b>225,601</b>	<b>587</b>	<b>226,188</b>
Brazil	222,688	546	223,234
Latin America	243	2	245
Abroad	2,670	39	2,709
<b>Corporate securities</b>	<b>8,562</b>	<b>(67)</b>	<b>8,495</b>
Real estate receivables certificates	276	(1)	275
Debentures	4,623	(91)	4,532
Eurobonds and other	2,710	14	2,724
Other	953	11	964
<b>Shares</b>	<b>19,685</b>	<b>(1,578)</b>	<b>18,107</b>
<b>Investment funds</b>	<b>98,215</b>	<b>(92)</b>	<b>98,123</b>
<b>Total</b>	<b>352,063</b>	<b>(1,150)</b>	<b>350,913</b>
Government securities (Designated FVPL)	28,394	(123)	28,271
<b>Total</b>	<b>380,457</b>	<b>(1,273)</b>	<b>379,184</b>
Expected credit loss (Income)	(138)		
Fair value adjustment (Income)	(1,135)		
<b>Fair value</b>	<b>379,184</b>		
Financial assets not subject to Expected credit loss	357,137	(1,166)	355,971
Financial assets subject to Expected credit loss	23,320	(107)	23,213
<b>Current</b>			<b>56,453</b>
<b>Non-current</b>			<b>322,731</b>

#### e) Fair value of assets and liabilities

	06/30/2025			
	Level 1	Level 2	Level 3	Fair value
<b>Financial assets</b>	<b>342,033</b>	<b>123,075</b>	<b>375</b>	<b>465,483</b>
<b>Financial assets at fair value through other comprehensive income</b>	<b>82,137</b>	<b>3,939</b>	<b>223</b>	<b>86,299</b>
Government securities	78,730	-	-	78,730
Corporate securities	3,407	3,939	223	7,569
<b>Financial assets at fair value through profit or loss</b>	<b>259,896</b>	<b>119,136</b>	<b>152</b>	<b>379,184</b>
Government securities	251,027	3,432	-	254,459
Corporate securities	5,589	2,849	57	8,495
Shares	2,357	15,655	95	18,107
Investment funds	923	97,200	-	98,123
<b>Derivative - assets</b>	<b>316</b>	<b>64,294</b>	<b>143</b>	<b>64,753</b>
<b>Non-financial assets</b>	<b>3,102</b>	<b>-</b>	<b>-</b>	<b>3,102</b>
<b>Derivative - liabilities</b>	<b>(1,877)</b>	<b>(60,071)</b>	<b>(567)</b>	<b>(62,515)</b>

## f) Result of fair value adjustment of assets and liabilities

	01/01 to 06/30/2025			
	Level 1	Level 2	Level 3	Adjustment to fair value
<b>Financial assets</b>	<b>7,923</b>	<b>150</b>	<b>(92)</b>	<b>7,981</b>
<b>Financial assets at fair value through other comprehensive income</b>	<b>1,328</b>	<b>80</b>	<b>(7)</b>	<b>1,401</b>
Government securities	1,096	-	-	1,096
Corporate securities	87	80	(7)	160
Shares	145	-	-	145
<b>Financial assets at fair value through profit or loss</b>	<b>6,595</b>	<b>70</b>	<b>(85)</b>	<b>6,580</b>
Government securities	5,827	60	-	5,887
Corporate securities	168	123	7	298
Shares	533	(291)	(92)	150
Investment funds	67	178	-	245
<b>Derivative - assets</b>	<b>2,205</b>	<b>(14,195)</b>	<b>(382)</b>	<b>(12,372)</b>
<b>Derivative - liabilities</b>	<b>(1,314)</b>	<b>14,318</b>	<b>422</b>	<b>13,426</b>

In the periods, there were no material transfers between Level 1 and Level 2. Transfers into and out of Level 3 are shown in Level 3 changes.

## g) Level 3 Movements

	Fair value at 01/01/2025	Total gains or losses (Realized / unrealized)		Purchases	Settlements	Transfers in and/or out of Level	Fair value at 06/30/2025	Total gains or losses (Unrealized)
		Recognized in Income	Recognized in Other comprehensive income					
Financial assets at fair value through other comprehensive income	218	23	-	-	(18)	-	223	(3)
Financial assets at fair value through profit or loss	139	22	-	-	-	(9)	152	(81)
Derivative - assets	468	12	-	97	(67)	(367)	143	(7)
Derivative - liabilities	(446)	(9)	-	(386)	61	213	(567)	(3)

## h) Sensitivity Analysis of Level 3 Operations

### Sensitivity analysis of Level 3 operations

The fair value of financial instruments classified in Level 3 is measured through valuation techniques based on correlations and associated products traded in active markets, internal estimates and internal models.

Significant unobservable inputs used for measurement of the fair value of instruments classified in Level 3 are: interest rates, underlying asset prices and volatility. Significant variations in any of these inputs separately may give rise to substantial changes in the fair value.

The table below shows the sensitivity of these fair values in scenarios of changes of interest rates or, asset prices, or in scenarios with varying shocks to prices and volatilities for nonlinear assets:

Sensitivity - Level 3 operations		06/30/2025	
Market risk factor groups	Scenarios	Impacts	
		Income	Stockholders' equity
Interest rate	I	(8.1)	(0.1)
	II	(202.5)	(3.1)
	III	(404.5)	(6.2)
Commodities, indexes and shares	I	(4.7)	-
	II	(9.5)	-
Nonlinear	I	(9.5)	-
	II	(18.6)	-

The following scenarios are used to measure sensitivity:

#### Interest rate

Based on reasonably possible changes in assumptions of 1, 25 and 50 basis points (scenarios I, II and III respectively) applied to the interest curves, both up and down, taking the largest losses resulting in each scenario.

#### Commodities, indexes and shares

Based on reasonably possible changes in assumptions of 5 and 10 percentage points (scenarios I and II respectively) applied to share prices, both up and down, taking the largest losses resulting in each scenario.

#### Nonlinear

Scenario I: Based on reasonably possible changes in assumptions of 5 percentage points on prices and 25 percentage points on the volatility level, both up and down, taking the largest losses resulting in each scenario.

Scenario II: Based on reasonably possible changes in assumptions of 10 percentage points on prices and 25 percentage points on the volatility level, both up and down, taking the largest losses resulting in each scenario.

**Note 5 - Derivatives**

The accounting policy on Derivatives is presented in 2c III.

The company trades in derivative with various counterparties to manage its overall exposure and to assist its customers in managing their own exposure.

## a) Derivatives by maturity date and counterparty

By reference amount	06/30/2025							
	Futures	Forward	Options	Swaps	NDF	Credit derivatives	Other	Total
<b>Maturity ranges</b>								
0 - 30	115,512	51,029	1,324,507	105,506	59,850	546	276	1,657,226
31 - 90	106,630	32,030	43,195	160,860	76,335	648	190	419,888
91 - 365	135,513	49,468	945,324	731,273	80,440	46,882	232	1,989,132
365 - 720	154,766	9,180	18,897	450,082	28,823	8,340	656	670,744
Over 720 days	141,265	5,368	9,738	703,621	8,034	59,772	4,824	932,622
<b>Total</b>	<b>653,686</b>	<b>147,075</b>	<b>2,341,661</b>	<b>2,151,342</b>	<b>253,482</b>	<b>116,188</b>	<b>6,178</b>	<b>5,669,612</b>
<b>Counterparties</b>								
Stock exchange	653,686	4,827	2,225,583	1,260,745	28,403	50,917	-	4,224,161
Over-the-counter market	-	142,248	116,078	890,597	225,079	65,271	6,178	1,445,451
Financial institutions	-	119,055	82,520	696,761	130,468	65,271	6,178	1,100,253
Companies	-	22,750	30,506	32,156	91,268	-	-	176,680
Individuals	-	443	3,052	161,680	3,343	-	-	168,518
<b>Total</b>	<b>653,686</b>	<b>147,075</b>	<b>2,341,661</b>	<b>2,151,342</b>	<b>253,482</b>	<b>116,188</b>	<b>6,178</b>	<b>5,669,612</b>
By fair value - assets	06/30/2025							
	Futures	Forward	Options	Swaps	NDF	Credit derivatives	Other	Total
<b>Maturity ranges</b>								
0 - 30	-	4,608	4,311	505	1,077	46	733	11,280
31 - 90	-	769	366	621	1,734	3	-	3,493
91 - 365	-	1,674	8,469	9,018	2,810	160	1	22,132
365 - 720	-	516	505	8,801	944	49	8	10,823
Over 720 days	-	336	582	14,470	398	939	300	17,025
<b>Total</b>	<b>-</b>	<b>7,903</b>	<b>14,233</b>	<b>33,415</b>	<b>6,963</b>	<b>1,197</b>	<b>1,042</b>	<b>64,753</b>
<b>Counterparties</b>								
Stock exchange	-	362	12,537	12,638	422	169	765	26,893
Over-the-counter market	-	7,541	1,696	20,777	6,541	1,028	277	37,860
Financial institutions	-	7,224	1,024	15,115	4,498	1,028	277	29,166
Companies	-	313	69	5,164	96	-	-	5,642
Individuals	-	4	603	498	1,947	-	-	3,052
<b>Total</b>	<b>-</b>	<b>7,903</b>	<b>14,233</b>	<b>33,415</b>	<b>6,963</b>	<b>1,197</b>	<b>1,042</b>	<b>64,753</b>
By fair value - liabilities	06/30/2025							
	Futures	Forward	Options	Swaps	NDF	Credit derivatives	Other	Total
<b>Maturity ranges</b>								
0 - 30	-	(6,178)	(2,516)	(1,242)	(600)	-	-	(10,536)
31 - 90	-	(1,611)	(547)	(715)	(1,189)	-	(2)	(4,064)
91 - 365	-	(2,030)	(8,141)	(8,542)	(3,611)	(17)	-	(22,341)
365 - 720	-	(114)	(826)	(7,809)	(1,361)	(25)	(60)	(10,195)
Over 720 days	-	(16)	(381)	(14,130)	(376)	(388)	(88)	(15,379)
<b>Total</b>	<b>-</b>	<b>(9,949)</b>	<b>(12,411)</b>	<b>(32,438)</b>	<b>(7,137)</b>	<b>(430)</b>	<b>(150)</b>	<b>(62,515)</b>
<b>Counterparties</b>								
Stock exchange	-	-	(10,061)	(14,665)	(1,585)	(202)	(80)	(26,593)
Over-the-counter market	-	(9,949)	(2,350)	(17,773)	(5,552)	(228)	(70)	(35,922)
Financial institutions	-	(8,148)	(1,701)	(11,657)	(2,236)	(228)	(70)	(24,040)
Companies	-	(1,494)	(45)	(4,436)	(88)	-	-	(6,063)
Individuals	-	(307)	(604)	(1,680)	(3,228)	-	-	(5,819)
<b>Total</b>	<b>-</b>	<b>(9,949)</b>	<b>(12,411)</b>	<b>(32,438)</b>	<b>(7,137)</b>	<b>(430)</b>	<b>(150)</b>	<b>(62,515)</b>

Own credit risk (DVA) was R\$ 8 and is composed of derivatives.

The amount of the margins pledged in guarantee was R\$ 16,278, composed basically of government securities.

**b) Derivatives by index**

	06/30/2025							
	Futures	Forward	Options	Swaps	NDF	Credit derivatives	Other	Total
<b>Shares</b>								
Reference amount	6,916	370	146,213	20,591	-	5,791	-	<b>179,881</b>
Fair value - asset	-	362	8,220	992	-	129	-	<b>9,703</b>
Fair value - liability	-	-	(7,381)	(1,037)	-	(100)	-	<b>(8,518)</b>
<b>Commodities</b>								
Reference amount	582	-	11,771	20	12,404	-	-	<b>24,777</b>
Fair value - asset	-	-	432	1	551	-	-	<b>984</b>
Fair value - liability	-	-	(479)	(1)	(510)	-	-	<b>(990)</b>
<b>Interest</b>								
Reference amount	604,270	4,178	1,990,387	2,066,784	2,647	110,397	6,178	<b>4,784,841</b>
Fair value - asset	-	4,179	2,056	31,063	-	1,068	309	<b>38,675</b>
Fair value - liability	-	(4,186)	(1,930)	(29,444)	(6)	(330)	(103)	<b>(35,999)</b>
<b>Foreign currency</b>								
Reference amount	41,918	142,527	193,290	63,947	238,431	-	-	<b>680,113</b>
Fair value - asset	-	3,362	3,525	1,359	6,412	-	733	<b>15,391</b>
Fair value - liability	-	(5,763)	(2,621)	(1,956)	(6,621)	-	(47)	<b>(17,008)</b>

**c) Credit derivatives**

	06/30/2025		
	Received risk	Transferred risk	Net risk
<b>Credit derivatives</b>			
CDS	(33,720)	41,218	7,498
TRS	(41,251)	-	(41,251)
<b>Total</b>	<b>(74,971)</b>	<b>41,218</b>	<b>(33,753)</b>

During the period, there were no credit events relating to the taxable events provided for in the agreements of Credit derivatives.

## Note 6 - Hedge accounting

### a) Summary maturity

	06/30/2025							
	0-1 year	1-2 years	2-3 years	3-4 years	4-5 years	5-10 years	Over 10 years	Total
<b>Cash flow hedge</b>	<b>77,750</b>	<b>61,806</b>	<b>19,690</b>	<b>9,853</b>	<b>2,437</b>	<b>5,560</b>	-	<b>177,096</b>
Hedge of deposits and repurchase agreements	52,959	41,909	9,771	2,671	1,924	5,560	-	114,794
Hedge of assets transactions	-	-	1,395	1,943	513	-	-	3,851
Hedge of asset-backed securities under repurchase agreements	24,791	19,897	8,524	5,239	-	-	-	58,451
<b>Hedge of net investment in foreign operations</b>	<b>9,977</b>	-	-	-	-	-	-	<b>9,977</b>
Hedge of net investment in foreign operations <sup>(1)</sup>	9,977	-	-	-	-	-	-	9,977
<b>Fair value hedge</b>	<b>13,145</b>	<b>12,233</b>	<b>12,487</b>	<b>7,853</b>	<b>1,733</b>	<b>7,055</b>	<b>1,835</b>	<b>56,341</b>
Hedge of loan operations	6,532	6,197	4,404	2,066	244	600	-	20,043
Hedge of funding	-	1,709	-	-	-	-	-	1,709
Hedge of securities at fair value through other comprehensive income	-	-	-	-	-	43	-	43
Hedge of securities at amortized cost	6,553	4,327	8,083	5,787	1,489	6,412	1,835	34,486
Hedge of firm commitments	60	-	-	-	-	-	-	60
<b>Total</b>	<b>100,872</b>	<b>74,039</b>	<b>32,177</b>	<b>17,706</b>	<b>4,170</b>	<b>12,615</b>	<b>1,835</b>	<b>243,414</b>

1) Classified as current, since instruments are renewed often.

### b) Hedge of cash flow

Strategies are used to manage the variation:

- In the cash flow of interest payment by using futures contracts: Hedge of time deposits and repurchase agreements (DI); Hedge of asset transactions (DI); Hedge of asset repurchase agreements (Selic).
- In the cash flow of interest payment by using swap contracts: Hedge of loan operations (TPM\*); Hedge of Funding (TPM\*); Hedge of assets denominated in UF\*.
- In the amount of the commitments assumed, caused by variation in the exchange rates: Hedging of expected highly probable transactions (foreign currency), not recognized in the Balance Sheet.

\*UF – Chilean unit of account / TPM – Monetary policy rate

Strategies	Heading	06/30/2025					
		Hedged item				Hedge instrument	
		Book value		Variation in value recognized in Other comprehensive income	Cash flow hedge reserve	Notional amount	Variation in fair value used to calculate hedge ineffectiveness
		Assets	Liabilities				
Interest rate risk							
Hedge of deposits and repurchase agreements	Securities sold under repurchase agreements and Deposits	-	115,192	398	398	114,794	398
Hedge of assets transactions	Operations with credit granting characteristics	3,831	-	-	-	3,851	-
Hedge of asset-backed securities under repurchase agreements	Securities purchased under agreements to resell	60,454	-	(1,426)	(1,426)	58,451	(1,426)
Foreign exchange risk							
Hedge of highly probable forecast transaction		-	-	-	(3)	-	-
Total		64,285	115,192	(1,028)	(1,031)	177,096	(1,028)

Hedges of deposits and repurchase agreements to resell, asset transactions and asset-backed securities under repurchase agreements are portfolio strategies.

The remaining balance in the reserve of cash flow hedge for which the hedge accounting is no longer applied is R\$ (3).

#### c) Hedge of net investment in foreign operations

Strategies aim to reduce exposure to foreign exchange variation arising from foreign investments in a foreign currency other than the head office's functional currency.

Strategies	06/30/2025					
	Hedged item				Hedge instrument	
	Book value <sup>(1)</sup>		Variation in value recognized in Other comprehensive income	Foreign currency conversion reserve	Notional amount	Variation in fair value used to calculate hedge ineffectiveness
	Assets	Liabilities				
Foreign exchange risk						
Hedge of net investment in foreign operations	10,063	-	(2,005)	(2,005)	9,977	(2,025)
Total	10,063	-	(2,005)	(2,005)	9,977	(2,025)

1) Recorded in the heading Derivatives.

#### d) Hedge of fair value

Strategies are used to mitigate exposure to fair value variation in interest receipts and future exchange rate fluctuations, attributable to changes in interest rates and exchange rates related to recognized assets and liabilities.

ITAÚ UNIBANCO uses interest rate Swap contracts and currency futures to protect the variation in fair value on the receipt and payment of interest and the future exchange rate exposures.

Hedged items are fixed assets and liabilities denominated in Chilean unit of account, fixed rate, in reais and/or foreign currencies.

Strategies	06/30/2025						
	Hedge Item					Hedge Instruments	
	Book value <sup>(1)</sup>		Fair Value		Variation in fair value recognized in income	Notional amount	Variation in fair value used to calculate hedge ineffectiveness
	Assets	Liabilities	Assets	Liabilities			
<b>Interest rate risk</b>							
Hedge of loan operations	20,043	-	20,444	-	401	20,043	(401)
Hedge of funding	-	1,712	-	1,710	2	1,709	(2)
Hedge of securities at fair value through other comprehensive income	46	-	44	-	(2)	43	2
Hedge of securities at amortized cost	34,763	-	35,074	-	311	34,486	(298)
<b>Foreign exchange risk</b>							
Hedge of firm commitments	-	58	-	75	(17)	60	17
<b>Total</b>	<b>54,852</b>	<b>1,770</b>	<b>55,562</b>	<b>1,785</b>	<b>695</b>	<b>56,341</b>	<b>(682)</b>

1) Values recorded in the heading Deposits, Securities and Operations with credit granting characteristics.

Hedges of loan operations are portfolio strategies.

The remaining accumulated amount of fair value hedge adjustments for items that are no longer hedged is R\$ 1,270, with effect on income of R\$ 603.

## Note 7 - Operations with credit granting characteristics

The accounting policy on operations with credit granting characteristics, which comprises credit operations, lease, other credits that are measured at Amortized cost, and securities, is presented in Note 2c II.

### a) Breakdown of the portfolio of operations with credit granting characteristics and lease

	06/30/2025
	Gross book value
<b>Individuals</b>	<b>239,091</b>
Personal loan	54,494
Payroll loans	49,963
Vehicles	290
Mortgage loans	134,344
<b>Companies</b>	<b>441,773</b>
Large companies	259,831
Micro / small and medium companies	181,942
<b>Foreign loans - Latin America</b>	<b>3,144</b>
<b>Total</b>	<b>684,008</b>
Expected credit loss	(28,046)
<b>Total</b>	<b>655,962</b>
<b>Current</b>	<b>322,830</b>
<b>Non-current</b>	<b>333,132</b>

The provision for expected credit loss comprises expected credit loss for operations of financial guarantees, credit commitments and credits to be released of R\$ (1,141).

### b) Gross book value by stages

Stage 1	Balance at 01/01/2025	Transfer to Stage 2	Transfer to Stage 3 <sup>(1)</sup>	Cure from Stage 2	Cure from Stage 3	Acquisition / (Settlement)	Write-Off	Balance at 06/30/2025
Individuals	186,797	(9,423)	(1,295)	13,632	84	18,592	-	208,387
Companies	413,474	(4,640)	(779)	4,948	349	624	-	413,976
Foreign units Latin America	3,056	-	-	-	-	88	-	3,144
<b>Total</b>	<b>603,327</b>	<b>(14,063)</b>	<b>(2,074)</b>	<b>18,580</b>	<b>433</b>	<b>19,304</b>	<b>-</b>	<b>625,507</b>
Stage 2	Balance at 01/01/2025	Cure to Stage 1	Transfer to Stage 3	Transfer from Stage 1	Cure from Stage 3	Acquisition / (Settlement)	Write-Off	Balance at 06/30/2025
Individuals	27,477	(13,632)	(5,404)	9,423	2,743	(2,347)	-	18,260
Companies	13,531	(4,948)	(3,161)	4,640	1,755	(149)	-	11,668
Foreign units Latin America	-	-	-	-	-	-	-	-
<b>Total</b>	<b>41,008</b>	<b>(18,580)</b>	<b>(8,565)</b>	<b>14,063</b>	<b>4,498</b>	<b>(2,496)</b>	<b>-</b>	<b>29,928</b>
Stage 3	Balance at 01/01/2025	Cure to Stage 1	Cure to Stage 2	Transfer from Stage 1	Transfer from Stage 2	Acquisition / (Settlement)	Write-Off	Balance at 06/30/2025
Individuals	13,411	(84)	(2,743)	1,295	5,404	889	(5,728)	12,444
Companies	19,891	(349)	(1,755)	779	3,161	(2,823)	(2,775)	16,129
Foreign units Latin America	5	-	-	-	-	(4)	(1)	-
<b>Total</b>	<b>33,307</b>	<b>(433)</b>	<b>(4,498)</b>	<b>2,074</b>	<b>8,565</b>	<b>(1,938)</b>	<b>(8,504)</b>	<b>28,573</b>

1) In the movement of transfer of operations from stage 1 to stage 3 over the period, a representative part thereof have first gone through stage 2.

Total of 3 Stages	Balance at 01/01/2025	Acquisition / (Settlement)	Write-Off	Balance at 06/30/2025
Individuals	227,685	17,134	(5,728)	239,091
Companies	446,896	(2,348)	(2,775)	441,773
Foreign units Latin America	3,061	84	(1)	3,144
<b>Total</b>	<b>677,642</b>	<b>14,870</b>	<b>(8,504)</b>	<b>684,008</b>

Of the total balance of the three stages, R\$ 25,227 are from renegotiated operations, of which 51.9% refers to restructured operations.

In the period, ITAÚ UNIBANCO renegotiated R\$ 458 of financial assets previously written down, composed of R\$ (458) of provision for expected credit loss.

### c) Expected credit loss by stages

Stage 1	Balance at 01/01/2025	Transfer to stage 2	Transfer to stage 3 <sup>(1)</sup>	Cure from stage 2	Cure from stage 3	Increase / (Reversal)	Write-Off	Balance at 06/30/2025
Individuals	(2,305)	664	78	(811)	(18)	(280)	-	(2,672)
Companies	(1,992)	236	66	(211)	(14)	369	-	(1,546)
Foreign units Latin America	(3)	-	-	-	-	-	-	(3)
<b>Total</b>	<b>(4,300)</b>	<b>900</b>	<b>144</b>	<b>(1,022)</b>	<b>(32)</b>	<b>89</b>	<b>-</b>	<b>(4,221)</b>

  

Stage 2	Balance at 01/01/2025	Cure to stage 1	Transfer to stage 3	Transfer from stage 1	Cure from stage 3	Increase / (Reversal)	Write-Off	Balance at 06/30/2025
Individuals	(3,501)	811	1,983	(664)	(829)	(2,002)	-	(4,202)
Companies	(2,097)	211	1,122	(236)	(531)	(1,223)	-	(2,754)
Foreign units Latin America	-	-	-	-	-	-	-	-
<b>Total</b>	<b>(5,598)</b>	<b>1,022</b>	<b>3,105</b>	<b>(900)</b>	<b>(1,360)</b>	<b>(3,225)</b>	<b>-</b>	<b>(6,956)</b>

  

Stage 3	Balance at 01/01/2025	Cure to stage 1	Cure to stage 2	Transfer from stage 1	Transfer from stage 2	Increase / (Reversal)	Write-Off	Balance at 06/30/2025
Individuals	(7,135)	18	829	(78)	(1,983)	(3,848)	5,728	(6,469)
Companies	(11,353)	14	531	(66)	(1,122)	(1,179)	2,775	(10,400)
Foreign units Latin America	(5)	-	-	-	-	4	1	-
<b>Total</b>	<b>(18,493)</b>	<b>32</b>	<b>1,360</b>	<b>(144)</b>	<b>(3,105)</b>	<b>(5,023)</b>	<b>8,504</b>	<b>(16,869)</b>

1) In the movement of transfer of operations from stage 1 to stage 3 over the period, a representative part thereof have first gone through stage 2.

Total of 3 Stages	Balance at 01/01/2025	Increase / (Reversal)	Write-Off	Balance at 06/30/2025
Individuals	(12,941)	(6,130)	5,728	(13,343)
Companies	(15,442)	(2,033)	2,775	(14,700)
Foreign units Latin America	(8)	4	1	(3)
<b>Total</b>	<b>(28,391)</b>	<b>(8,159)</b>	<b>8,504</b>	<b>(28,046)</b>

The consolidated balance of the three stages comprise expected credit loss for operations of financial guarantees, credit commitments and credits to be released of R\$ (1,141).

### d) Restricted operations and transfer of financial assets

Restricted and with co-obligation	06/30/2025		01/01 to 06/30/2025
	Gross book value		Income
	Assets	Liabilities	
Restricted operations on assets	8,910	8,919	(10)
Loan operations	8,910	-	(933)
Foreign borrowing through securities	-	8,919	923
Transfer of financial assets	226	226	-
<b>Total</b>	<b>9,136</b>	<b>9,145</b>	<b>(10)</b>

  

Without co-obligation	01/01 to 06/30/2025	
	Portfolio transferred	Income
Loan operations and other credits	6,066	60
Written off operations (WO)	446	26
<b>Total</b>	<b>6,512</b>	<b>86</b>

### e) Rural credit requirements

ITAÚ UNIBANCO HOLDING CONSOLIDATED performs the service of Rural Credit Requirements by means of loan operations, issuances of securities and investments in financial instruments, and the total balance of funds of R\$ 15,028 at 06/30/2025 and the requirements of investment of R\$ 14,491, which represents 104%. Costs for compliance with the regulations were R\$ 82 in the period.

## Note 8 - Funding and borrowing and onlending

### a) Summary

	06/30/2025
	Amortized Cost
<b>Deposits</b>	<b>875,486</b>
<b>Securities sold under repurchase agreements</b>	<b>511,952</b>
Own portfolio	301,972
Third-party portfolio	151,437
Free portfolio	58,543
<b>Debt instruments</b>	<b>314,518</b>
Funds from issues	246,175
Foreign loans through securities	22,914
Funding from structured operations certificates	23,734
Debt instruments with subordination clauses	21,695
<b>Borrowing and onlending</b>	<b>103,797</b>
<b>Total</b>	<b>1,805,753</b>
<b>Current</b>	<b>1,007,610</b>
<b>Non-current</b>	<b>798,143</b>

The total fair value of deposits is R\$ 875,428, of total Securities sold under repurchase agreements is equal to book value, of total Debt instruments is R\$ 311,794, of total Borrowing and onlending is R\$ 103,566.

In the Borrowing and onlending heading, foreign borrowing are basically represented by foreign exchange trade transactions relating to export pre-financing and import financing.

Transactions between related parties are detailed in Note 17a.

### b) Guaranteed Real Estate Notes

Guaranteed real estate bills (LIGs) are registered, transferrable and free trade credit securities, which are guaranteed by asset portfolio of the issuer itself, submitted to the fiduciary system.

The "Termo de emissão registrado", which details the conditions of LIG transactions, is available on the website [www.itaubr.com.br/relacoes-com-investidores](http://www.itaubr.com.br/relacoes-com-investidores), in the section Resultados e relatórios / Documentos regulatórios / Letra imobiliária garantida.

### I – Breakdown of asset portfolio

The asset portfolio linked to LIGs corresponds to 3.48% of the company's total assets. Its breakdown is presented in the table below. Further details are available in the "Demonstrativo de carteira de ativos (mensal)", in the section Resultados e relatórios / Documentos regulatórios / Letra imobiliária garantida.

	06/30/2025
Real estate loans	69,770
Government securities - Brazil	4,181
<b>Total asset portfolio</b>	<b>73,951</b>
<b>Total adjusted asset portfolio</b>	<b>73,951</b>
<b>Liabilities for issue of LIGs</b>	<b>64,115</b>
<b>Remuneration of the fiduciary agent</b>	<b>3</b>

## II - Requirements of asset portfolio

	06/30/2025
<b>Breakdown</b>	<b>94.4%</b>
<b>Sufficiency</b>	
Notional amount	115.3%
Present value under stress	101.2%
<b>Weighted average term</b>	
Of the asset portfolio	138.7 months
Of outstanding LIGs	34.0 months
<b>Liquidity</b>	
Net assets	9,673

### Note 9 - Provisions, contingent assets and contingent liabilities

The accounting policy on provisions, contingent assets and contingent liabilities is presented in Note 2c VI.

The company, in the ordinary course of its business, may be a party to legal proceedings labor, civil and tax nature. The contingencies related to these lawsuits are classified as follows:

#### a) Contingent assets

There are no contingent assets recorded.

#### b) Provisions and contingencies

#### I - Civil, labor and other risks provisions

Below are the changes in civil, labor and other risks provisions:

	06/30/2025			
	Civil	Labor	Other Risks	Total
<b>Opening balance - 01/01</b>	<b>2,210</b>	<b>7,823</b>	<b>958</b>	<b>10,991</b>
(-) Provisions guaranteed by indemnity clause	(169)	(584)	-	(753)
<b>Subtotal</b>	<b>2,041</b>	<b>7,239</b>	<b>958</b>	<b>10,238</b>
Adjustment / Interest	44	276	-	320
<b>Changes in the period reflected in results</b>	<b>280</b>	<b>1,838</b>	<b>85</b>	<b>2,203</b>
Increase	440	2,005	373	2,818
Reversal	(160)	(167)	(288)	(615)
Payment	(356)	(1,283)	(17)	(1,656)
<b>Subtotal</b>	<b>2,009</b>	<b>8,070</b>	<b>1,026</b>	<b>11,105</b>
(+) Provisions guaranteed by indemnity clause	174	585	-	759
<b>Closing balance</b>	<b>2,183</b>	<b>8,655</b>	<b>1,026</b>	<b>11,864</b>
<b>Current</b>	<b>960</b>	<b>3,377</b>	<b>328</b>	<b>4,665</b>
<b>Non-current</b>	<b>1,223</b>	<b>5,278</b>	<b>698</b>	<b>7,199</b>

For civil, labor and other risks provisions, the current amount of escrow deposits is R\$ 1,689 and non-current is R\$ 1,869.

## II - Tax and social security provisions

Tax provisions correspond to the principal amount of taxes involved in administrative or judicial tax arguments, subject to tax assessment notices, plus interest and, when applicable, fines and charges.

The table below shows the changes in the provisions:

	06/30/2025		
	Legal Obligations	Tax and Social	Total
	Note 13c	Security Obligations	
<b>Opening balance - 01/01</b>	<b>1,251</b>	<b>3,131</b>	<b>4,382</b>
<b>Subtotal</b>	<b>1,251</b>	<b>3,131</b>	<b>4,382</b>
Adjustment / Interest	34	684	718
<b>Changes in the period reflected in results</b>	<b>5</b>	<b>(1,232)</b>	<b>(1,227)</b>
Increase	5	107	112
Reversal	-	(1,339)	(1,339)
Payment	-	(723)	(723)
<b>Subtotal</b>	<b>1,290</b>	<b>1,860</b>	<b>3,150</b>
<b>Closing balance</b>	<b>1,290</b>	<b>1,860</b>	<b>3,150</b>
<b>Current</b>	-	-	-
<b>Non-current</b>	<b>1,290</b>	<b>1,860</b>	<b>3,150</b>

For tax and social security provisions, the amount of escrow deposits is classified as Non-current in the amount of R\$ 6,171.

During the period, ITAÚ UNIBANCO adhered to notices 25/2024 (deduction of tax amortization of goodwill in the calculation of IRPJ and CSLL) and 27/2024 (levy of social security contributions on amounts paid as PLR to employees and individual taxpayers), of the Comprehensive Transaction Program instituted by the Ministry of Finance. In addition, a provision was recognized for tax contingency of previous periods. The net effect on income was R\$ 429.

## III - Contingencies not provided for in the balance sheet

Amounts involved in administrative and judicial arguments with the risk of loss estimated as possible are not provided for and they are basically composed of:

### Civil and labor claims

In Civil Lawsuits with possible loss, total estimated risk is R\$ 3,629, and the nature refers to indemnity lawsuits or charging, with individual amounts that are not considered significant.

For Labor Claims with possible loss, estimated risk is R\$ 1,000.

### Tax and social security proceedings

The tax and social security obligations of possible loss totaled R\$ 20,913, and the main cases are described below:

- IRPJ and CSLL – Disallowance of Losses – R\$ 5,276: discussion on the amount of tax loss (IRPJ) and/or social contribution (CSLL) tax loss carryforwards used by the Federal Revenue Service when drawing up tax assessment notes that are still pending a final decision.
- ISS – Banking Activities/Provider Establishment – R\$ 3,148: it is understood that the banking operation is not to be confused with service and/or is not listed in Supplementary Law No. 116/3 or Decree-Law No. 406/68.
- IRPJ and CSLL – Deductibility of Losses with Loan Operations – R\$ 2,573: tax assessments issued for requirement of IRPJ and CSLL due to the alleged non-compliance with the legal criteria for the deduction of losses in the receipt of loans.

- INSS – Non-compensatory Amounts – R\$ 2,429: defends the non-levy of this contribution on these amounts, among which are profit sharing and stock options.

- IRPJ, CSLL, PIS and COFINS – Funding Expenses – R\$ 1,856: the deductibility of raising costs (Interbank deposits rates) for funds that were capitalized between Group companies.

- IRPJ and CSLL – Goodwill – Deduction – R\$ 1,301: the deductibility of goodwill for future expected profitability on the acquisition of investments.

- IRPJ, CSLL, PIS and COFINS – Requests for Offsetting Dismissed - R\$ 1,076: cases in which the liquidity and the certainty of credits offset are discussed.

#### **c) Accounts receivable – Reimbursement of provisions**

The receivables balance arising from reimbursements of contingencies totals R\$ 262 arising basically from the collateral equity recomposition in provisions for Civil, Labor and Tax Claims of the merged companies.

#### **d) Guarantees of contingencies**

The guarantees related to legal proceedings involving the company and basically consist of Securities in the amount of R\$ 2,627 and the amount deposited is R\$ 3,161.

### **Note 10 - Other assets and liabilities**

#### **a) Other assets**

	<b>Note</b>	<b>06/30/2025</b>
<b>Financial</b>		<b>30,231</b>
Trading and intermediation of securities		13,080
Deposits in guarantee - Contingent liabilities, provisions and legal obligations	9b I, 9b II	9,729
Operations without credit granting characteristics, net of provisions		3,149
Income receivable		1,881
Net amount receivables from reimbursement of provisions	9c	262
Other financial assets		2,130
<b>Non-financial</b>		<b>15,218</b>
Sundry domestic		7,373
Sundry foreign		33
Prepaid expenses		3,685
Actuarial assets of post-employment benefit plans	18d	381
Other non-financial assets		3,102
Other		644
<b>Total</b>		<b>45,449</b>
<b>Current</b>		<b>36,795</b>
<b>Non-current</b>		<b>8,654</b>

**b) Other liabilities**

	Note	06/30/2025
<b>Financial liabilities</b>		<b>14,410</b>
Payment transactions		10
Trading and intermediation of securities		10,469
Lease liabilities		211
Transactions related to credit assignments	7d	226
Funds to be released		2,928
Other liabilities		566
<b>Non-financial liabilities</b>		<b>30,247</b>
Charging and collection of taxes and similar		11,967
Social and statutory		7,709
Sundry foreign		2,501
Sundry domestic		237
Personnel provision		2,735
Obligations on official agreements and rendering of payment services		1,820
Provisions for sundry payments		906
Liabilities of post-employment benefit plans	18d	2,034
Income receivable		305
Other non-financial liabilities		33
<b>Total</b>		<b>44,657</b>
<b>Current</b>		<b>43,085</b>
<b>Non-current</b>		<b>1,572</b>

**Note 11 - Commissions**

The accounting policy on commissions is presented in Note 2c X.

	01/01 to 06/30/2025
Credit and debit cards	384
Current account services	1,521
<b>Asset management</b>	<b>467</b>
Funds	467
<b>Credit operations and financial guarantees</b>	<b>1,200</b>
Credit operations	413
Financial guarantees	787
Payments and collections	2,194
Advisory services and brokerage	278
Custody services	269
Other	428
<b>Total</b>	<b>6,741</b>

## Note 12 - Operating expenses

	01/01 to 06/30/2025
Compensation, payroll charges, welfare benefits, dismissals and training	(4,981)
Employees' profit sharing and share-based payment	(3,277)
Third-party and financial system services, security, transportation and travel expenses	(2,561)
Data processing and telecommunications	(2,258)
Installations and materials	(1,289)
Depreciation and amortization	(2,116)
Advertising, promotions and publicity	(682)
Selling - credit cards	(95)
Amortization of goodwill	(65)
Other	(1,540)
<b>Total</b>	<b>(18,864)</b>

## Note 13 - Taxes

The accounting policy on income tax and social contribution is presented in Note 2c VIII.

Taxes are calculated at the rates shown below and consider, for effects of respective calculation bases, the legislation in force applicable to each charge.

Income tax	15.00%	PIS	0.65%
Additional income tax	10.00%	COFINS	4.00%
Social contribution on net income	20.00%	ISS up to	5.00%

### a) Expenses for taxes and contributions

#### I - Breakdown of Income tax and social contribution calculation on net income

Due on operations for the period	01/01 to 06/30/2025
<b>Income before income tax and social contribution</b>	<b>15,914</b>
Charges (income tax and social contribution) at the rates in effect	(7,161)
<b>Increase / decrease in income tax and social contribution charges arising from:</b>	
Equity income in investees	3,738
Interest on capital	1,395
Other non-deductible expenses net of non taxable income <sup>(1)</sup>	3,303
<b>Total income tax and social contribution expenses</b>	<b>1,275</b>

1) Includes temporary (additions) and exclusions.

#### II - Tax expenses

The tax expenses are mainly composed of ISS, PIS and COFINS.

## b) Deferred taxes

### I - The deferred tax asset balance and its changes are represented by:

	01/01/2025	Realization / Reversal	Increase	06/30/2025
<b>Reflected in income</b>	<b>40,155</b>	<b>(6,402)</b>	<b>8,661</b>	<b>42,414</b>
Provision for expected credit loss	27,711	(52)	2,197	29,856
Tax loss and social contribution loss carryforwards	20	-	875	895
Provisions	5,213	(1,635)	1,424	5,002
Provision for profit sharing	2,848	(2,848)	2,271	2,271
Legal obligations	284	-	3	287
Adjustments of operations carried out on the futures settlement market	883	(883)	182	182
Graphic account provision	29	-	24	53
Provision for salary variations compensation fund	335	(5)	161	491
Adjustments to fair value of financial instruments at fair value through profit or loss and derivatives	8	(8)	15	15
Provision for fixed assets	46	(2)	1	45
Other non-deductible provisions	2,778	(969)	1,508	3,317
<b>Reflected in stockholders' equity</b>	<b>1,663</b>	<b>(255)</b>	<b>1,711</b>	<b>3,119</b>
Adjustments to fair value of financial instruments at fair value through other comprehensive income	320	(255)	1,648	1,713
Cash flow hedge	434	-	55	489
Post-employment benefits	909	-	8	917
<b>Total <sup>(1)</sup></b>	<b>41,818</b>	<b>(6,657)</b>	<b>10,372</b>	<b>45,533</b>

1) Deferred tax assets are classified in their totality as Non-current.

### II - The deferred tax liabilities balance and its changes are represented by:

	01/01/2025	Realization / Reversal	Increase	06/30/2025
<b>Reflected in income</b>	<b>2,690</b>	<b>(1,418)</b>	<b>2,758</b>	<b>4,030</b>
Adjustment of deposits in guarantee and provisions	1,206	(253)	146	1,099
Adjustments to fair value of financial instruments at fair value through profit or loss and derivatives	1,131	(1,131)	2,564	2,564
Post-employment benefits	241	(15)	48	274
Other	112	(19)	-	93
<b>Reflected in stockholders' equity - Adjustments to fair value of financial instruments at fair value through other comprehensive income</b>	<b>1,659</b>	<b>(1,659)</b>	<b>686</b>	<b>686</b>
<b>Total <sup>(1)</sup></b>	<b>4,349</b>	<b>(3,077)</b>	<b>3,444</b>	<b>4,716</b>
<b>Net Total (Asset - Liabilities)</b>	<b>37,469</b>	<b>(4,159)</b>	<b>7,507</b>	<b>40,817</b>

1) Deferred tax liabilities are classified in their totality as Non-current.

### III - The estimate of realization and present value of deferred tax assets are:

Year of realization	Deferred tax assets					
	Temporary differences	%	Tax loss/social contribution loss carryforwards	%	Total	%
2025	6,553	14.7%	875	97.8%	7,428	16.3%
2026	8,460	19.0%	2	0.2%	8,462	18.6%
2027	6,608	14.8%	18	2.0%	6,626	14.6%
2028	4,807	10.8%	-	-	4,807	10.6%
2029	4,620	10.3%	-	-	4,620	10.1%
After 2029	13,590	30.4%	-	-	13,590	29.8%
<b>Total</b>	<b>44,638</b>	<b>100.0%</b>	<b>895</b>	<b>100.0%</b>	<b>45,533</b>	<b>100.0%</b>
<b>Present Value <sup>(1)</sup></b>	<b>37,133</b>		<b>866</b>		<b>37,999</b>	

1) The average funding rate, net of tax effects, was used to determine the present value.

Projections of future taxable income include estimates of macroeconomic variables, exchange rates, interest rates, volumes of financial operations and service fees and other factors, which can vary in relation to actual data and amounts.

Net income in the financial statements is not directly related to the taxable income for income tax and social contribution, due to differences between accounting criteria and the tax legislation, in addition to corporate aspects. Accordingly, it is recommended that changes in realization of deferred tax assets presented above are not considered as an indication of future net income.

#### IV - Deferred tax assets not accounted

At 06/30/2025, deferred tax assets not accounted for correspond to R\$ 16 and result from Management's evaluation of their perspectives of realization in the long term.

##### c) Current tax liabilities

	Note	06/30/2025
Taxes and contributions on income payable		1,909
Other taxes and contributions payable		2,508
Legal obligations	9b II	1,290
<b>Total</b>		<b>5,707</b>
<b>Current</b>		<b>4,367</b>
<b>Non-current</b>		<b>1,340</b>

## Note 14 - Investments

Companies	Functional currency <sup>(5)</sup>	Capital	Stockholders' equity	Net income / (loss)	% of equity share		Number of shares		Balance at		Changes from			Investments at <sup>(4)</sup>
					Voting	Total	Common / quotas	Preferred	01/01/2025	01/01 to 06/30/2025			06/30/2025	
										Dividends paid / accrued <sup>(1)</sup>	Other events <sup>(2)</sup>	Equity in earnings <sup>(3)</sup>		
In Brazil									146,796	(9,096)	(11,664)	6,824	132,860	
ITB Holding Brasil Participações Ltda.	Real	33,948	54,195	630	99.99%	99.99%	7,428,509,424	-	56,959	(500)	(2,914)	630	54,175	
Itaú Cia. Securitizadora de Créditos Financeiros	Real	235	491	24	99.99%	99.99%	7,482,229,717	-	467	-	-	24	491	
Itauseg Participações S.A.	Real	6,970	10,987	1,762	62.38%	62.38%	3,739,050,940	-	6,010	(374)	118	1,099	6,853	
Redecard Instituição de Pagamento S.A.	Real	23,923	37,862	1,833	80.06%	80.06%	1,440,027,325	-	36,049	(2,896)	(4,313)	1,468	30,308	
Itaú BBA Trading S.A.	Real	4,693	5,090	292	89.75%	89.75%	100,958,458,722	-	8,448	(457)	(3,683)	262	4,570	
Dibens Leasing S.A. - Arrendamento Mercantil	Real	537	979	36	99.44%	99.44%	2,203,404,578	-	939	-	-	35	974	
Itaú Administradora de Consórcios Ltda.	Real	1,380	1,860	418	99.99%	99.99%	999,990	-	1,926	(484)	-	418	1,860	
Provar Negócios de Varejo Ltda.	Real	1,808	2,102	81	99.99%	99.99%	305,469,393	-	2,320	(301)	1	81	2,101	
Banco Itaú Consignado S.A.	Real	1,512	1,081	83	99.99%	99.99%	113,771,351,873	-	998	-	-	83	1,081	
Redecard Sociedade de Crédito Direto S.A.	Real	16,804	17,812	882	99.99%	99.99%	17,128,266,992	-	17,807	(878)	-	882	17,811	
Other interest	-	-	-	-	-	-	-	-	14,873	(3,206)	(873)	1,842	12,636	
Foreign									28	-	1	-	29	
ANK Platform S.A.	Peso Argentino	3	1	(1)	99.77%	99.77%	325,451,034	-	-	-	2	(1)	1	
Proserv - Promociones y Servicios, S.A. de C.V.	Peso Mexicano	34	28	1	99.99%	99.99%	193,812,888	-	28	-	(1)	1	28	
Total									146,824	(9,096)	(11,663)	6,824	132,889	

1) Dividends approved and not paid are recorded as Income receivable.

2) Corporate events arising from acquisitions, disposals, spin-offs, mergers, takeovers capital increases or reductions, and other comprehensive income, if applicable.

3) Comprises, at equity in earnings, values corresponding to unrealized gains.

4) Comprises only investments in associates and subsidiaries accounted for under the equity method. The balances presented do not consider capital reduction in the process of approval by BACEN and possible opposition from creditors, pursuant to article 174 of the Brazilian Corporate Law.

5) All overseas offices of the company have the same functional currency as the parent company, except for Itaú Unibanco S.A. Miami Branch, which uses US Dollar.

The following table presents the summary of the financial information of the investments of the company:

	06/30/2025			01/01 to 06/30/2025	
	Total Assets	Contingent Liabilities	Other Liabilities	Other comprehensive income	Total comprehensive income
<b>In Brazil</b>					
ITB Holding Brasil Participações Ltda.	56,345	2	93	(1,867)	(1,247)
Itaú Cia. Securitizadora de Créditos Financeiros	492	-	1	-	24
Itauseg Participações S.A.	11,821	1	-	1,242	3,058
Redecard Instituição de Pagamento S.A.	126,187	89	67,361	(4)	1,829
Itaú BBA Trading S.A.	5,694	9	11	(9)	287
Dibens Leasing - Arrendamento Mercantil S.A.	1,002	-	1	-	36
Itaú Administradora de Consórcios Ltda.	2,920	42	1,903	-	418
Provar Negócios de Varejo Ltda.	2,123	21	1	-	81
Banco Itaú Consignado S.A.	38,936	393	176	-	84
Redecard Sociedade de Crédito Direto S.A.	18,215	-	11,500	-	882
<b>Foreign</b>					
ANK Platform S.A.	1	-	1	(24)	(25)
Proserv - Promociones y Servicios, S.A. de C.V.	41	-	3	9	10

## Note 15 - Lease Operations - Lessee

The accounting policy on Lease operations (lessee) is presented in Note 2c V.

The total cash outflow with lease amounted to R\$ 16 and lease agreements in the amount of R\$ 209 were renewed. There are no relevant sublease agreements.

Total liabilities in accordance with remaining contractual maturities, considering their undiscounted flows, are presented below:

	06/30/2025
Up to 3 months	13
3 months to 1 year	36
From 1 to 5 years	173
Over 5 years	117
<b>Total financial liability</b>	<b>339</b>

Lease amounts recognized in the Consolidated Statement of Income:

	01/01 to 06/30/2025
Sublease revenues	16
Depreciation expenses	(10)
Interest expenses	(10)
Lease expenses for low value assets	(42)
Variable expenses not included in lease liabilities	(22)
<b>Total</b>	<b>(68)</b>

There was no impairment adjustment in the period.

## Note 16 - Stockholders' equity

### a) Capital

Capital is represented by 6,919,096,649 registered shares with no par value, of which 3,514,908,377 are common shares and 3,404,188,272 are preferred shares with no voting rights, but with tag-along rights in a public offering of shares, in a possible transfer of control, assuring them a price equal to eighty percent (80%) of the amount paid per voting share in the controlling block, and a dividend at least equal to that of the common shares.

At the Ordinary and Extraordinary Shareholders' Meeting (O/ESM) of April 30, 2025, an increase of capital in R\$ 4,935 was approved, through capitalization of the Profit reserves, with no issue of new shares.

## b) Dividends

Shareholders are entitled to a minimum mandatory dividend in each fiscal year, corresponding to 25% of adjusted net income, as set forth in the Bylaws.

### Stockholders' yields

	01/01 to 06/30/2025		
	Gross	WHT (With holding tax)	Net
<b>Paid</b>	<b>18,251</b>	<b>(195)</b>	<b>18,056</b>
Extraordinary dividends	14,000	-	14,000
Dividends (accrued in the previous period)	2,951	-	2,951
Interest on capital	1,300	(195)	1,105
<b>Accrued</b>	<b>3,549</b>	<b>(532)</b>	<b>3,017</b>
Interest on capital	3,549	(532)	3,017

Accrued dividends, when applicable, are recorded under heading Other liabilities.

## c) Profit reserves

Possible surplus of Profit reserves in relation to the Capital will be distributed or capitalized as required by the following O/ESM.

## d) Reconciliation of net income and stockholders' equity

	Net income	Stockholders' equity
	01/01 to 06/30/2025	06/30/2025
<b>ITAÚ UNIBANCO INDIVIDUAL</b>	<b>17,351</b>	<b>162,302</b>
Hedge in foreign operations	(304)	(212)
<b>ITAÚ UNIBANCO</b>	<b>17,047</b>	<b>162,090</b>

## Note 17 - Related parties

### a) Transactions with related parties

Transactions between related parties are carried out for amounts, terms and average rates in accordance with normal market practices during the period, and under reciprocal conditions. The principal related parties are as follows:

- Parent companies - direct shareholders: Itaú Unibanco Holding S.A., and its respective agency in Cayman, and indirect: Itaú Unibanco Participações S.A., Companhia E. Johnston de Participações and Itaúsa S.A.
- Group companies - the direct equity interests of ITAÚ UNIBANCO, as well as other companies and investments funds under the control of Itaú Unibanco Holding S.A.
- Associates – non-controlled companies by Itaú Unibanco Holding S.A.
- Other related parties:
  - Direct and indirect equity interests of Itaúsa S.A., in particular: Aegea Saneamento e Participações S.A.; Águas do Rio 1 SPE S.A., Águas do Rio 4 SPE S.A., Alpargatas S.A., Motiva Infraestrutura de Mobilidade S.A., Copa Energia Distribuidora de Gás S.A. and Dexco S.A.
  - Pension plans, in particular: Fundação Itaú Unibanco – Previdência Complementar and FUNBEP – Fundo de Pensão Multipatrocinado, closed-end supplementary pension entities, that administer retirement plans sponsored by Itaú Unibanco Holding S.A., created exclusively for employees.
  - Associations, in particular: Associação Cubo Coworking Itaú and Associação Itaú Viver Mais.
  - Foundations and Institutes, in particular: Fundação Saúde Itaú; Instituto Itaú Ciência, Tecnologia e Inovação and Instituto Unibanco.

	06/30/2025				
	Parent companies	Group companies	Associates	Other related parties	Total
<b>Assets</b>	<b>107,010</b>	<b>147,594</b>	<b>1,586</b>	<b>2,249</b>	<b>258,439</b>
Interbank investments	97,506	41,328	666	-	139,500
Securities and derivative financial instruments - assets and (liabilities)	93	100,886	295	417	101,691
Interbank and Interbranch accounts - assets and (liabilities)	3,791	3,487	-	-	7,278
Loan operations	532	791	203	1,496	3,022
Other assets	5,088	1,102	422	336	6,948
<b>Liabilities</b>	<b>(75,908)</b>	<b>(93,618)</b>	<b>(580)</b>	<b>(5,748)</b>	<b>(175,854)</b>
Deposits	(11,291)	(41,801)	(132)	(1,185)	(54,409)
Deposits received under securities repurchase agreements	(35,419)	(50,350)	(255)	(333)	(86,357)
Debt instruments	(29,100)	-	-	-	(29,100)
Borrowing and onlending	-	-	(43)	(163)	(206)
Other liabilities	(98)	(1,467)	(150)	(4,067)	(5,782)
	01/01 to 06/30/2025				
<b>Statement of Income</b>	<b>4,907</b>	<b>2,287</b>	<b>(63)</b>	<b>(652)</b>	<b>6,479</b>
Income related to financial operations	6,223	6,795	60	70	13,148
Expenses related to financial operations	(3,463)	(6,238)	(20)	(377)	(10,098)
Other operating revenues / (expenses)	2,146	1,719	(103)	(345)	3,417
Non-operating income	1	11	-	-	12

## b) Compensation and benefits of key management personnel

Compensation and benefits attributed to Management Members of the company in the period correspond to:

	01/01 to 06/30/2025
Fees	(452)
Profit sharing	(142)
Share-based payment plan	(412)
Others	(5)
<b>Total</b>	<b>(1,011)</b>

### Note 18 - Post-employment benefits

The accounting policy on post-employment benefits is presented in Note 2c IX.

The company sponsors retirement plans to its employees.

Retirement plans are managed by Closed-end Supplementary Pension Entities (EFPC) and are closed to new adhesions. These entities have an independent structure and manage their plans according to the characteristics of their regulations.

There are the following retirement plans:

- **Defined benefit plans (BD):** plans which scheduled benefits have their value established in advance, based on salaries and/or length of service of employees, and its cost is actuarially determined. The plans classified in this category are: Plano de Aposentadoria Complementar; Plano de Aposentadoria Complementar Móvel Vitalícia; Plano de Benefício Franprev; Plano de Benefício 002; Plano de Benefícios Prebeg; Plano BD UBB PREV; Plano de Benefícios II; Plano Básico Itaulam; Plano BD Itaucard; Plano de Aposentadoria Principal Itaú Unibanco managed by Fundação Itaú Unibanco - Previdência Complementar (FIU); and Plano de Benefícios I, managed by Fundo de Pensão Multipatrocinado (FUNBEP).

- **Defined contribution plans (CD):** are those plans which scheduled benefits have their value permanently adjusted to the investments balance, kept in favor of the participant, including in the benefit concession phase, considering net proceedings of its investment, amounts contributed and benefits paid. Defined Contribution plans include pension funds consisting of the portions of sponsor's contributions not included in a participant's account balance due to loss of eligibility for the benefit, and of monies arising from the migration of retirement plans in defined benefit modality. These funds are used for future contributions to individual participant's accounts, according to the respective benefit plan regulations. The plans classified in this category are: Plano Itaubanco CD; Plano de Aposentadoria Itaubank; Plano de Previdência REDECARD managed by FIU.

- **Variable contribution plans (CV):** in this type of plan, scheduled benefits present a combination of characteristics of defined contribution and defined benefit modalities, and the benefit is actuarially determined based on the investments balance accumulated by the participant on the retirement date. The plans classified in this category are: Plano de Previdência Unibanco Futuro Inteligente; Plano Suplementar Itaulam; Plano CV Itaucard; Plano de Aposentadoria Suplementar Itaú Unibanco managed by FIU and Plano de Benefícios II managed by FUNBEP.

## a) Main actuarial assumptions

The table below shows the actuarial assumptions of demographic and financial nature uses to calculate the defined benefit obligation:

Type	Assumption	06/30/2025
Demographic	Mortality table	AT-2000 softned by 10%
Financial	Discount rate <sup>(1)</sup>	11.59% p.a.
Financial	Inflation <sup>(2)</sup>	4,00% p.a.

1) Considers the interest rates of the National Treasury Notes (NTN-B) with maturity dates near the terms of the respective obligations, compatible with the economic scenario observed on the balance sheet closing date, considering the volatility of interest market and models used.

2) Long-term inflation projected by the market, according to the maturity of each plan.

## b) Other post-employment benefits

ITAÚ UNIBANCO and its subsidiaries does not have additional liabilities related to post-employment benefits, except in cases arising from maintenance commitments assumed in acquisition agreements which occurred over the years, as well as those benefits originated from court decision in the terms and conditions established, in which there is total or partial sponsorship of health care plans for a specific group of former employees and their beneficiaries. Its costing is actuarially determined so as to ensure coverage maintenance. These plans are closed to new applicants.

Assumptions for discount rate, inflation, mortality table and actuarial method are the same as those used for retirement plans. ITAÚ UNIBANCO used the percentage of 4% p.a. for medical inflation, additionally considering, inflation rate of 4% p.a.

Particularly in other post-employment benefits, there is medical inflation risk associated with above expectation increases in medical costs. To mitigate this risk, the same financial risks mitigation strategies are used.

## c) Asset management

The purpose of the management of the funds is the long-term balance between pension assets and liabilities with payment of benefits by exceeding actuarial goals (discount rate plus benefit adjustment index, established in the plan regulations).

Below is a table with the allocation of assets by category, segmented into Quoted in an active market and Not quoted in an active market:

Types	Fair value	% Allocation
	06/30/2025	06/30/2025
<b>Fixed income securities</b>	<b>20,884</b>	<b>96.5%</b>
Quoted in an active market	20,251	93.6%
Non quoted in an active market	633	2.9%
<b>Variable income securities</b>	<b>1</b>	<b>-</b>
Quoted in an active market	1	-
<b>Structured investments</b>	<b>128</b>	<b>0.6%</b>
Non quoted in an active market	128	0.6%
<b>Real estate</b>	<b>548</b>	<b>2.5%</b>
<b>Loans to participants</b>	<b>86</b>	<b>0.4%</b>
<b>Total</b>	<b>21,647</b>	<b>100.0%</b>

The defined benefit plan assets include shares of ITAÚ UNIBANCO, its main parent company Itaúsa S.A. and of subsidiaries of the latter, with a fair value of R\$ 1, and real estate rented to group companies, with a fair value of R\$ 481.

d) Change in the net amount recognized in the balance sheet

	06/30/2025								
	BD and CV plans				CD plans			Other post-employment benefits	Total
	Net asset	Actuarial liabilities	Asset ceiling	Recognized amount	Pension plan fund	Asset ceiling	Recognized amount	Liabilities	Recognized amount
Amounts at the beginning of the period	21,215	(18,503)	(4,237)	(1,525)	444	(81)	363	(562)	(1,724)
Amounts recognized in income (1+2+3+4)	1,179	(1,027)	(239)	(87)	6	(6)	-	(31)	(118)
1 - Cost of current service	-	(5)	-	(5)	-	-	-	-	(5)
2 - Cost of past service	-	-	-	-	-	-	-	-	-
3 - Net interest	1,179	(1,022)	(239)	(82)	25	(6)	19	(31)	(94)
4 - Other expenses <sup>(1)</sup>	-	-	-	-	(19)	-	(19)	-	(19)
Amount recognized in stockholders' equity - other comprehensive income (5+6+7)	-	-	(19)	(19)	-	-	-	-	(19)
5 - Effects on asset ceiling	-	-	(19)	(19)	-	-	-	-	(19)
6 - Remeasurements	-	-	-	-	-	-	-	-	-
Changes in demographic assumptions	-	-	-	-	-	-	-	-	-
Changes in financial assumptions	-	-	-	-	-	-	-	-	-
Experience of the plan <sup>(2)</sup>	-	-	-	-	-	-	-	-	-
7 - Exchange variation	-	-	-	-	-	-	-	-	-
Other (8+9+10)	(747)	914	-	167	-	-	-	41	208
8 - Receipt by Destination of Resources	-	-	-	-	-	-	-	-	-
9 - Benefits paid	(914)	914	-	-	-	-	-	41	41
10 - Contributions and investments from sponsor	167	-	-	167	-	-	-	-	167
Amounts at the end of period	21,647	(18,616)	(4,495)	(1,464)	450	(87)	363	(552)	(1,653)
Amount recognized in Assets				18			363	-	381
Amount recognized in Liabilities				(1,482)			-	(552)	(2,034)

1) Corresponds to the use of asset amounts allocated in pension funds of the defined contribution plans.

2) Correspond to the income obtained above / below the expected return and comprise the contributions made by participants.

Net interest corresponds to the amount calculated on 01/01/2025 based on the initial amount (Net Assets, Actuarial Liabilities and Restriction of Assets), taking into account the estimated amount of payments/receipts of benefits/contributions, multiplied by the discount rate of 11.59% p.a.

#### e) Defined benefit contributions

	Estimated contributions	Contributions made
	2025	01/01 to 06/30/2025
Retirement plan - FIU	13	23
Retirement plan - FUNBEP	94	142
<b>Total</b>	<b>107</b>	<b>165</b>

#### f) Maturity profile of defined benefit liabilities

	Duration <sup>(1)</sup>	2025	2026	2027	2028	2029	2030 to 2034
Pension plan - FIU	8.11	1,221	1,169	1,207	1,241	1,275	6,779
Pension plan - FUNBEP	7.60	716	733	750	767	782	4,084
Other post-employment benefits	7.29	85	91	72	45	47	258
<b>Total</b>		<b>2,022</b>	<b>1,993</b>	<b>2,029</b>	<b>2,053</b>	<b>2,104</b>	<b>11,121</b>

1) Average duration of plan's actuarial liabilities.

### Note 19 - Supplementary information

#### a) Insurance policy

The company, despite the reduced risk exposure due to the low physical concentration of its assets, has a policy of insuring valuables and assets at amounts considered sufficient to cover possible losses.

#### b) Overseas offices

ITAÚ UNIBANCO carries out operations through its branches: Miami Branch and Nassau Branch. In the period, the net income of branches abroad totaled R\$ (2,341).

#### c) Risk and capital management

Risk and capital management is an essential tool to optimize the use of resources and select the best business opportunities, aiming to obtaining the best Risk x Return ratio.

The document entitled "Public Access Report", that details the guidelines established by the conglomerate's risk control internal policy, and is not included in the financial statements, may be viewed on the website [www.itaubr.com/investor-relations](http://www.itaubr.com/investor-relations), in the section Itaú Unibanco, Corporate Governance, Policies, Reports.

#### d) Regulatory non-recurring result

Presentation of regulatory non-recurring result, net of tax effects, in accordance with the criteria established by BCB Resolution No. 2/2020:

	01/01 to 06/30/2025
<b>Regulatory non-recurring result</b>	<b>(148)</b>
Provision for restructuring	(556)
Provision for tax	429
Other	(21)