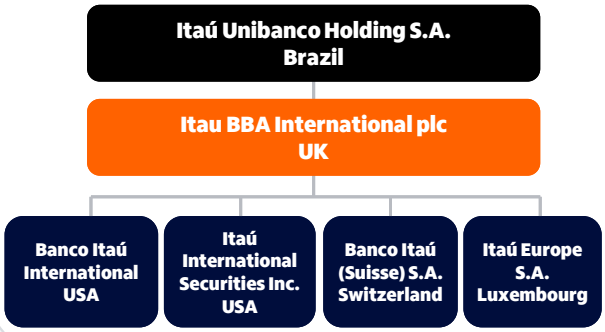
Itau BBA International plc

2Q26 Credit Fact Sheet

Our mission

To be the bank of choice for the most significant Northern Hemisphere corporations and financial investors with respect to their Latin American cross-border transactions, as well as the preferred global investment advisor for our Private Banking clients.

Simplified Corporate Structure



Consolidated Financial Highlights

USD m		Jun-26 (unaudited)	Dec-25 (audited)
Balance Sheet	Total Assets	11 094	11 389
	Credit Portfolio	7 537	7 000
	Assets under Management	55 457	51 277
	Leverage Ratio	21.3%	19.1%
Asset Quality	ECL Provisions	2	2
	NPL (*)	94	91
	NPL Ratio	1.3%	1.3%
	Coverage Ratio (*)	2.3%	1.9%
Capital	CET1 Ratio	29.2%	29.0%
	Total Capital Ratio	29.2%	29.0%
	Total Capital	2 453	2 276
	Risk-Weighted Assets (RWA)	8 395	7 855
Liquidity	Liquidity Pool	3 288	4 016
	HQLA eligible	1 605	2 134
	Liquidity Coverage Ratio (LCR)	185%	172%
Funding	Client Deposits	5 106	4 962
	Wholesale Funding	2 596	3 109

USD m		Jun-26 (unaudited)	Jun-25 (unaudited)
Profitability	Net Income	77	92
	Total Operating Income	206	219
	Cost-to-Income	50.5%	43.8%
	Return on Equity	6.0%	7.7%

(*) The non-performing loans as of Jun-26 and Dec-25 are secured by collateral, thereby limiting the potential loss.

Who we are

Itau BBA International plc (IBBAInt) is a wholly owned UK subsidiary of Itaú Unibanco Holding S.A., a leading Brazilian financial conglomerate with total assets of USD 624.4 billion (BRL 3.2 trillion) as of 30 June 2026, around 90 thousand employees and operations throughout Europe, North America and South America.

Our strategy is to capture the business flow between Latin America and developed markets (primarily Europe and the US), taking advantage of the Itaú Group's market leadership in Brazil and its growing presence in other Latin American countries.

Our core business comprises Corporate and Investment Banking ("CIB") and International Private Banking ("IPB") to support the Itaú Group's franchise domestically and internationally.

The CIB operations are concentrated in IBBAInt (London) and in our Luxembourg subsidiary, while the IPB business is developed through our overseas subsidiaries strategically based in the US and Switzerland.

IBBAInt is a public limited company incorporated under the Laws of England and Wales, authorised by the Prudential Regulation Authority (the "PRA") and regulated by the Financial Conduct Authority (the "FCA") and by the PRA.

IBBAInt's current long-term deposit and issuer ratings by Moody's are A3 (negative outlook), reflecting the Bank's low level of asset risk, strong capitalisation and good liquidity.

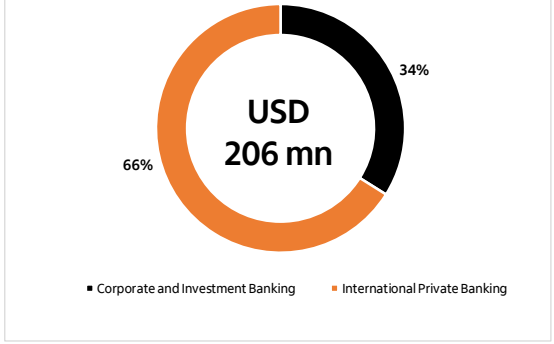
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This material has been prepared by Itau BBA International plc for information purposes only. The sole purpose of this material is to provide information, and it does not constitute or should be construed as a proposal or request to enter into any financial instrument or to participate in any specific business strategy. Further information can be found in the most recent version of the consolidated financial statements available on www.itaubba.co.uk.

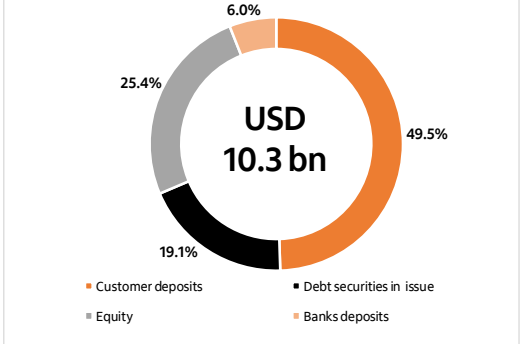
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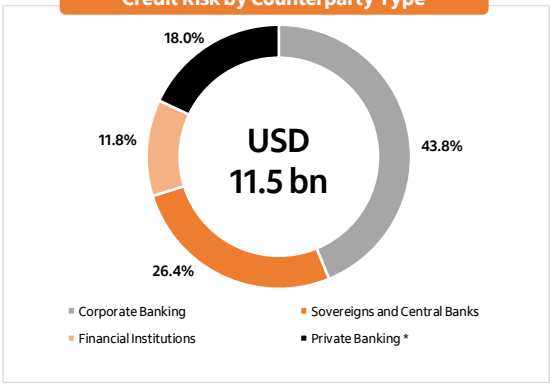
Revenues by Segment



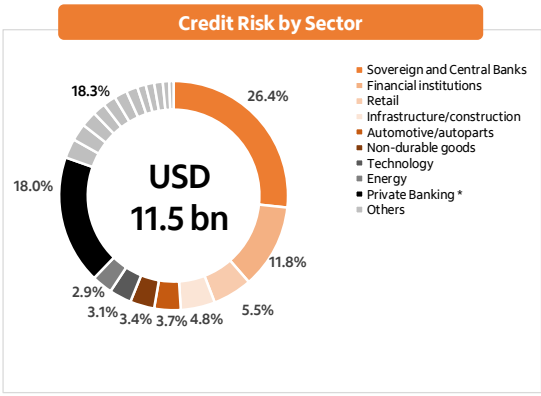
Funding & Capital



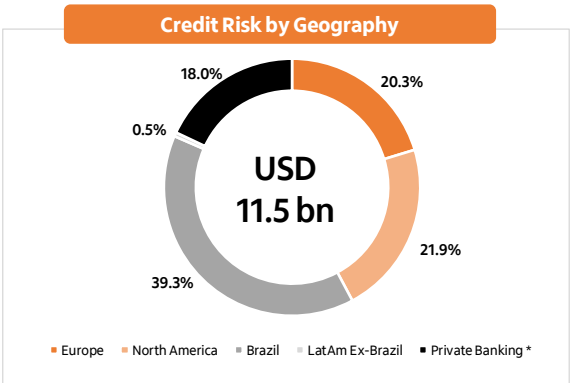
Credit Risk by Counterparty Type



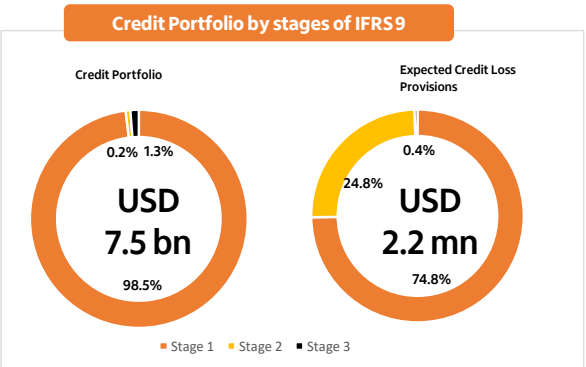
Credit Risk by Sector



Credit Risk by Geography



Credit Portfolio by stages of IFRS 9



* Exposure to Private Banking customers is over-collateralised by liquid investments

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