

Q2 2026

Unaudited Consolidated Financial Statements

Itau BBA International plc

Consolidated Balance Sheet

USD'000	As at 30.06.26	As at 31.12.25
ASSETS		
Cash and balances at central banks	1 362 632	2 013 095
Trading assets	11 471	10 362
Financial assets measured at fair value through OCI	1 663 808	2 044 392
Derivative financial instruments	535 824	402 454
Financial assets at amortised cost		
Loans and advances to banks	585 137	497 037
Loans and advances to customers	6 672 746	6 201 165
Property, plant and equipment	24 721	23 984
Goodwill and Intangible assets	104 976	107 350
Current tax assets	27 834	580
Deferred tax assets	19 319	19 485
Other assets	85 469	69 177
Total Assets	**11 093 937**	**11 389 081**
LIABILITIES		
Trading liabilities	11 392	10 306
Derivative financial instruments	585 218	530 758
Deposits from banks	620 728	744 330
Customer accounts	5 105 813	4 962 080
Debt securities in issue	1 975 717	2 364 797
Provisions	435	279
Current tax liabilities	22 709	3 939
Deferred tax liabilities	22 909	22 144
Other liabilities	121 454	197 155
Total Liabilities	**8 466 375**	**8 835 788**
SHAREHOLDERS' EQUITY		
Share capital	1 221 034	1 221 034
Share Premium	213 966	213 966
Revaluation reserves	16 029	19 402
Other reserves	9 332	9 832
Retained earnings	1 167 201	912 212
Total Equity	**2 627 562**	**2 553 293**
Total Liabilities and Equity	**11 093 937**	**11 389 081**

Off-Balance sheet

Guarantees given	690 418	561 819
Irrevocable commitments	173 797	236 899
Assets under management	55 456 920	51 277 171

Consolidated Income Statement

USD'000	Period ended 30.06.26	Period ended 30.06.25
Interest income using effective interest rate method	212 919	246 747
Other interest and similar income	21 505	31 695
Interest and similar income	**234 424**	**278 442**
Interest expense using effective interest rate method	(154 580)	(189 314)
Interest and similar expense	**(154 580)**	**(189 314)**
Net interest income	**79 844**	**89 128**
Fee and commission income	97 808	83 834
Fee and commission expense	(6 831)	(5 716)
Net fee and commission income	**90 977**	**78 118**
Net income on financial assets and liabilities at fair value through profit or loss	27 590	40 345
Net income on debt financial assets at fair value through OCI	16	(38)
Net income on other financial operations	2 180	6 045
Net income on financial operations	**29 786**	**46 352**
Other operating income	**5 654**	**5 073**
Total operating income	**206 261**	**218 671**
Credit impairment (charges) / releases and other provisions	**(497)**	**(132)**
Net operating income	**205 764**	**218 539**
Staff costs	(60 392)	(58 313)
General and administrative expenses	(33 587)	(28 134)
Depreciation and impairment of property, plant and equipment	(2 639)	(2 644)
Amortisation and impairment of intangible assets	(3 299)	(3 110)
Other operating expenses	(4 283)	(3 483)
Total operating expenses	**(104 200)**	**(95 684)**
Profit before tax	**101 564**	**122 855**
Income tax	(24 374)	(30 496)
Net income	**77 190**	**92 359**