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**Complete Financial
Statements**

Banco Itaú Unibanco S.A.

December 31, 2025



Itaú Unibanco S.A.

**Financial statements at
December 31, 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 December 31, 2025 and the statements of income, comprehensive income, changes in stockholders' equity and cash flows for the year and six-month period then ended, and 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 year ended December 31, 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, March 6, 2026


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

Designed by
Tatiana Fernandes
Assinado por: Tatiana Fernandes Kagohara Gueorguiev/24975921919
CPF: 24975921919
Papel: SCS
Data/hora de Assinatura: 06 March 2026 18:51 BRT
O: ECP-Brazil, OU: Certificado Digital PF A1
C: BR
Emissor: AC SiqueiraID Multipla
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Tatiana Fernandes Kagohara Gueorguiev
Contadora CRC 1SP245281/O-6

Itaú Unibanco S.A.

Management report

To our stockholders

We present the financial statements as of 12/31/2025 for balance sheet accounts and the period from 01/01 to 12/31 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\$ 32,718 for the period and the Stockholder's equity was R\$ 158,287. The Net income per share was R\$ 4.73.

Assets and funds raised

Assets totaled R\$ 2,218,844 and were substantially composed of R\$ 1,219,847 of Interbank investments and Securities and derivative financial instruments, R\$ 579,516 of Loan, lease and other credit operations and R\$ 123,743 of Investments in subsidiaries and associates. Funds raised and managed represented R\$ 1,932,614.

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\$ 122,610, corresponding to 21.8% 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, March 06, 2026.

Executive Board

ITAU 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
Sergio Guillinet Fajerman

Officers

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Adriano Cabral Volpini
Adriano Tchen Cardoso Alves
Albano Manoel Almeida
Alessandro Anastasi
Alexandre Borin Ribeiro
Álvaro de Alvarenga Freire Pimentel
Álvaro Felipe Rizzi Rodrigues
Ana Paula Nunes Cerchiari Almeida
Andre Balestrin Cestare
Andre Barreto Palma ⁽¹⁾
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
Cassio Martini Martins Pereira ⁽¹⁾
Cintia Carbonieri Fleury de Camargo
Cláudio José Coutinho Arromatte
Cristiano Guimarães Duarte
Cristina Gouveia Aguiar
Daniel Menezes Santana
Daniel Moretto Bucheb ⁽¹⁾
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
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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 Cesar Ferreira Campos ⁽¹⁾
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

Officers (continued)

Gabriela Figueiredo Denadai
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
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 Paulo Coelho ⁽¹⁾
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
Nuno Filipe Bonito Monteiro ⁽¹⁾
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 Board of Directors on 01/30/2026, 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)*

Assets	Note	12/31/2025
Current and non-current assets		2,073,584
Cash		9,359
Interbank investments	2c II, 3	444,641
Securities purchased under agreements to resell		265,359
Interbank deposits		179,289
(Provision for expected credit loss)		(7)
Securities	2c II, 4	561,387
Own portfolio		277,262
Restricted		284,396
(Provision for expected credit loss)		(271)
Derivatives	2c III, 5	61,135
Operations with credit granting characteristics	2c II, 7	706,361
Loan, lease and other credit operations		579,516
Securities		152,684
(Provision for expected credit loss)		(25,839)
Interbank and interbranch accounts		196,763
Current and deferred tax assets	2c VIII	55,536
Current tax assets		8,602
Deferred tax assets	13b I	46,934
Other assets	10a	38,402
Permanent assets		145,260
Investments	2c IV, 14	123,743
Equity in investees		123,743
Fixed assets		8,127
Real estate		8,262
Other fixed assets		12,868
(Accumulated depreciation)		(13,003)
Goodwill and Intangible assets		13,390
Intangible assets		35,770
(Accumulated amortization)		(22,380)
Total assets		2,218,844

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	12/31/2025
Current and non-current liabilities		2,060,557
Deposits	2c II, 8	949,037
Demand deposits		79,149
Savings deposits		150,719
Interbank deposits		25,830
Time deposits		693,071
Other deposits		268
Securities sold under repurchase agreements	2c II, 8	534,385
Own portfolio		276,603
Third-party portfolio		179,302
Free portfolio		78,480
Debt instruments	2c II, 8	329,293
Funds from issues		260,356
Foreign loans through securities		17,892
Funding from structured operations certificates		25,577
Debt instruments with subordination clauses		25,468
Borrowing and onlending	2c II, 8	119,899
Borrowing		89,231
Onlending		30,668
Derivatives	2c III, 5	55,112
Interbank and interbranch accounts		10,449
Provisions for financial guarantees, credit commitments and credits to be released	7a, 7c	1,437
Other provisions	2c VI, 9b	13,542
Current and deferred tax liabilities	2c VIII	12,720
Current tax liabilities	13c	6,283
Deferred tax liabilities	13b II	6,437
Other liabilities	10b	34,683
Stockholders' equity	16	158,287
Capital		74,567
Capital reserves		838
Revaluation reserves		4
Profit reserves		81,379
Other comprehensive income	2c II	1,499
Total liabilities and stockholders' equity		2,218,844

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	07/01 to 12/31/2025	01/01 to 12/31/2025
Income related to financial operations		140,766	252,939
Operations with credit granting characteristics		56,141	107,250
Securities, derivatives and other		75,265	128,409
Interbank investments and other		9,360	17,280
Expenses related to financial operations		(107,964)	(185,975)
Deposits and securities sold under repurchase agreements		(99,916)	(181,029)
Debt instruments		-	(652)
Borrowing and onlending		(8,048)	(4,294)
Income related to financial operations before expected credit loss		32,802	66,964
Result of expected credit loss		(4,892)	(11,888)
Expenses for provision for expected credit loss		(6,109)	(14,171)
Income related to recovery of financial assets written off as loss		1,217	2,283
Gross income related to financial operations		27,910	55,076
Other operating revenues / (expenses)		(10,581)	(21,883)
Commissions and banking fees	2c X, 11	6,594	13,335
Personnel expenses	12	(8,745)	(17,003)
Other administrative expenses	12	(9,881)	(19,166)
Other provisions expenses	2c VI, 9	(2,369)	(3,809)
Provision for civil lawsuits		(359)	(639)
Provision for labor claims		(1,374)	(3,212)
Provision for tax and social security obligations and other risks		(636)	42
Tax expenses	13a II	(2,309)	(4,998)
Equity in earnings of investees		7,272	14,096
Other operating revenues		692	(1,182)
Other operating expenses	12	(1,835)	(3,156)
Operating income		17,329	33,193
Non-operating income		81	131
Income before taxes on income and profit sharing		17,410	33,324
Income tax and social contribution	2c VIII, 13a I	(1,632)	(357)
Due on operations for the period		(1,873)	(2,388)
Related to temporary differences		241	2,031
Profit sharing, net of taxes – Management members - Statutory	17b	(107)	(249)
Net income		15,671	32,718
Number of Shares	16a	6,919,096,649	6,919,096,649
Net Income / (Loss) per Share - R\$		2.26	4.73

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

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

	07/01 to 12/31/2025	01/01 to 12/31/2025
Net income / (Loss)	15,671	32,718
Financial assets at fair value through other comprehensive income	(197)	1,110
Change in fair value	(1,468)	(136)
Tax effect	723	806
(Gains) / losses transferred to income	1,133	871
Tax effect	(510)	(392)
Investees	(75)	(39)
Hedge	55	795
Cash flow hedge	94	60
Change in fair value	142	23
Tax effect	(65)	(11)
Investees	17	48
Hedge of net investment in foreign operation	(39)	735
Change in fair value	(128)	1,218
Tax effect	60	(591)
Investees	29	108
Remeasurements of liabilities for post-employment benefits (Amounts that will not be subsequently reclassified to income)	(1)	(9)
Remeasurements	3	(17)
Tax effects	(2)	7
Investees	(2)	1
Foreign exchange variation in foreign investments	1,606	(2,765)
Change in fair value	(44)	(1,417)
Investees	1,650	(1,348)
Other	(4)	2
Total other comprehensive income	1,459	(867)
Total comprehensive income	17,130	31,851

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			
Balance at 07/01/2025		75,385	858	4	12,771	73,032	40	-	162,090
Capital increase / (decrease)		(818)	-	-	-	-	-	-	(818)
Recognition of share-based payment plans		-	(20)	-	-	-	-	-	(20)
Corporate reorganization		-	-	-	-	198	-	-	198
Other		-	-	-	-	(242)	-	-	(242)
Total comprehensive income		-	-	-	-	-	1,459	15,671	17,130
Net income / (loss)		-	-	-	-	-	-	15,671	15,671
Fair value through other comprehensive income adjustments		-	-	-	-	-	(197)	-	(197)
Remeasurements of liabilities of post-employments benefits		-	-	-	-	-	(1)	-	(1)
Conversion adjustments of foreign investments		-	-	-	-	-	1,606	-	1,606
Gains and losses – hedge ⁽¹⁾		-	-	-	-	-	55	-	55
Other		-	-	-	-	-	(4)	-	(4)
Destinações:									
Reserves		-	-	-	783	(5,163)	-	4,380	-
Dividends		-	-	-	-	-	-	(20,000)	(20,000)
Interest on capital		-	-	-	-	-	-	(51)	(51)
Balance at 12/31/2025	16	74,567	838	4	13,554	67,825	1,499	-	158,287
Change in the period		(818)	(20)	-	783	(5,207)	1,459	-	(3,803)
Balance at 01/01/2025		70,450	834	4	11,904	80,799	2,366	-	166,357
Capital increase / (decrease)		4,117	-	-	-	(4,935)	-	-	(818)
Recognition of share-based payment plans		-	4	-	-	-	-	-	4
Dividends		-	-	-	-	(14,000)	-	-	(14,000)
Corporate Reorganization		-	-	-	-	(2)	-	-	(2)
Other		-	-	-	-	(205)	-	-	(205)
Total comprehensive income		-	-	-	-	-	(867)	32,718	31,851
Net income / (Loss)		-	-	-	-	-	-	32,718	32,718
Fair value through other comprehensive income adjustments		-	-	-	-	-	1,110	-	1,110
Remeasurements of liabilities of post-employments benefits		-	-	-	-	-	(9)	-	(9)
Conversion adjustments of foreign investments		-	-	-	-	-	(2,765)	-	(2,765)
Gains and losses – Hedge ⁽¹⁾		-	-	-	-	-	795	-	795
Other		-	-	-	-	-	2	-	2
Appropriations:									
Reserves		-	-	-	1,650	6,168	-	(7,818)	-
Dividends		-	-	-	-	-	-	(20,000)	(20,000)
Interest on capital		-	-	-	-	-	-	(4,900)	(4,900)
Balance at 12/31/2025	16	74,567	838	4	13,554	67,825	1,499	-	158,287
Change in the period		4,117	4	-	1,650	(12,974)	(867)	-	(8,070)

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	07/01 to 12/31/2025	01/01 to 12/31/2025
Adjusted net income		8,700	25,569
Net income		15,671	32,718
Adjustments to net income:		(6,971)	(7,149)
Expected credit loss with financial instruments		6,109	14,171
Depreciation and amortization		2,980	5,704
Expense from update / charges on the provisions for civil lawsuits, labor and tax claims and social security lawsuits and other risks	9b	394	1,432
Provisions for civil lawsuits, labor and tax claims and social security lawsuits and other risks	9b	2,123	3,099
Revenue from update / charges on deposits in guarantee		(49)	(369)
Deferred taxes (excluding hedge tax effects)		(202)	(2,228)
Equity in earnings of associates, joint ventures and other investments		(7,272)	(14,096)
Income from foreign exchange and income related to amortized cost		(5,256)	(6,261)
Income from financial assets at fair value through other comprehensive income		(6,433)	(9,286)
Other		635	685
Change in assets and liabilities		17,213	(241,389)
(Increase) / decrease in assets			
Interbank investments		(58,077)	(36,725)
Securities		41,430	(97,510)
Operations with credit granting characteristics		(55,367)	(221,558)
Central Bank of Brazil deposits		(1,757)	(6,577)
Interbank and interbranch accounts (assets / liabilities)		(32,989)	(22,383)
Tax assets		(1,554)	(2,490)
Other assets		8,152	172,805
(Decrease) / increase in liabilities			
Deposits		73,551	48,520
Securities sold under repurchase agreements		22,433	42,791
Debt instruments		14,775	56,854
Borrowing and onlending		16,102	3,299
Tax liabilities		576	1,892
Other provisions and other liabilities		(9,988)	(179,802)
Payment of income tax and social contribution		(74)	(505)
Net cash provided by / (used in) operating activities		25,913	(215,820)
Dividends / Interest on capital received from associates and joint ventures		297	7,803
(Purchase) / Funds from sale of financial assets at fair value through other comprehensive income		(12,447)	187,226
(Purchase) / Funds from sale of financial assets at amortized cost		(4,967)	38,369
(Purchase) / Sale of investments		16,376	26,096
(Purchase) / Sale of fixed assets		(630)	(1,031)
(Purchase) / Sale and Termination of intangible asset agreements		(2,569)	(5,253)
Net cash provided by / (used in) investing activities		(3,940)	253,210
Dividends / Interest on capital paid		(23,600)	(41,851)
Net cash provided by / (used in) financing activities		(23,600)	(41,851)
Net increase / (decrease) in cash and cash equivalents		(1,627)	(4,461)
Cash and cash equivalents at the beginning of the period		42,985	45,819
Cash and cash equivalents at the end of the period	2c 1	41,358	41,358
Cash			9,359
Interbank deposits			1,651
Securities purchased under agreements to resell - Collateral held			30,348

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

Itaú Unibanco S.A.**Notes to the Financial Statements****At 12/31/2025 for balance sheet accounts and from 01/01 to 12/31 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 March 06, 2026.

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 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 december 31, 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.

In ITAÚ UNIBANCO, the new classifications of financial instruments did not produce, individually and in total, material effects on Stockholders' Equity in the initial adoption. 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 of 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 assets and liabilities

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.

	<u>12/31/2025</u>
	Amortized cost
Securities purchased under agreements to resell	265,359
Collateral held	9,497
Collateral repledge	177,649
Collateral sold	78,213
Interbank deposits	179,289
(Provision for expected credit loss)	(7)
Total	444,641
Current	321,107
Non-current	123,534

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\$ 180,286.

Transactions between related parties are detailed in Note 17a.

Note 4 - Securities

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

Transactions between related parties are detailed in Note 17a.

a) Summary

	Note	12/31/2025			Accounting balance
		Gross book value	Expected credit loss	Fair value adjustment	
At amortized cost (AC)	4b	122,764	(154)	-	122,610
At fair value through other comprehensive income (FVOCI)	4c	105,640	(22)	(176)	105,442
At fair value through profit or loss (FVPL)	4d	311,642	(74)	338	311,906
Designated at fair value through profit or loss (Designated FVPL)	4d	21,403	(21)	47	21,429
Total		561,449	(271)	209	561,387
Current					126,042
Non-current					435,345

Securities are classified as: R\$ 255,807 in stage 1, R\$ 192 in stage 2 and R\$ 228 in stage 3. Provisions for expected credit loss on securities are classified as: R\$ (96) in stage 1, R\$ (29) in stage 2 and R\$ (146) in stage 3.

Of the total of 3 stages, there is no balance of renegotiated operations.

b) Securities at amortized cost (AC)

	12/31/2025
	Gross book value
Government securities	79,530
Brazil	64,395
Latin America	196
Abroad	14,939
Corporate securities	43,234
Real estate receivables certificates	4,700
Fund quotas	19,851
Eurobonds and other	11,983
Financial bills	379
Other	6,321
Total	122,764
Expected credit loss	(154)
Amortized cost	122,610
Current	35,588
Non-current	87,022

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

	12/31/2025		
	Gross book value	Fair value adjustment	Fair value
Government securities	95,805	(182)	95,623
Brazil	87,817	(211)	87,606
Latin America	241	2	243
Abroad	7,747	27	7,774
Corporate securities	9,835	(16)	9,819
Real estate receivables certificates	221	1	222
Debentures	3,425	(43)	3,382
Eurobonds and other	6,065	25	6,090
Other	124	1	125
Total	105,640	(198)	105,442
Shares (designated at FVOCI)	-	-	-
Total	105,640	(198)	105,442
Expected credit loss (Income)	(22)		
Fair value adjustment (OCI)	(176)		
Fair value	105,442		
Current			6,850
Non-current			98,592

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

	12/31/2025		
	Gross book value	Fair value adjustment	Fair value
Government securities	222,797	80	222,877
Brazil	221,008	76	221,084
Latin America	1,789	4	1,793
Corporate securities	8,399	(138)	8,261
Rural product note	128	-	128
Bank deposit certificates	6	-	6
Real estate receivables certificates	591	(9)	582
Debentures	3,995	(105)	3,890
Eurobonds and other	2,626	(12)	2,614
Other	1,053	(12)	1,041
Shares	16,832	410	17,242
Investment funds	63,614	(88)	63,526
Total	311,642	264	311,906
Government securities (Designated FVPL)	21,403	26	21,429
Total	333,045	290	333,335
Expected credit loss (Income)	(95)		
Fair value adjustment (Income)	385		
Fair value	333,335		
Financial assets not subject to Expected credit loss	305,221	467	305,688
Financial assets subject to Expected credit loss	27,824	(177)	27,647
Current			83,604
Non-current			249,731

e) Fair value of assets and liabilities

	12/31/2025			Fair value
	Level 1	Level 2	Level 3	
Financial assets	353,035	85,393	349	438,777
Financial assets at fair value through other comprehensive income	100,798	4,392	252	105,442
Government securities	95,623	-	-	95,623
Corporate securities	5,175	4,392	252	9,819
Financial assets at fair value through profit or loss	252,237	81,001	97	333,335
Government securities	240,368	3,938	-	244,306
Corporate securities	5,827	2,383	51	8,261
Shares	4,262	12,934	46	17,242
Investment funds	1,780	61,746	-	63,526
Derivative - assets	4	60,724	407	61,135
Non-financial assets	2,593	-	-	2,593
Derivative - liabilities	(374)	(53,271)	(1,475)	(55,120)

f) Result of fair value adjustment of assets and liabilities

	01/01 to 12/31/2025			Adjustment to fair value
	Level 1	Level 2	Level 3	
Financial assets	7,196	(8,435)	(89)	(1,328)
Financial assets at fair value through other comprehensive income	1,051	99	(7)	1,143
Government securities	818	-	-	818
Corporate securities	88	99	(7)	180
Shares	145	-	-	145
Financial assets at fair value through profit or loss	6,145	(8,534)	(82)	(2,471)
Government securities	5,472	64	-	5,536
Corporate securities	78	116	10	204
Shares	533	(291)	(92)	150
Investment funds	62	(8,423)	-	(8,361)
Derivative - assets	2,205	(16,019)	(411)	(14,225)
Derivative - liabilities	(1,330)	18,036	869	17,575

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 12/31/2025	Total gains or losses (Unrealized)
		Recognized in income	Recognized in Other comprehensive income					
Financial assets at fair value through other comprehensive income	218	52	-	-	(18)	-	252	(2)
Financial assets at fair value through profit or loss	139	(21)	-	-	-	(21)	97	(140)
Derivative - assets	468	69	329	59	(152)	(366)	407	299
Derivative - liabilities	(446)	(255)	-	(1,315)	314	227	(1475)	(6)

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		12/31/2025	
Market risk factor groups	Scenarios	Impacts	
		Income	Stockholders' equity
Interest rate	I	(6.1)	(0.1)
	II	(153.6)	(3.2)
	III	(306.6)	(6.4)
Commodities, indexes and shares	I	(2.3)	-
	II	(4.6)	-
Nonlinear	I	(25.5)	-
	II	(40.8)	-

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 notional amount	12/31/2025							
	Futures	Forward	Options	Swaps	NDF	Credit derivatives	Other	Total
Maturity ranges								
0 - 30	228,862	35,873	1,094,116	578,564	81,951	2,751	83	2,022,200
31 - 90	82,329	28,109	60,854	297,050	74,878	-	147	543,367
91 - 365	92,179	54,879	3,378,738	767,510	83,258	50,220	171	4,426,955
366 - 720	125,155	11,485	28,475	869,799	30,466	17,701	1,549	1,084,630
Over 720 days	203,853	5,629	22,487	1,100,398	10,955	55,347	4,469	1,403,138
Total	732,378	135,975	4,584,670	3,613,321	281,508	126,019	6,419	9,480,290
Counterparties								
Stock exchange	732,378	9,833	4,482,709	2,476,402	32,216	48,709	-	7,782,247
Over-the-counter market	-	126,142	101,961	1,136,919	249,292	77,310	6,419	1,698,043
Financial institutions	-	96,469	69,009	918,087	141,938	77,310	6,419	1,309,232
Companies	-	29,629	29,483	181,856	104,578	-	-	345,546
Individuals	-	44	3,469	36,976	2,776	-	-	43,265
Total	732,378	135,975	4,584,670	3,613,321	281,508	126,019	6,419	9,480,290
12/31/2025								
By fair value - assets	Futures	Forward	Options	Swaps	NDF	Credit derivatives	Other	Total
Maturity ranges								
0 - 30	-	1,804	732	8,866	1,029	198	554	13,183
31 - 90	-	299	1,255	644	1,176	-	-	3,374
91 - 365	-	1,319	2,000	11,330	2,101	55	3	16,808
366 - 720	-	529	1,248	2,440	1,367	93	16	5,693
Over 720 days	-	145	1,632	18,897	363	743	297	22,077
Total	-	4,096	6,867	42,177	6,036	1,089	870	61,135
Counterparties								
Stock exchange	-	397	5,106	18,667	383	161	589	25,303
Over-the-counter market	-	3,699	1,761	23,510	5,653	928	281	35,832
Financial institutions	-	2,908	852	16,947	3,872	928	281	25,788
Companies	-	790	831	5,886	1,727	-	-	9,234
Individuals	-	1	78	677	54	-	-	810
Total	-	4,096	6,867	42,177	6,036	1,089	870	61,135
12/31/2025								
By fair value - liabilities	Futures	Forward	Options	Swaps	NDF	Credit derivatives	Other	Total
Maturity ranges								
0 - 30	-	(3,130)	(411)	(8,308)	(984)	-	-	(12,833)
31 - 90	-	(546)	(892)	(674)	(670)	-	-	(2,782)
91 - 365	-	(324)	(1,934)	(10,370)	(2,042)	(5)	(32)	(14,707)
366 - 720	-	(99)	(1,200)	(1,855)	(1,317)	(54)	(1)	(4,526)
Over 720 days	-	(19)	(1,125)	(18,350)	(352)	(309)	(117)	(20,272)
Total	-	(4,118)	(5,562)	(39,557)	(5,365)	(368)	(150)	(55,120)
Counterparties								
Stock exchange	-	(6)	(3,134)	(18,783)	(836)	(185)	(60)	(23,004)
Over-the-counter market	-	(4,112)	(2,428)	(20,774)	(4,529)	(183)	(90)	(32,116)
Financial institutions	-	(3,117)	(1,711)	(14,032)	(2,194)	(183)	(90)	(21,327)
Companies	-	(952)	(677)	(4,157)	(2,276)	-	-	(8,062)
Individuals	-	(43)	(40)	(2,585)	(59)	-	-	(2,727)
Total	-	(4,118)	(5,562)	(39,557)	(5,365)	(368)	(150)	(55,120)

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

The amount of the margins pledged in guarantee was R\$ 10,580, composed basically of government securities.

b) Derivatives by index

	12/31/2025							Total
	Futures	Forward	Options	Swaps	NDF	Credit derivatives	Other	
Shares								
Notional amount	1,023	409	77,281	22,926	2	5,493	-	107,134
Fair value - asset	-	396	3,503	1,465	-	120	-	5,484
Fair value - liability	-	-	(2,760)	(1,081)	-	(106)	-	(3,947)
Commodities								
Notional amount	209	-	8,016	2,804	25,389	-	-	36,418
Fair value - asset	-	-	195	-	818	-	-	1,013
Fair value - liability	-	-	(193)	(100)	(673)	-	-	(966)
Interest								
Notional amount	707,681	2,202	4,339,605	3,453,026	165	120,526	6,419	8,629,624
Fair value - asset	-	2,203	1,027	39,383	-	969	316	43,898
Fair value - liability	-	(2,203)	(560)	(37,374)	(1)	(262)	(117)	(40,517)
Foreign currency								
Notional amount	23,465	133,364	159,768	134,565	255,952	-	-	707,114
Fair value - asset	-	1,497	2,142	1,329	5,218	-	554	10,740
Fair value - liability	-	(1,915)	(2,049)	(1,002)	(4,691)	-	(33)	(9,690)

c) Credit derivatives

	12/31/2025		
	Received risk	Transferred risk	Net risk
Credit derivatives			
CDS	(32,224)	41,223	8,999
TRS	(52,573)	-	(52,573)
Total	(84,797)	41,223	(43,574)

During the periods, 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

	12/31/2025							Total
	0-1 year	1-2 years	2-3 years	3-4 years	4-5 years	5-10 years	Over 10 years	
Cash flow hedge	51,197	20,191	13,779	8,742	2,573	5,842	-	102,324
Hedge of assets transactions	-	-	2,068	-	541	-	-	2,609
Hedge of asset-backed securities under repurchase agreements	-	-	8,132	5,907	-	-	-	14,039
Hedge of deposits and repurchase agreements	51,197	20,191	3,579	2,835	2,032	5,842	-	85,676
Hedge of net investment in foreign operations	12,285	-	-	-	-	-	-	12,285
Hedge of net investment in foreign operations ⁽²⁾	12,285	-	-	-	-	-	-	12,285
Fair value hedge	30,758	19,612	17,882	6,955	4,667	6,366	916	87,156
Hedge of securities at amortized cost	8,714	7,346	12,533	3,410	3,629	5,605	916	42,153
Hedge of securities at fair value through other comprehensive income	-	-	-	43	680	551	-	1,274
Hedge of loan operations	10,140	5,674	3,446	2,048	358	210	-	21,876
Hedge of funding	11,874	6,592	1,903	1,454	-	-	-	21,823
Hedge of firm commitments ⁽¹⁾	30	-	-	-	-	-	-	30
Total	94,240	39,803	31,661	15,697	7,240	12,208	916	201,765

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 asset transactions (DI); Hedge of asset repurchase agreements (Selic); Hedge of time deposits and repurchase agreements (DI).
- In the cash flow of interest payment by using swap contracts: Hedge of assets denominated in Chilean unit of account (UF); Hedge of loan operations (Monetary policy rate - TPM); Hedge of funding (TPM).
- In the amount of the commitments assumed, caused by variation in the exchange rates: Hedge of highly probable forecast transactions (foreign currency), not recognized in the balance sheet.

Strategies	Heading	12/31/2025					
		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 assets transactions	Operations with credit granting characteristics	2,590	-	9	(5)	2,609	9
Hedge of asset-backed securities under repurchase agreements	Securities purchased under agreements to resell	14,459	-	(186)	(875)	14,039	(186)
Hedge of deposits and repurchase agreements	Securities sold under repurchase agreements and Deposits	-	85,403	(273)	(8)	85,676	(273)
Foreign exchange risk							
Hedge of highly probable forecast transactions ⁽¹⁾		-	-	-	(2)	-	-
Total		17,049	85,403	(450)	(890)	102,324	(450)

¹⁾ Refer to amounts designated to registered hedge items Off-balance sheet.

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

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	12/31/2025					
	Hedged item		Hedge instrument			
	Book value		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	11,701	-	(2,129)	(2,129)	12,285	2,149
Total	11,701	-	(2,129)	(2,129)	12,285	2,149

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	12/31/2025						
	Hedge Item				Variation in fair value recognized in income	Hedge Instruments	
	Book value ⁽¹⁾		Fair Value			Notional amount	Variation in fair value used to calculate hedge ineffectiveness
	Assets	Liabilities	Assets	Liabilities			
Interest rate risk							
Hedge of securities at amortized cost	43,145	-	43,365	-	220	42,153	(220)
Hedge of securities at fair value through other comprehensive income	1,349	-	1,341	-	(8)	1,274	9
Hedge of loan operations	21,876	-	22,260	-	384	21,876	(383)
Hedge of funding	-	21,728	-	21,839	(111)	21,823	111
Hedge of firm commitments	-	28	-	38	(10)	30	10
Total	66,370	21,756	66,966	21,877	475	87,156	(473)

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\$ 1,033, with effect on income of R\$ 790.

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

	12/31/2025
	Gross book value
Individuals	252,304
Personal loan	54,168
Payroll loans	56,258
Vehicles	136
Mortgage loans	141,742
Companies	476,235
Large companies	270,514
Micro / small and medium companies	205,721
Foreign loans - Latin America	3,661
Total	732,200
Expected credit loss	(27,277)
Total	704,923
Current	339,571
Non-current	365,352

The provision for expected credit loss comprises R\$ (1,437) for operations of financial guarantees, credit commitments and credits to be released.

b) Gross book value by stages

Stage 1	Balance at 01/01/2025	Transfer to Stage 2	Transfer to Stage 3 ⁽¹⁾	Cure from Stage 2	Cure from Stage 3	Acquisition / (Settlement)	Write-Off	Balance at 12/31/2025
Individuals	186,797	(17,536)	(2,598)	16,740	260	36,925	-	220,588
Companies	413,474	(10,818)	(1,756)	5,789	454	41,996	-	449,139
Foreign units Latin America	3,056	-	-	-	-	605	-	3,661
Total	603,327	(28,354)	(4,354)	22,529	714	79,526	-	673,388

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 12/31/2025
Individuals	27,477	(16,740)	(10,086)	17,536	3,558	(3,100)	-	18,645
Companies	13,531	(5,789)	(7,027)	10,818	2,024	(95)	-	13,462
Foreign units Latin America	-	-	-	-	-	-	-	-
Total	41,008	(22,529)	(17,113)	28,354	5,582	(3,195)	-	32,107

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 12/31/2025
Individuals	13,411	(260)	(3,558)	2,598	10,086	1,986	(11,192)	13,071
Companies	19,891	(454)	(2,024)	1,756	7,027	(7,439)	(5,123)	13,634
Foreign units Latin America	5	-	-	-	-	(4)	(1)	-
Total	33,307	(714)	(5,582)	4,354	17,113	(5,457)	(16,316)	26,705

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 12/31/2025
Individuals	227,685	35,811	(11,192)	252,304
Companies	446,896	34,462	(5,123)	476,235
Foreign units Latin America	3,061	601	(1)	3,661
Total	677,642	70,874	(16,316)	732,200

c) Expected credit loss by stages

Stage 1	Balance at 01/01/2025	Transfer to stage 2	Transfer to stage 3 ⁽¹⁾	Cure from stage 2	Cure from stage 3	(Increase) / Reversal	Write-Off	Balance at 12/31/2025
Individuals	(2,305)	1,102	160	(1,249)	(55)	(323)	-	(2,670)
Companies	(1,992)	433	90	(347)	(22)	296	-	(1,542)
Foreign units Latin America	(3)	-	-	-	-	-	-	(3)
Total	(4,300)	1,535	250	(1,596)	(77)	(27)	-	(4,215)

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 12/31/2025
Individuals	(3,501)	1,249	4,264	(1,102)	(1,228)	(3,921)	-	(4,239)
Companies	(2,097)	347	2,470	(433)	(696)	(2,663)	-	(3,072)
Foreign units Latin America	-	-	-	-	-	-	-	-
Total	(5,598)	1,596	6,734	(1,535)	(1,924)	(6,584)	-	(7,311)

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 12/31/2025
Individuals	(7,135)	55	1,228	(160)	(4,264)	(7,901)	11,192	(6,985)
Companies	(11,353)	22	696	(90)	(2,470)	(694)	5,123	(8,766)
Foreign units Latin America	(5)	-	-	-	-	4	1	-
Total	(18,493)	77	1,924	(250)	(6,734)	(8,591)	16,316	(15,751)

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 12/31/2025
Individuals	(12,941)	(12,145)	11,192	(13,894)
Companies	(15,442)	(3,061)	5,123	(13,380)
Foreign units Latin America	(8)	4	1	(3)
Total	(28,391)	(15,202)	16,316	(27,277)

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\$ (1,437).

d) Restricted operations and transfer of financial assets

Restricted and with co-obligation	12/31/2025		01/01 to 12/31/2025
	Gross book value		Income
	Assets	Liabilities	
Restricted operations on assets	9,167	9,191	(26)
Loan operations	9,167	-	(621)
Foreign borrowing through securities	-	9,191	595
Transfer of financial assets	199	199	-
Total	9,366	9,390	(26)
Without co-obligation	01/01 to 12/31/2025		Income
	Portfolio transferred		
	Loan operations and other credits	12,946	(148)
Written off operations (WO)	1,260	56	
Total	14,206	(92)	

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\$ 15,273 at 12/31/2025 and the requirements of investment of R\$ 14,975, which represents 102%. Costs for compliance with the regulations were R\$ 182 in the period.

Note 8 - Funding and borrowing and onlending**a) Summary**

	12/31/2025
	Amortized Cost
Deposits	949,037
Securities sold under repurchase agreements	534,385
Own portfolio	276,603
Third-party portfolio	179,302
Free portfolio	78,480
Debt instruments	329,293
Funds from issues	260,356
Foreign loans through securities	17,892
Funding from structured operations certificates	25,577
Debt instruments with subordination clauses	25,468
Borrowing and onlending	119,899
Total	1,932,614
Current	989,037
Non-current	943,577

The total fair value of deposits is R\$ 949,048, of totals Securities sold under repurchase agreements and Debt instruments are equal to book value and of total Borrowing and onlending is R\$ 120,197.

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, in the section Resultados e relatórios / Documentos regulatórios / Letra imobiliária garantida.

I – Breakdown of asset portfolio

The asset portfolio linked to LIGs corresponds to 3.26% 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.

	12/31/2025
Real estate loans	67,801
Government securities - Brazil	4,496
Total asset portfolio	72,297
Total adjusted asset portfolio	72,297
Liabilities for issue of LIGs	64,438
Remuneration of the fiduciary agent	3

II - Requirements of asset portfolio

	12/31/2025
Breakdown	93.8%
Sufficiency	
Notional amount	112.2%
Present value under stress	100.8%
Weighted average term	
Of the asset portfolio	137.9 months
Of outstanding LIGs	30.8 months
Liquidity	
Net assets	10,313

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:

	12/31/2025			
	Civil	Labor	Other Risks	Total
Opening balance - 01/01	2,210	7,823	958	10,991
(-) Provisions guaranteed by indemnity clause	(169)	(584)	-	(753)
Subtotal	2,041	7,239	958	10,238
Adjustment / Interest	68	557	-	625
Changes in the period reflected in results	639	3,212	364	4,215
Increase	1,048	3,609	650	5,307
Reversal	(409)	(397)	(286)	(1,092)
Payment	(762)	(3,034)	(18)	(3,814)
Subtotal	1,986	7,974	1,304	11,264
(+) Provisions guaranteed by indemnity clause	197	468	-	665
Closing balance	2,183	8,442	1,304	11,929
Current	989	3,030	600	4,619
Non-current	1,194	5,412	704	7,310

For civil, labor and other risks provisions, the current amount of escrow deposits is R\$ 1,993 and non-current is R\$ 1,180.

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:

	12/31/2025		
	Legal Obligations	Tax and Social	Total
	Note 13c	Security Obligations	
Opening balance - 01/01	1,251	3,131	4,382
(-) Provisions guaranteed by indemnity clause	-	-	-
Subtotal	1,251	3,131	4,382
Adjustment / Interest	74	733	807
Changes in the period reflected in results	8	(1,124)	(1,116)
Increase	8	524	532
Reversal	-	(1,648)	(1,648)
Payment	-	(1,127)	(1,127)
Subtotal	1,333	1,613	2,946
(+) Provisions guaranteed by indemnity clause	-	-	-
Closing balance	1,333	1,613	2,946
Current	-	-	-
Non-current	1,333	1,613	2,946

For tax and social security provisions, the amount of escrow deposits is classified as Non-current in the amount of R\$ 6,259.

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), 54/2025 (demutualization of the Stock Exchange) and 19/2025 (high economic impact judicial credits) of the Comprehensive Transaction Program instituted by the Ministry of Finance. In addition, a provision was recognized for tax contingency. The net effect on income was R\$ 395.

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\$ 2,766, 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\$ 1,076.

Tax and social security proceedings

The tax and social security obligations of possible loss totaled R\$ 19,210, and the main cases are described below:

- IRPJ and CSLL – Disallowance of Losses – R\$ 5,252: 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\$ 3,247: 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\$ 2,702: 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\$ 1,773: 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\$ 1,323: the deductibility of raising costs (Interbank deposits rates) for funds that were capitalized between Group companies.
- IRPJ and CSLL – Goodwill – Deduction – R\$ 967: the deductibility of goodwill for future expected profitability on the acquisition of investments.
- IRPJ, CSLL, PIS and COFINS – Requests for Offsetting Dismissed - R\$ 1,115: 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\$ 283 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\$ 2,826 and the amount deposited is R\$ 2,828.

Note 10 - Other assets and liabilities

a) Other assets

	Note	12/31/2025
Financial		27,153
Trading and intermediation of securities		10,234
Deposits in guarantee - Contingent liabilities, provisions and legal obligations	9b I, 9b II	9,432
Operations without credit granting characteristics, net of provisions		3,902
Income receivable		1,766
Net amount receivables from reimbursement of provisions	9c	283
Other financial assets		1,536
Non-financial		11,249
Sundry domestic		3,633
Sundry foreign		55
Prepaid expenses		3,948
Actuarial assets of post-employment benefit plans	18d	334
Other non-financial assets		2,593
Other		686
Total		38,402
Current		28,568
Non-current		9,834

b) Other liabilities

	Note	12/31/2025
Financial liabilities		13,967
Payment transactions		13
Trading and intermediation of securities		8,250
Lease liabilities		519
Transactions related to credit assignments	7d	199
Funds to be released		4,188
Other liabilities		798
Non-financial liabilities		20,716
Charging and collection of taxes and similar		533
Social and statutory		6,955
Sundry foreign		4,703
Sundry domestic		100
Personnel provision		2,663
Obligations on official agreements and rendering of payment services		2,452
Provisions for sundry payments		760
Liabilities of post-employment benefit plans	18d	2,033
Income receivable		475
Other non-financial liabilities		42
Total		34,683
Current		30,615
Non-current		4,068

Note 11 - Commissions

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

	01/01 to 12/31/2025
Credit and debit cards	771
Current account services	2,802
Asset management	712
Funds	712
Credit operations and financial guarantees	2,339
Credit operations	771
Financial guarantees	1,568
Payments and collections	4,410
Economic, financial and brokerage advisory	788
Custody services	602
Other	911
Total	13,335

Note 12 - Operating expenses

	01/01 to 12/31/2025
Compensation, payroll charges, welfare benefits, dismissals and training	(9,926)
Employees' profit sharing and share-based payment	(7,077)
Third-party and financial system services, security, transportation and travel expenses	(5,366)
Data processing and telecommunications	(4,675)
Installations and materials	(2,513)
Depreciation and amortization	(4,353)
Advertising, promotions and publicity	(1,454)
Selling - credit cards	(234)
Amortization of goodwill	(112)
Claims losses	(206)
Other	(3,409)
Total	(39,325)

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 12/31/2025
Income before income tax and social contribution	33,324
Charges (income tax and social contribution) at the rates in effect	(14,996)
Increase / decrease in income tax and social contribution charges arising from:	
Equity income in investees	7,642
Interest on capital	2,127
Other non-deductible expenses net of non taxable income ⁽¹⁾	4,870
Total income tax and social contribution expenses	(357)

1) Includes temporary (additions) and exclusions.

II - Tax expenses

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

b) Deferred taxes**I - The deferred tax asset balance and its changes are represented by:**

	01/01/2025	Realization / Reversal	Increase	12/31/2025
Reflected in income	40,155	(10,645)	14,288	43,798
Provision for expected credit loss	27,711	(2,181)	6,707	32,237
Tax loss and social contribution loss carryforwards	20	-	16	36
Provisions	5,213	(2,643)	2,331	4,901
Provision for profit sharing	2,848	(2,848)	3,566	3,566
Legal obligations	284	-	7	291
Adjustments of operations carried out on the futures settlement market	883	(883)	-	-
Graphic account provision	29	(8)	2	23
Provision for salary variations compensation fund	335	(5)	291	621
Adjustments to fair value of financial instruments at fair value through profit or loss and derivatives	8	(8)	-	-
Provision for fixed assets	46	(4)	4	46
Other non-deductible provisions	2,778	(2,065)	1,364	2,077
Reflected in stockholders' equity	1,663	(180)	1,653	3,136
Adjustments to fair value of financial instruments at fair value through other comprehensive income	320	(169)	1,646	1,797
Cash flow hedge	434	(11)	-	423
Post-employment benefits	909	-	7	916
Total ⁽¹⁾	41,818	(10,825)	15,941	46,934

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	12/31/2025
Reflected in income	2,690	(1,520)	4,971	6,141
Adjustment of deposits in guarantee and provisions	1,206	(367)	312	1,151
Adjustments to fair value of financial instruments at fair value through profit or loss and derivatives	1,131	(1,131)	4,462	4,462
Adjustments of operations carried out on the future settlement market	-	-	194	194
Post-employment benefits	241	(2)	3	242
Other	112	(20)	-	92
Reflected in stockholders' equity - Adjustments to fair value of financial instruments at fair value through other comprehensive income	1,659	(1,659)	296	296
Total ⁽¹⁾	4,349	(3,179)	5,267	6,437
Net Total (Asset - Liabilities)	37,469	(7,646)	10,674	40,497

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	%
2026	11,717	25.0%	36	100.0%	11,753	25.0%
2027	6,832	14.6%	-	-	6,832	14.6%
2028	4,841	10.3%	-	-	4,841	10.3%
2029	4,039	8.6%	-	-	4,039	8.6%
2030	3,872	8.3%	-	-	3,872	8.2%
acima de 2030	15,597	33.2%	-	-	15,597	33.3%
Total	46,898	100.0%	36	100.0%	46,934	100.0%
Present Value ⁽¹⁾	38,074		34		38,108	

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 12/31/2025, deferred tax assets not accounted for correspond to R\$ 14 and result from Management's evaluation of their perspectives of realization in the long term.

c) Current tax liabilities

	Note	12/31/2025
Taxes and contributions on income payable		3,139
Other taxes and contributions payable		1,811
Legal obligations	9b II	1,333
Total		6,283
Current		4,681
Non-current		1,602

Note 14 - Investments

Companies	Functional currency ⁽¹⁾	Capital	Stockholders' equity	Net income / (loss)	% of equity share				Balance at 01/01/2025	Changes from 01/01 to 12/31/2025			Investments at ⁽⁴⁾ 12/31/2025
					Voting	Total	Common / quotas	Preferred		Dividends paid / accrued ⁽³⁾	Other events ⁽²⁾	Equity in earnings ⁽²⁾	
In Brazil									146,794	(10,569)	(26,608)	14,096	123,713
ITB Holding Brasil Participações Ltda.	Real	33,948	56,794	1,692	99.99%	99.99%	7,428,509,424	-	56,959	(500)	(1,358)	1,692	56,793
Itaú Cia. Securitizadora de Créditos Financeiros	Real	235	522	55	99.99%	99.99%	7,482,229,717	-	467	-	-	55	522
Itauseg Participações S.A.	Real	6,965	12,947	3,791	62.38%	62.38%	3,739,050,940	-	6,010	(396)	102	2,365	8,079
Redecard Instituição de Pagamento S.A.	Real	23,923	39,711	3,721	80.06%	80.06%	1,440,027,325	-	36,049	(2,926)	(4,314)	2,979	31,788
Itaú BBA Trading S.A.	Real	6,193	6,889	596	89.75%	89.75%	130,100,867,311	-	8,448	(463)	(2,337)	535	6,183
Dibens Leasing S.A. - Arrendamento Mercantil	Real	537	971	109	99.43%	99.43%	2,203,404,578	-	939	(81)	-	108	966
Itaú Administradora de Consórcios Ltda.	Real	360	1,234	819	99.99%	99.99%	999,990	-	1,926	(492)	(1,020)	820	1,234
Provar Negócios de Varejo Ltda.	Real	1,808	2,193	174	99.99%	99.99%	305,469,393	-	2,320	(301)	-	174	2,193
Banco Itaú Consignado S.A.	Real	1,512	966	(32)	100.00%	100.00%	113,771,351,874	-	998	-	-	(32)	966
Redecard Sociedade de Crédito Direto S.A.	Real	100	753	1,366	99.99%	99.99%	17,128,266,992	-	17,807	(1,716)	(16,704)	1,366	753
Other interest	-	-	-	-	-	-	-	-	14,871	(3,692)	(977)	4,034	14,236
Foreign									28	-	2	-	30
ANK Platform S.A.	Peso Argentino	3	-	(1)	99.98%	99.98%	325,451,034	-	-	-	1	(1)	-
Proserv - Promociones y Servicios, S.A. de C.V.	Peso Mexicano	34	30	1	99.99%	99.99%	193,812,888	-	28	-	1	1	30
Total									146,822	(10,569)	(26,606)	14,096	123,743

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:

	12/31/2025			01/01 to 12/31/2025	
	Total Assets	Contingent Liabilities	Other Liabilities	Other comprehensive income	Total comprehensive income
In Brazil					
ITB Holding Brasil Participações Ltda.	59,136	2	25	(1,261)	561
Itaú Cia. Securitizadora de Créditos Financeiros	523	-	1	-	55
Itauseg Participações S.A.	14,207	-	43	1,152	4,985
Redecard Instituição de Pagamento S.A.	159,478	95	84,614	(6)	3,715
Itaú BBA Trading S.A.	7,621	-	79	(5)	594
Dibens Leasing - Arrendamento Mercantil S.A.	1,061	-	70	-	109
Itaú Administradora de Consórcios Ltda.	2,560	45	1,051	-	820
Provar Negócios de Varejo Ltda.	2,232	23	3	(2)	172
Banco Itaú Consignado S.A	35,204	373	210	-	(31)
Redecard Sociedade de Crédito Direto S.A.	2,723	-	1,404	-	1,366
Foreign					
ANK Platform S.A.	1	-	1	(24)	(25)
Proserv - Promociones y Servicios, S.A. de C.V.	46	-	5	11	13

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\$ 552 and lease agreements in the amount of R\$ 495 were renewed. There are no relevant sublease agreements.

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

	12/31/2025
Up to 3 months	37
3 months to 1 year	101
From 1 to 5 years	402
Over 5 years	250
Total financial liability	790

Lease amounts recognized in the consolidated statement of income:

	01/01 to 12/31/2025
Sublease revenues	12
Depreciation expenses	(57)
Interest expenses	(39)
Lease expenses for low value assets	(87)
Variable expenses not included in lease liabilities	(42)
Total	(213)

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.

At the Extraordinary General Stockholders' Meeting of December 15, 2025, the reduction of capital by R\$ 818 was resolved, without canceling shares, through the delivery of shares held in the capital of Financeira Itaú CDB S.A. Crédito, Financiamento e Investimento. The capital reduction resolution will only be fully effective after approval by BACEN.

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 12/31/2025		
	Gross	WHT (With holding tax)	Net
Paid	41,851	(735)	41,116
Dividends	20,000	-	20,000
Extraordinary dividends	14,000	-	14,000
Dividends (accrued in the previous period)	2,951	-	2,951
Interest on capital	4,900	(735)	4,165

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 12/31/2025	12/31/2025
ITAÚ UNIBANCO INDIVIDUAL	32,993	158,445
Hedge in foreign operations	(275)	(158)
ITAÚ UNIBANCO	32,718	158,287

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.

	12/31/2025				
	Parent companies	Group companies	Associates	Other related parties	Total
Assets	104,778	131,237	2,752	2,917	241,684
Interbank investments	99,318	37,448	1,328	-	138,094
Securities and derivative financial instruments - assets and (liabilities) ⁽¹⁾	81	66,438	787	2,216	69,522
Interbank and Interbranch accounts - assets and (liabilities)	5,378	20,659	-	-	26,037
Loan operations	-	4,088	231	406	4,725
Other assets	1	2,604	406	295	3,306
Liabilities	(58,733)	(102,615)	(651)	(6,297)	(168,296)
Deposits	(8,819)	(42,268)	(80)	(1,159)	(52,326)
Deposits received under securities repurchase agreements	(22,486)	(59,063)	(287)	(793)	(82,629)
Debt instruments	(27,335)	-	(84)	(213)	(27,632)
Other liabilities	(93)	(1,284)	(200)	(4,132)	(5,709)
	01/01 to 12/31/2025				
Statement of Income	9,735	6,605	28	(802)	15,566
Income related to financial operations	13,202	14,528	261	14	28,005
Expenses related to financial operations	(7,789)	(11,683)	(29)	(230)	(19,731)
Other operating revenues / (expenses)	4,320	3,738	(204)	(586)	7,268
Non-operating income	2	22	-	-	24

1) Includes Securities with credit granting characteristics.

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 12/31/2025
Fees	(943)
Profit sharing	(311)
Share-based payment plan	(791)
Others	(7)
Total	(2,052)

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	12/31/2025
Demographic	Mortality table ⁽¹⁾	AT-2000
Financial	Discount rate ⁽²⁾	11,70% p.a.
Financial	Inflation ⁽³⁾	4,00% p.a.

1) Correspond to those disclosed by SOA - Society of Actuaries, with the general application of a 10% increase, according to the adherence to the plan's population, in the probability of survival in relation to the respective basic tables.

2) 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.

3) Long-term inflation projected.

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
	12/31/2025	12/31/2025
Fixed income securities	21,854	96.5%
Quoted in an active market	21,191	93.6%
Non quoted in an active market	663	2.9%
Variable income securities	2	-
Quoted in an active market	2	-
Structured investments	125	0.6%
Non quoted in an active market	125	0.6%
Real estate	575	2.5%
Loans to participants	91	0.4%
Total	22,647	100.0%

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\$ 2, and real estate rented to group companies, with a fair value of R\$ 508.

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

	12/31/2025								
	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)	2,378	(2,061)	(493)	(176)	(17)	(9)	(26)	(61)	(263)
1 - Cost of current service	-	(11)	-	(11)	-	-	-	-	(11)
2 - Cost of past service	-	-	-	-	-	-	-	-	-
3 - Net interest	2,378	(2,050)	(493)	(165)	50	(9)	41	(61)	(185)
4 - Other expenses ⁽¹⁾	-	-	-	-	(67)	-	(67)	-	(67)
Amount recognized in stockholders' equity - other comprehensive income (5+6+7)	743	(451)	(300)	(8)	(10)	(6)	(16)	14	(10)
5 - Effects on asset ceiling	-	-	(300)	(300)	-	(6)	(6)	-	(306)
6 - Remeasurements	743	(451)	-	292	(10)	-	(10)	14	296
Changes in demographic assumptions	-	151	-	151	-	-	-	-	151
Changes in financial assumptions	-	(384)	-	(384)	-	-	-	4	(380)
Experience of the plan ⁽²⁾	743	(218)	-	525	(10)	-	(10)	10	525
7 - Exchange variation	-	-	-	-	-	-	-	-	-
Other (8+9+10)	(1,689)	1,904	-	215	-	-	-	83	298
8 - Receipt by Destination of Resources	-	-	-	-	-	-	-	-	-
9 - Benefits paid	(1,904)	1,904	-	-	-	-	-	83	83
10 - Contributions and investments from sponsor	215	-	-	215	-	-	-	-	215
Amounts at the end of period	22,647	(19,111)	(5,030)	(1,494)	417	(96)	321	(526)	(1,699)
Amount recognized in Assets	-	-	-	13	-	-	321	-	334
Amount recognized in Liabilities	-	-	-	(1,507)	-	-	-	(526)	(2,033)

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
	2026	01/01 to 12/31/2025
Retirement plan - FIU	16	64
Retirement plan - FUNBEP	129	147
Total	145	211

f) Maturity profile of defined benefit liabilities

	Duration ⁽¹⁾	2025	2026	2027	2028	2029	2030 to 2034
Pension plan - FIU	7.98	1,195	1,240	1,282	1,322	1,360	7,275
Pension plan - FUNBEP	7.38	740	757	774	789	803	4,169
Other post-employment benefits	7.42	91	72	45	47	49	265
Total		2,026	2,069	2,101	2,158	2,212	11,709

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\$ 46.

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.itaubank.com.br/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 12/31/2025
Regulatory non-recurring result	(627)
Restructuring	(674)
Tax Transactions	395
Impairment Software Developed Internally	(316)
Other	(32)

e) Subsequent Event

At the Extraordinary General Stockholders' Meeting of December 26, 2025, the takeover of Banco Itaú Consignado was resolved, through absorption of all its stockholders' equity in the amount of R\$ 1,081, as calculated in the Appraisal Report. Approved by the Central Bank of Brazil (BACEN) on February 3, 2026.

Certificado de Conclusão

Identificação de envelope: 4E2513AA-63CA-43B3-B7BC-8B1F06341B1E

Status: Concluído

Assunto: Itaú Unibanco (Centro 2)

LoS / Área: Assurance (Audit, CMAAS)

Tipo de Documento: Relatórios ou Deliverables

Envelope fonte:

Documentar páginas: 46

Assinaturas: 1

Remetente do envelope:

Certificar páginas: 2

Rubrica: 0

Marcus Maniero

Assinatura guiada: Ativado

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São Paulo, São Paulo 04538-132

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Endereço IP: 34.100.9.85

Rastreamento de registros

Status: Original

06 de março de 2026 | 18:12

Portador: Marcus Maniero

marcus.maniero@pwc.com

Local: DocuSign

Status: Original

06 de março de 2026 | 18:51

Portador: CEDOC Brasil

BR_Sao-Paulo-Arquivo-Atendimento-Team

Local: DocuSign

@pwc.com

Eventos do signatário

Tatiana Fernandes

ID: 249.758.218-18

Cargo do Signatário: Sócia

tatiana.fernandes@pwc.com

Sócia

PricewaterhouseCoopers Auditores Independentes

Nível de segurança: E-mail, Autenticação da conta (Nenhuma), Certificado Digital

Detalhes do provedor de assinatura:

Tipo de assinatura: ICP-Brasil

Emissor: AC SyngularID Multipla

CPF do signatário: 24975821818

Cargo do Signatário: Sócia

Assunto: CN=Tatiana Fernandes Kagohara

Gueorguiev:24975821818

Assinatura

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Política de certificado:

[1]Certificate Policy:

Policy Identifier=2.16.76.1.2.1.133

[1,1]Policy Qualifier Info:

Policy Qualifier Id=CPS

Qualifier:

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

Registro de hora e data

Enviado: 06 de março de 2026 | 18:14

Visualizado: 06 de março de 2026 | 18:51

Assinado: 06 de março de 2026 | 18:51

Termos de Assinatura e Registro Eletrônico:

Não oferecido através da Docusign

Eventos do signatário presencial	Assinatura	Registro de hora e data
Eventos de entrega do editor	Status	Registro de hora e data
Evento de entrega do agente	Status	Registro de hora e data
Eventos de entrega intermediários	Status	Registro de hora e data
Eventos de entrega certificados	Status	Registro de hora e data
Eventos de cópia	Status	Registro de hora e data

Eventos de cópia	Status	Registro de hora e data
Marcus Maniero marcus.maniero@pwc.com Manager PwC Nível de segurança: E-mail, Autenticação da conta (Nenhuma)	Copiado	Enviado: 06 de março de 2026 18:51 Visualizado: 06 de março de 2026 18:51 Assinado: 06 de março de 2026 18:51
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Eventos com testemunhas	Assinatura	Registro de hora e data
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Eventos do tabelião	Assinatura	Registro de hora e data
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Eventos de resumo do envelope	Status	Carimbo de data/hora
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Envelope enviado	Com hash/criptografado	06 de março de 2026 18:14
Entrega certificada	Segurança verificada	06 de março de 2026 18:51
Assinatura concluída	Segurança verificada	06 de março de 2026 18:51
Concluído	Segurança verificada	06 de março de 2026 18:51

Eventos de pagamento	Status	Carimbo de data/hora
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