

Minutes of the Extraordinary General Stockholders' Meeting

DATE, TIME AND VENUE: On April 28, 2026, at 11:10 a.m., exclusively held online and remotely, via videoconference, in accordance with CVM Resolution No. 81/2022.

CHAIR: Álvaro Felipe Rizzi Rodrigues – Chairman; Bruno Henrique Barros de Moura – Secretary.

QUORUM: Stockholders representing 92,28% of common shares of the Company's capital stock.

LEGAL ATTENDANCE: Company's management members, members of the Supervisory Council and a representative of PricewaterhouseCoopers Auditores Independentes.

CALL NOTICE: The General Stockholders' Meeting was duly called, in accordance with the Call Notice published in O Estado de S. Paulo newspaper on March 28, 2026 (printed version: page B3 and digital version: page 01), on March 30, 2026 (printed version: page B11 and digital version: page 01), and on March 31, 2026 (printed version: page B5 and digital version: page 01).

REMOTE VOTING: The consolidating voting map summarized the votes cast remotely voting was disclosed and made available to the shareholders.

RESOLUTIONS ADOPTED:

1. Stockholders were informed that these minutes would be drafted in a summarized format.
2. The publication of the minutes omitting stockholders' signatures, in accordance with Article 130, paragraph 2, of Law No. 6,404/76, as amended ("Brazilian Corporate Law") was approved. The waiving of the reading of the "Consolidated Voting Map" and agenda-related documents was authorized, since said documents had already been widely disclosed and made available to stockholders and the market.
3. The Protocol and Justification of Merger ("Protocol and Justification") entered into on March 27, 2026 by the management bodies of the Company and representatives of **BANCO ITAUCARD S.A.** ("ITAUCARD") was approved, which establishes all the terms and conditions of the merger of **ITAUCARD** into the Company, by means of the transfer of all of its assets and its resulting dissolution. The Protocol and Justification is an integral part of these minutes as Attachment I ("Merger").

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4. The appointment and engagement of expert company PricewaterhouseCoopers Auditores Independentes Ltda. - PwC ("Appraiser"), with head office in the city and state of São Paulo (SP), at Avenida Brigadeiro Faria Lima, 3.732, 16º andar, partes 1 e 6, Edifício Adalmiro Dellape Baptista B32, Itaim Bibi, CEP 04538-132, enrolled in the Corporate Taxpayer's Registry (CNPJ/MF) under No. 61.562.112/0001-20 and in the Regional Accounting Council of the São Paulo State under No. 2SP000160/O-5 was ratified as the company responsible for preparing the appraisal report on the book net worth of **ITAUCARD** to be merged into the Company ("Appraisal Report") as of December 31, 2025 ("Merger Base Date").

5. The Appraisal Report prepared by the Appraiser based on the balance sheet drawn up on the Merger Base Date was approved to value **ITAUCARD** equity at fifty-one million, eight hundred and fifty-six thousand, two hundred and seventy-three reais and twenty-seven (R\$51.856.273,27). The Appraisal Report is attached to the Protocol and Justification, which is an integral part of these minutes as Attachment I.

6. The merger of **ITAUCARD** into the Company was approved under the terms of the Protocol and Justification. As stated in the Protocol and Justification, taking into consideration that **ITAUCARD** is a wholly-owned subsidiary of the Company, the merger of **ITAUCARD** through the absorption of its total equity into the Company will not imply a capital increase or the issuance of new shares by the Company.

6.1. It was recorded that, upon completion of the merger, **ITAUCARD** will be definitively dissolved and all of its assets will be transferred to the **ITAÚ UNIBANCO HOLDING**, which, under the terms of the law, will succeed **ITAUCARD** in its assets, rights, properties, obligations, contingencies and responsibilities, on a universal basis and for all legal purposes. The **ITAÚ UNIBANCO HOLDING** will be responsible for keeping the accounting and corporate books and for cancelling the registration of **ITAUCARD** before the Federal Revenue Service and other bodies accordingly.

6.2. It was also recorded that the merger will be carried out after the prior approval from the Central Bank of Brazil ("BACEN"), and will come into effect on the last day of the month in which said previous approval is obtained, in compliance with Article 26, main paragraph, and paragraph 2, of Resolution No. 4,817/20 of the National Monetary Council. Once the merger is carried out, **ITAUCARD** will be definitely dissolved for any and all purposes and rights, in accordance with Article 219, item II, and Article 227 of Brazilian Corporate Law.

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6.3. As there are no minority stockholders in **ITAUCARD** nor an exchange ratio or capital increase in the Company, the provisions of Article 264 of the Brazilian Corporate Law will not apply. Additionally, nor will Articles 137 and 256 of the Brazilian Corporate Law apply, since **ITAUCARD** is a wholly-owned subsidiary of the **ITAÚ UNIBANCO HOLDING**.

7. The Company's management members were authorized, as provided for in its Bylaws, to perform any and all acts and execute all documents required for the implementation and formalization of the said approved resolutions, in accordance with the Protocol and Justification, as set forth in legislation in force.

8. It amended Article 3, head provision, of the Bylaws for the purpose of recording the new composition of the Company's subscribed and paid-in share capital, following resolutions of the Board of Directors regarding the cancellation of shares and the increase of capital within the limit of the authorized capital.

9. An amendment to the Company's Bylaws was approved, so that in Article 9, item 9.1, the maximum number of members of the Board of Officers is changed, which will now be composed of five (5) to sixty (60) members.

10. It consolidated the Corporate Bylaws to document the amendments approved in aforementioned items, which will be effective as initialed by the Chair, after the resolutions of this Meeting are ratified by the BACEN.

REMOTE VOTING: The receipt of 306 remote voting forms was recorded in the period from 03/27/2026 and 04/24/2026 and then duly computed and consolidated in the final voting map.

QUORUM FOR RESOLUTIONS: Resolutions were adopted by the majority of votes, as stated in the final voting map attached to these minutes detailing the percentages of approval, rejection and abstention on each matter resolved upon at the General Stockholders' Meeting.

DOCUMENTS FILED AT THE HEAD OFFICE: Opinion of the Supervisory Council, Board of Directors Proposal released on March 27, 2026, voting maps and votes cast by the Company's shareholders.

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CLOSING: Once the work was completed, these minutes were signed after being drafted, read and approved by all. São Paulo (SP), April 28, 2026. (undersigned) Álvaro Felipe Rizzi Rodrigues – Chairman; Bruno Henrique Barros de Moura – Secretary.

Gustavo Lopes Rodrigues
Investor Relations Officer

**ATTACHMENT I
OF THE SUMMARIZED MINUTES OF THE EXTRAORDINARY GENERAL
STOCKHOLDERS' MEETING OF APRIL 28, 2026**

PROTOCOL AND JUSTIFICATION OF THE MERGER OF BANCO ITAUCARD S.A. INTO ITAÚ UNIBANCO HOLDING S.A.

By this Merger Protocol and Justification ("Protocol and Justification"), entered into in accordance with the provisions of Articles 224 and 225 of Law No. 6,404, of December 15, 1976 ("Brazilian Corporate Law"), and other applicable legal provisions, and in the due form of law, the parties qualified below:

1. BANCO ITAUCARD S.A., headquartered in the City and State of São Paulo, at Praça Alfredo Egydio de Souza Aranha, 100, Torre Olavo Setubal, 7º andar, parte A, Parque Jabaquara, CEP 04344-902, enrolled with the Corporate Taxpayer's Registry (CNPJ) under No. 17.192.451/0001-70 and the Company Registry Identification Number (NIRE) No. 35300176871 ("**ITAUCARD**"), herein represented by its undersigned Officers;

2. ITAÚ UNIBANCO HOLDING S.A., headquartered in the City and State of São Paulo, at Praça Alfredo Egydio de Souza Aranha, No. 100, Torre Olavo Setubal, Piso Itaú Unibanco, Parque Jabaquara, CEP 04344-902, enrolled with the Corporate Taxpayer's Registry (CNPJ) under No. 60.872.504/0001-23 and with the Company Registry Identification Number (NIRE) No. 35300010230 ("**ITAÚ UNIBANCO HOLDING**"), herein represented by its undersigned Officers;

ITAUCARD and **ITAÚ UNIBANCO HOLDING**, hereinafter jointly referred to as the "Companies" or the "Parties".

WHEREAS:

(i) Itaú Unibanco Conglomerate has continuously sought to rationalize the use of its resources and optimize its structures and businesses, with a view to providing greater efficiency and return on invested capital to its shareholders. Accordingly, on February 26, 2026, **ITAÚ UNIBANCO HOLDING**'s Board of Directors approved the proposal for a corporate restructuring for the merger of **ITAUCARD** into **ITAÚ UNIBANCO HOLDING** as further detailed below ("Merger" or "Transaction"). The purpose of the Merger is to transfer to **ITAÚ UNIBANCO HOLDING** the remaining assets and liabilities of **ITAUCARD**, which is no longer an operating company.

(ii) (a) in 2022, most of the activities carried out by **ITAUCARD** were transferred to **ITAÚ UNIBANCO HOLDING**, and (b) in 2024, certain remaining activities **ITAUCARD** related to payment accounts were transferred to **ITAÚ UNIBANCO S.A.** Therefore, based on studies conducted, the definitive merger of **ITAUCARD** into **ITAÚ UNIBANCO HOLDING** is convenient and more efficient from a structural standpoint.

(iii) currently **ITAUCARD** is fully directly held by **ITAÚ UNIBANCO HOLDING**.

THE PARTIES HERE TO AGREE to execute this Protocol and Statement of Reasons, which will be ruled by the following terms and conditions:

1. REASONS AND PURPOSES OF THE TRANSACTION AND THE COMPANIES' INTEREST IN ITS IMPLEMENTATION

1.1. After studies about the convenience of the Transaction and based on the arguments included in the recitals above, the Companies' management members have concluded that the restructuring will fully meet Itaú Unibanco Conglomerate's interests.

1.2. The purpose of **ITAUCARD** Merger is to seek greater synergy among the companies and activities of the Itaú Unibanco Conglomerate for the purpose of streamlining costs and achieving more efficiency.

1.3. The Merger will result in the dissolution of **ITAUCARD** and the absorption of its assets by **ITAÚ UNIBANCO HOLDING**, leading to the reduction of its maintenance costs and thus providing the rationalization of its administrative and commercial activities and the improvement of the corporate structure to which the Companies are linked.

1.4. We take this opportunity to clarify that **ITAÚ UNIBANCO HOLDING** is a multiple bank authorized to operate by the Central Bank of Brazil ("BACEN"), the reason why it has a corporate purpose that is appropriate for carrying out the activities to be transferred by **ITAUCARD**.

2. APPRAISAL CRITERIA, BASE DATE AND TREATMENT GIVEN TO SUBSEQUENT CHANGES IN EQUITY

2.1. **ITAUCARD's** equity to be merged into **ITAÚ UNIBANCO HOLDING** will be appraised at book net worth, based on **ITAUCARD's** balance sheet as of December 31, 2025 ("Merger Base Date").

2.2. Expert company PricewaterhouseCoopers Auditores Independentes Ltda. ("PWC"), headquartered in the City and State of São Paulo, at Avenida Brigadeiro Faria Lima, 3,732, 16º andar, partes 1 e 6, Adalmiro Dellape Baptista Building B32, Itaim Bibi, CEP 04538-132, registered with the Corporate Taxpayer's Registry (CNPJ) under No. 61.562.112/0001-20, Registered Accounting Council of the State of São Paulo under No. 2SP000160/O-5, has been hired to appraise **ITAUCARD's** book net worth to be merged into **ITAÚ UNIBANCO HOLDING**, based on the balance sheet as of the Merger Base Date. The appraisal report on the book net worth ("Appraisal Report") is an integral part of this Protocol and Justification, under the terms of Attachment I hereto, and the value specified in it will be submitted to the review and approval by the Companies' stockholders, in accordance with the law.

2.3. **ITAÚ UNIBANCO HOLDING** will merge **ITAUCARD**'s equity, valued at fifty-one million, eight hundred fifty-six thousand, two hundred seventy-three reais and twenty-seven centavos (R\$ 51,856,273.27). Accordingly, after the Merger, **ITAÚ UNIBANCO HOLDING**'s equity can be represented as follows:

Descriptions of accounts	Balance sheet as of December 31, 2025	Amount merged from Itaucard	Cancellation of the investment	Balance sheet after the merger
Capital	136.909.898.070,00	50.000.000,00	(50.000.000,00)	136.909.898.070,00
Capital Reserve	2.873.374.501,30			2.873.374.501,30
Retained Earnings	57.106.300.244,20	1.856.273,27	(1.856.273,27)	57.106.300.244,20
Other Comprehensive Income	(897.140.697,93)			(897.140.697,93)
(Treasury Shares	(12.731.328,95)			(12.731.328,95)
Total do Patrimônio Líquido	195.979.700.788,62	51.856.273,27	(51.856.273,27)	195.979.700.788,62

2.4. Taking into account that **ITAUCARD** is a wholly-owned subsidiary of **ITAÚ UNIBANCO HOLDING**, the Merger will not imply any capital increase or the issue of new shares of **ITAÚ UNIBANCO HOLDING**.

2.5. The Merger will (i) be carried out through an Extraordinary General Meeting of **ITAUCARD**, in which at least the following must be approved: this Protocol and Justification and the Merger, the appointment and hiring of PwC as the appraisal firm, the Appraisal Report prepared by PwC, with its management members being authorized to perform the acts necessary to implement the Merger; (ii) be carried out through an Extraordinary General Stockholders' Meeting of **ITAÚ UNIBANCO HOLDING**, in which at least the following must be approved: this Protocol and Justification, the appointment and hiring of PwC as the appraisal firm, the Appraisal Report prepared by PwC and the Merger, with its management members being authorized to perform the acts necessary to implement the Transaction; and (iii) be subject to approval from the Central Bank of Brazil and shall become effective on the last day of the month in which said regulatory approval is obtained ("Effective Date").

2.6. After the Transaction, **ITAUCARD** will be dissolved, and all of its assets will be transferred to **ITAÚ UNIBANCO HOLDING**, which, in accordance with the law, will succeed **ITAUCARD** in the effective or contingent rights and obligations, on a universal basis and for all legal purposes.

2.7. Any equity changes between the Merger Base Date and the Effective Date will be recognized by **ITAUCARD** and transferred to **ITAÚ UNIBANCO HOLDING**.

3. CAPITAL AND EXCHANGE RATIO

3.1. After the Merger, **ITAUCARD** will be dissolved, and all common and preferred shares it has issued will be cancelled. In accordance with item 2.4 above and considering that **ITAUCARD** is a wholly-owned subsidiary of **ITAÚ UNIBANCO HOLDING**, the Merger will not result in an increase or the issue of new shares of **ITAÚ UNIBANCO HOLDING**. Therefore, after the Merger is finalized, **ITAÚ UNIBANCO HOLDING**'s capital stock will remain being one hundred thirty-six billion, nine hundred nine million, eight hundred ninety-eight thousand and seventy reais (R\$ 136,909,898,070.00) represented by for eleven billion, twenty-six million, eight hundred sixty-nine thousand, one hundred ninety-two (11,026,869,192) book-entry shares with no par value, of which five billion, six hundred seventeen million, seven hundred forty-two thousand, nine hundred seventy-seven (5,617,742,977) common shares and five billion, four hundred nine million, one hundred twenty-six thousand, two hundred fifteen (5,409,126,215) preferred shares.

3.1.1. Taking into account that the Merger will not give rise to a capital increase and/or the issue of new shares by **ITAÚ UNIBANCO HOLDING**, there is no need to set out criteria for an exchange ratio.

4. AMENDMENTS TO THE BYLAWS

4.1. This Transaction will not result in a capital increase and/or an amendment **ITAÚ UNIBANCO HOLDING**'s Bylaws.

5. OTHER CONSIDERATIONS

5.1. Once the Merger is effective, all assets, rights, properties, obligation, contingencies, and responsibilities of **ITAUCARD** will automatically be transferred, at book net worth, to **ITAÚ UNIBANCO HOLDING**'s assets, which will succeed **ITAUCARD** on a universal basis, regardless of any other formalities beyond those provided for by law. The costs and expenses arising from the implementation of the Merger will be the responsibility of **ITAÚ UNIBANCO HOLDING**.

5.2. As **ITAÚ UNIBANCO HOLDING** is the only stockholder of **ITAUCARD** and has already stated a favorable position for the Transaction, no share reimbursement amount has to be determined nor will the provisions of Article 264 of Brazilian Corporate Law apply. Likewise, nor will Articles 137 and 256 of the Brazilian Corporate Law be applicable, since **ITAUCARD** is a wholly-owned subsidiary of **ITAÚ UNIBANCO HOLDING**.

5.3. Taking into account that the Merger involves **ITAUCARD** and **ITAÚ UNIBANCO HOLDING**, and both companies are authorized to operate by the Central Bank of Brazil,

the Transaction will be submitted to approval from the latter, in accordance with applicable regulation.

5.4. The Companies have agreed to file and publish the Merger related acts, in accordance with applicable legislation, after the terms of the Transaction are approved by their proper bodies, under the terms of this Protocol and Justification, and after the review and approval from the Central Bank of Brazil.

5.5. This Protocol and Justification is entered into on an irrevocable and irreversible basis, binding the signatories hereto and their successors, and will be governed and construed in accordance with applicable legislation and rules. It is hereby appointed the venue of the judicial district of the City of São Paulo to settle any controversies arising from this Protocol and Justification

IN WITNESS WHEREOF, the Parties hereby have executed this Protocol and Justification in four (4) copies of equal content, in the presence of the two (2) witnesses identified below.

São Paulo (State of São Paulo), March 27, 2026.

BANCO ITAUCARD S.A.

ANDRÉ BALESTRIN CESTARE
Officer

LINEU CARLOS FERRAZ DE ANDRADE
Officer

ITAÚ UNIBANCO HOLDING S.A.

ANDRÉ BALESTRIN CESTARE
Officer

LINEU CARLOS FERRAZ DE ANDRADE
Officer

Witnesses:

1. _____
Name: DÁRIO BARGAS PASSOS
RG-SSP/SP 18.811.225 – CPF 080.496.398-35

2. _____
Name: MARCOS LUIZ FERREIRA
RG-SSP/SP 25.575.317-2 - CPF 176.147.528-21

**ATTACHMENT I TO THE PROTOCOL AND JUSTIFICATION OF THE
MERGER OF BANCO ITAUCARD S.A. INTO ITAÚ UNIBANCO HOLDING S.A.**

APPRAISAL REPORT



Banco Itaucard S.A.

**Appraisal report of the
book value of shareholders' equity
determined based on the accounting
records as of December 31, 2025**



Appraisal report of the book value of shareholders' equity determined based on the accounting records

To the Board of Directors and Shareholders
Banco Itaucard S.A.

Audit Firm Data

- 1 PricewaterhouseCoopers Auditores Independents Ltda., a professional company established in the city of São Paulo, State of São Paulo, at Avenida Brigadeiro Faria Lima, 3.732, 16th floor, parts 1 and 6, Edifício Adalmiro Dellape Baptista B32, Itaim Bibi, São Paulo, CEP 04538-132, registered in the National Registry of Legal Entities of the Ministry of Finance under No. 61.562.112/0001-20, originally registered with the Regional Accounting Council of the State of São Paulo under No. 2SP000160/O-5, with its Articles of Association of incorporation registered at the 4th Registry of Deeds and Documents and Civil of Legal Entities of São Paulo - SP, on September 17, 1956, and subsequent amendments registered at the 2nd Registry of Deeds and Documents and Civil of Legal Entities of São Paulo - SP, the last of which is, dated October 1, 2025, registered at the same 2nd Registry of Deeds and Documents and Civil of Legal Entities of São Paulo - SP, electronically under No. 172.383, on October 1, 2025, represented by its undersigned partner, Ms. Tatiana Fernandes Kagohara Gueorguiev, Brazilian, married, accountant, bearer of Identity Card RG No. 27.816.481-X, registered with the CPF under No. 249.758.218-18 and with the Regional Accounting Council of the State of São Paulo under No. 1SP245281/O-6, resident and domiciled in the State of São Paulo with an office at the same address as the represented, appointed as an expert by the management of Banco Itaucard S.A. ("Bank") to proceed with the valuation of the shareholders' equity on December 31, 2025, summarized in Annex I, in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, presents below the result of its work.

Objective of the evaluation

- 2 The valuation of the accounting shareholders' equity of Banco Itaucard S.A., in December 31, 2025, has as its objective to be part of the documentation of the corporate reorganization process of the Itaú Unibanco Holding S.A. Conglomerate, through the incorporation of Banco Itaucard S.A. by Itaú Unibanco Holding S.A., to be resolved on April 28, 2026, subject to approval by the Central Bank of Brazil.

Management's responsibility for the accounting information

- 3 The Bank's management is responsible for maintaining the accounting records and for the preparation of the accounting information in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, as well as for the relevant internal controls that it has determined as necessary to allow the preparation of such

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Banco Itaucard S.A.

accounting information free of material misstatement, regardless of whether caused by fraud or error. The summary of the main accounting practices adopted by the Bank is described in Annex II of the appraisal report.

Scope of the work and responsibility of the independent auditors

- 4 Our responsibility is to express a conclusion on the book value of the Bank's shareholders' equity as of December 31, 2025, based on the work conducted in accordance with Technical Communiqué 03/2014 (R1), issued by IBRACON - Institute of Independent Auditors of Brazil, which provides for the application of audit examination procedures in the balance sheet, and CTG 2002, issued by the Federal Accounting Council, which provides for the technical and professional standards to be observed by accountants for the issuance of appraisal reports. Thus, we examine the Bank's balance sheet in accordance with Brazilian and international auditing standards, which require the auditor to comply with ethical requirements and that the audit be planned and executed with the objective of obtaining reasonable assurance that the shareholders' equity calculated for the preparation of our appraisal report is free of material misstatement.
- 5 An audit involves the execution of selected procedures to obtain evidence regarding the amounts accounted for. The selected procedures depend on the auditor's judgment, including the assessment of the risks of material misstatement in equity, regardless of whether caused by fraud or error. In this risk assessment, the auditor considers the internal controls relevant to the Elaboration of the Bank's balance sheet to plan the audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of these internal controls of the Bank. An audit also includes the evaluation of the adequacy of the accounting policies used and the reasonableness of the accounting estimates made by management. We believe that the audit evidence obtained is sufficient and appropriate to support our conclusion.

Conclusion

- 6 Based on the work carried out, we conclude that the amount of R\$ 51,856,273.27 (fifty-one million, eight hundred and fifty-six thousand, two hundred and seventy-three reais and twenty-seven cents), according to the balance sheet on December 31, 2025, recorded in the accounting books and summarized in Annex I, represents, in all material aspects, the book value of shareholders' equity of Banco Itaucard S.A., evaluated in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil.

São Paulo, March 27, 2026

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

DocuSigned by
 TATIANA FERNANDES
 Assinado por Tatiana Fernandes Kagohara Georgiev 24975621818
 CPF: 24975621818
 Data/Hora de Assinatura: 27 March 2026 | 08:51 BRT
 ID: ICP-Brasil, OU: Certificado Digital PF A1
 C: BR

Tatiana Fernandes Kagohara Georgiev
 CRC Counter 1SP245281/O-6

**Annex I to the appraisal report of the
book value of shareholders' equity determined based on the accounting records issued on
March 27, 2026**

Banco Itaucard S.A.

**Summary balance sheet
As at 31 December 2025**

Assets	Real
Circulating and non-circulating	55,374,271.94
Availability	148,154.61
Interbank liquidity investments	54,538,892.95
Applications in Interbank Deposits	54,538,892.95
Other assets	687,224.38
Total assets	<u>55,374,271.94</u>

Liabilities and Shareholders' Equity

Circulating and non-circulating	3,517,998.67
Current and deferred tax liabilities	2,757,172.65
Current tax liabilities	2,757,172.65
Other liabilities	760,826.02
Shareholders' equity	51,856,273.27
Share capital	50,000,000.00
Profit Reserves	1,856,273.27
Total liabilities and stockholders' equity	<u>55,374,271.94</u>

*

This Annex is an integral and inseparable part of the appraisal report of the book value of shareholders' equity determined based on the accounting records of Banco Itaucard S.A., issued by PricewaterhouseCoopers Auditores Independents Ltda., dated March 27, 2026.

Annex II to the appraisal report of the book value of shareholders' equity determined based on the accounting records Issued on March 27, 2026

Banco Itaucard S.A.

Explanatory notes from the administration to the Summary balance sheet, in Brazilian reais As at December 31, 2025

1 General Information

Banco Itaucard S.A. ("Bank") has as its object the banking activity, including foreign exchange operations, in the modalities authorized for multiple banks, with commercial, investment, real estate credit, leasing and credit, financing and investment portfolios.

The Bank's operations are conducted in the context of a group of institutions that operate in an integrated manner in the financial market, led by Itaú Unibanco Holding S.A. The benefits of the services provided between these institutions and the corresponding costs are absorbed according to the practicability and reasonableness of being attributed to them.

2 Basis for preparing the summary balance sheet and summary of the main accounting policies

The summary balance sheet as of December 31, 2025, was prepared in accordance with the accounting practices adopted in Brazil applicable to institutions authorized to operate by the Central Bank of Brazil, and is intended to be part of the documentation of the corporate reorganization process of the Itaú Unibanco Holding S.A. Conglomerate.

This corporate reorganization consists of the merger of the accounting shareholders' equity of Banco Itaucard S.A. by Itaú Unibanco Holding S.A., to be resolved on April 28, 2026, and to be effective after approval by the Central Bank of Brazil.

The Bank's accounting information was prepared in accordance with the Brazilian Corporation Law, including the amendments introduced by Law No. 11,638, of 12/28/2007, and Law No. 11,941, of 05/27/2009, in consonance, when applicable, with the regulations of the Central Bank of Brazil (BACEN) and the National Monetary Council (CMN).

The main accounting policies applied in the preparation of the summary balance sheet are presented below.

(a) Cash and Cash equivalent

Cash and cash equivalents are defined as checking accounts in banks and financial investments, which are readily convertible into cash, i.e., have an original term equal to or less than 90 days, and are subject to a negligible risk of change in value, considered in the Summary Balance Sheet, when applicable, under the headings Cash and Cash, Investments in Interbank Deposits and Investments in the Open Market (Bench Position).

(b) Financial Assets and Liabilities

i. Classification of financial instruments

Financial instruments are classified and subsequently measured in the following categories:

This Annex is an integral and inseparable part of the appraisal report of the book value of shareholders' equity determined based on the accounting records of Banco Itaucard S.A., issued by PricewaterhouseCoopers Auditores Independentes Ltda., dated March 27, 2026.

**Annex II to the appraisal report
of the book value of shareholders' equity determined based on the accounting records
Issued on March 27, 2026**

Banco Itaucard S.A.

**Explanatory notes from the administration to the
Summary balance sheet, in Brazilian reais
As at December 31, 2025**

- **Amortized Cost (AC):** used when financial assets are managed to obtain contractual cash flows, consisting only of principal and interest payments, mainly Investments and Funding.

(c) Income Tax and Social Contribution

The provision for Income Tax and Social Contribution is composed of current taxes, which are recovered or paid in the applicable period, and deferred, represented by deferred tax assets and liabilities, arising from differences between the accounting and tax calculation bases of assets and liabilities, at the end of each period.

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Tatiana Fernandes

ID: 249.758.218-18

tatiana.fernandes@pwc.com

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PricewaterhouseCoopers Auditores Independentes

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<http://syngularid.com.br/repositorio/ac-syngularid-multipla/dpc/dpc-ac-syngularID-multipla.pdf>

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Sent: 27 March 2026 | 00:30

Resent: 27 March 2026 | 07:18

Viewed: 27 March 2026 | 08:51

Signed: 27 March 2026 | 08:51

Electronic Record and Signature Disclosure:

Not Offered via Docusign

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Joao Baptista

joao.baptista@pwc.com

Security Level: Email, Account Authentication (None)

COPIED

Sent: 27 March 2026 | 08:51

Viewed: 27 March 2026 | 08:51

Signed: 27 March 2026 | 08:51

Carbon Copy Events	Status	Timestamp
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Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent	Hashed/Encrypted	27 March 2026 00:30
Certified Delivered	Security Checked	27 March 2026 08:51
Signing Complete	Security Checked	27 March 2026 08:51
Completed	Security Checked	27 March 2026 08:51

Payment Events	Status	Timestamps
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Extraordinary General Stockholders' Meeting

Final Summarized Voting Map

According to CVM Resolution No. 81/22, Itaú Unibanco Holding S.A. ("Company") discloses the final summarized voting map related to the consolidation of remote voting instructions and of the votes casted at the Extraordinary General Stockholders' Meeting ("Meeting"), held exclusively online, on April 28, 2026, at 11:10 a.m, as presented below.

São Paulo - SP, April 28, 2026.

Gustavo Lopes Rodrigues
Investor Relations Officer

Final Summarized Voting Map

Item	Description	Voting	Number of shares	% over total voting
1	Resolve upon the "Protocol and Justification" which establishes the terms and conditions for the merger of Banco Itaucard S.A. into the Company, with the base date of December 31, 2025.	Approve	5,184,044,233	100.00%
		Reject	2,156	0.00%
		Abstain	125,025	0.00%
2	Ratify the appointment and engagement of PricewaterhouseCoopers Auditores Independientes Ltda. - PwC as the specialized firm responsible for preparing the Appraisal Report on the book net worth of Banco Itaucard S.A. to be merged into the Company:	Approve	5,184,042,488	100.00%
		Reject	3,102	0.00%
		Abstain	125,824	0.00%
3	Resolve upon the Appraisal Report, based on the balance sheet of Banco Itaucard S.A. as of December 31, 2025.	Approve	5,184,041,930	100.00%
		Reject	10,196	0.00%
		Abstain	119,288	0.00%
4	Resolve upon the merger of Banco Itaucard S.A. into the Company, with no increase in the Companys capital stock, in accordance with the Protocol and Justification:	Approve	5,184,043,513	100.00%
		Reject	10,207	0.00%
		Abstain	117,694	0.00%
5	Authorize the Companys management members, as provided for in its Bylaws, to perform all acts and sign all documents required for the implementation and formalization of the approved resolutions:	Approve	5,184,042,312	100.00%
		Reject	10,072	0.00%
		Abstain	119,030	0.00%
6	Amend the wording of Article 3, caput, of the Bylaws, to reflect the new composition of the subscribed and paid-in capital, as resolved by the Board of Directors on November 27, 2025 and December 18, 2025 regarding the cancellation of shares and capital increase within the limit of the authorized capital:	Approve	5,184,050,399	100.00%
		Reject	10,346	0.00%
		Abstain	110,669	0.00%
7	Amend the wording of item 9.1 of Article 9 of the Bylaws to modify the maximum number of members of the Board of Officers, so that it is now composed of five (5) to sixty (60) members:	Approve	5,184,036,820	100.00%
		Reject	14,118	0.00%
		Abstain	120,476	0.00%
8	Consolidate the Bylaws to reflect the amendments mentioned in the preceding items:	Approve	5,184,050,618	100.00%
		Reject	1,349	0.00%
		Abstain	119,447	0.00%

Extraordinary General Stockholders' Meeting

Final Detailed Voting Map

According to CVM Resolution No. 81/22, Itaú Unibanco Holding S.A. ("Company") discloses the final detailed voting map related to the consolidation of remote voting instructions and of the votes casted at the Extraordinary General Stockholders' Meeting ("Meeting"), held exclusively online, on April 28, 2026, at 11:10 a.m, for each item of the matters submitted for resolution at the Meeting, as presented below.

São Paulo - SP, April 28, 2026.

Gustavo Lopes Rodrigues
Investor Relations Officer

09.225***	34,329	Abs.	Abs.	Abs.	Abs.	Abs.	Abs.	Abs.	Abs.
39.332***	747,712	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.
39.332***	52,844	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.
61.596***	2,669	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.
21.224***	63,081	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.
380.99***	1,472	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.
41.594***	23,793	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.	Ap.

Deliberations:

Extraordinary agenda

- 1) Resolve upon the "Protocol and Justification" which establishes the terms and conditions for the merger of Banco Itaucard S.A. into the Company, with the base date of December 31, 2025;
- 2) Ratify the appointment and engagement of PricewaterhouseCoopers Auditores Independientes Ltda. - PwC as the specialized firm responsible for preparing the Appraisal Report on the book net worth of Banco Itaucard S.A. to be merged into the Company;
- 3) Resolve upon the Appraisal Report, based on the balance sheet of Banco Itaucard S.A. as of December 31, 2025;
- 4) Resolve upon the merger of Banco Itaucard S.A. into the Company, with no increase in the Companys capital stock, in accordance with the Protocol and Justification;
- 5) Authorize the Companys management members, as provided for in its Bylaws, to perform all acts and sign all documents required for the implementation and formalization of the approved resolutions;
- 6) Amend the wording of Article 3, caput, of the Bylaws, to reflect the new composition of the subscribed and paid-in capital, as resolved by the Board of Directors on November 27, 2025 and December 18, 2025 regarding the cancellation of shares and capital increase within the limit of the authorized capital;
- 7) Amend the wording of item 9.1 of Article 9 of the Bylaws to modify the maximum number of members of the Board of Officers, so that it is now composed of five (5) to sixty (60) members;
- 8) Consolidate the Bylaws to reflect the amendments mentioned in the preceding items.

Subtitle:

Ap. = Approved Rej. = Rejected Abs. = Abstain