

# ITAÚ UNIBANCO HOLDING S.A.

CNPJ 60.872.504/0001-23

A Publicly-Held Company

NIRE 35300010230

## ORGANIZATIONAL RESILIENCE POLICY (GLOBAL)

### 1. OBJECTIVE

To establish the Organizational Resilience Program of Itaú Unibanco Holding S.A., with the aim of strengthening the institution's ability to anticipate, respond to, and adapt to disruptive events, ensuring the continuity of essential services and the protection of our clients' and the financial system's interests. This program is based on market best practices, specific regulatory requirements, and Itaú's resilience culture, promoting sustainability and continuous innovation in a dynamic and challenging environment.

### 2. INTRODUCTION

Organizational resilience at Itaú Unibanco is defined as the ability to promptly detect, efficiently resist, absorb impacts, and quickly recover from interruptions to our services that may impact clients and/or the financial market. Resilience goes beyond simple business continuity; it involves preparing to act effectively in the face of adversity, maintaining the progress of critical processes, and minimizing negative impacts.

Resilience is a fundamental pillar for the sustainability and continuous innovation of Itaú Unibanco. It allows the institution not only to survive disruptive events but also to thrive in a dynamic and challenging environment. The ability to adapt and respond quickly to crises is essential to maintaining the trust of our clients, partners, and regulators.

Additionally, organizational resilience promotes a culture of learning and continuous improvement, where lessons learned from past events are incorporated into the institution's practices and processes. This includes implementing risk mitigation strategies, conducting regular tests and simulations, and continuously training employees to handle crisis situations.

Therefore, organizational resilience at Itaú Unibanco is a continuous commitment to operational excellence, data integrity, and the protection of our clients' and the financial system's interests as a whole.

### 3. FUNDAMENTAL PRINCIPLES

The fundamental principles that guide Itaú Unibanco's organizational resilience policy are:

**Technological Resilience:** At Itaú Unibanco, technological resilience is essential to ensure the quality and availability of customer services, even in the face of technological failures. This involves implementing a robust and modern IT architecture, conducting rigorous and continuous testing, and effectively protecting data. Technological resilience ensures that our critical systems remain operational and that we can respond quickly to any interruption, minimizing the impact on our clients and the financial market.

**Cyber Resilience:** Cyber resilience is the ability to manage and recover the environment from cyberattacks, protecting the integrity and confidentiality of data. At Itaú Unibanco, this includes constant monitoring of privileged access, implementing advanced security measures, and quickly and effectively recovering critical services. Cyber resilience is fundamental to maintaining the trust of our clients and partners, ensuring that we are prepared to face and mitigate cyber threats.

**Operational Resilience and Crisis Management:** Operational resilience at Itaú Unibanco involves the ability to identify, manage, and effectively respond to crisis events, ensuring the continuity of critical processes. This includes conducting Business Impact Analyses (BIA) to assess the potential effects of interruptions on critical services and

implementing Business Continuity Plans (BCP) that document contingency strategies, communication processes, and responsibilities. Additionally, conducting regular tests and simulations is essential to validate the effectiveness of continuity plans and ensure that all employees are prepared to act efficiently in crisis situations.

**Supplier and Partner Resilience:** Ensuring the resilience of suppliers and partners is crucial for the continuity of our services. This involves continuously evaluating the resilience of critical suppliers, implementing rigorous resilience criteria in contracting, and conducting contingency tests. Supplier and partner resilience ensures that we can maintain the quality and availability of services, even in the face of external interruptions.

**Culture and Incentives:** Promoting a culture of resilience within the organization is essential to ensure that all employees are prepared to face adversity. The resilience culture is supported by incentives that encourage employees to adopt resilient practices and contribute to the continuity of essential services.

#### 4. MAIN ROLES AND RESPONSIBILITIES

Itaú Unibanco's organizational resilience policy clearly defines the roles and responsibilities of the various areas and teams involved in resilience management. These roles are essential to ensure a coordinated and effective response to disruptive events, ensuring the continuity of critical services and the protection of our clients' and the financial system's interests.

- **Board of Directors:** Approves and reviews the organizational resilience policy, ensuring that it is aligned with Itaú Unibanco's strategic objectives and market best practices. The Board is also responsible for monitoring the effectiveness of the policy and promoting a culture of resilience throughout the organization.
- **Executive Committee Member (ECM):** Implements the organizational resilience policy, ensuring that all areas and teams are aware of their responsibilities and that the necessary resources are available. The Executive Committee is also responsible for coordinating the response to crisis events and ensuring effective communication with all stakeholders.
- **Business and Technology Areas / Communities:** Executives and managers in these areas define and approve the essential products/services and critical processes that will be prioritized in the application of the organizational resilience methodology. They are also responsible for implementing resilience strategies in their respective areas and ensuring adherence to the established policy and rules.
- **Employees:** All Itaú Unibanco employees are responsible for adhering to the organizational resilience policy and rules, participating in training and simulations, and contributing to creating a resilient environment. The collaboration and commitment of all are essential to ensure the effectiveness of the organizational resilience policy.
- **Business and Technology Resilience Community:** Composed of teams dedicated to managing organizational resilience, each with specific roles and responsibilities. This community is responsible for:
  - Managing the Organizational Resilience Program, defining and verifying compliance with policies, procedures, and methodologies. This team conducts Business Impact Analyses (BIA), develops and maintains Business Continuity Plans (BCP), and conducts regular tests and simulations to validate the effectiveness of the plans.
  - Managing the continuity of technology services, defining the recovery plan for both disasters and cyberattacks, the governance of the disaster recovery (DR) environment, and the continuity test schedule. This team ensures that critical IT systems are prepared to respond to disruptive events and that service recovery is quick and effective. The team also works closely with other areas to ensure technological resilience throughout the organization.
  - Coordinating the response to crisis events, ensuring clear and effective communication with all stakeholders and minimizing negative impacts. Develops and implements risk mitigation strategies and conducts training and simulations to prepare employees for crisis situations

Approved by the Board of Directors on 2025, June.