

Itaú Bank 1Q 2024

Institutional Presentation

Head Office | Key Information



We are part of the Itaú Unibanco group, a bank with 100 years of history. Through our head office, Itaú Chile, we received an USD\$20 million subordinated loan in March 2024.

We are in
18 countries



Total Assets US\$ 551.9 bn¹
ROE 21.9%
Employees 95.8K
Branches 3.4K
ATMs 41 K

Ba2 estable **Moody's**
BB+ estable **Fitch**



Total Assets US\$ 46.5 Bn
RoTE 12.7%
Employees 6.8 K
Branches 224
ATMs 254

A3 **Moody's**
BBB+ **S&P Global**



Total Assets US\$ 7.3 bn³
ROE 1.5%
Employees 2.1 K²
Branches 64
ATMs 107

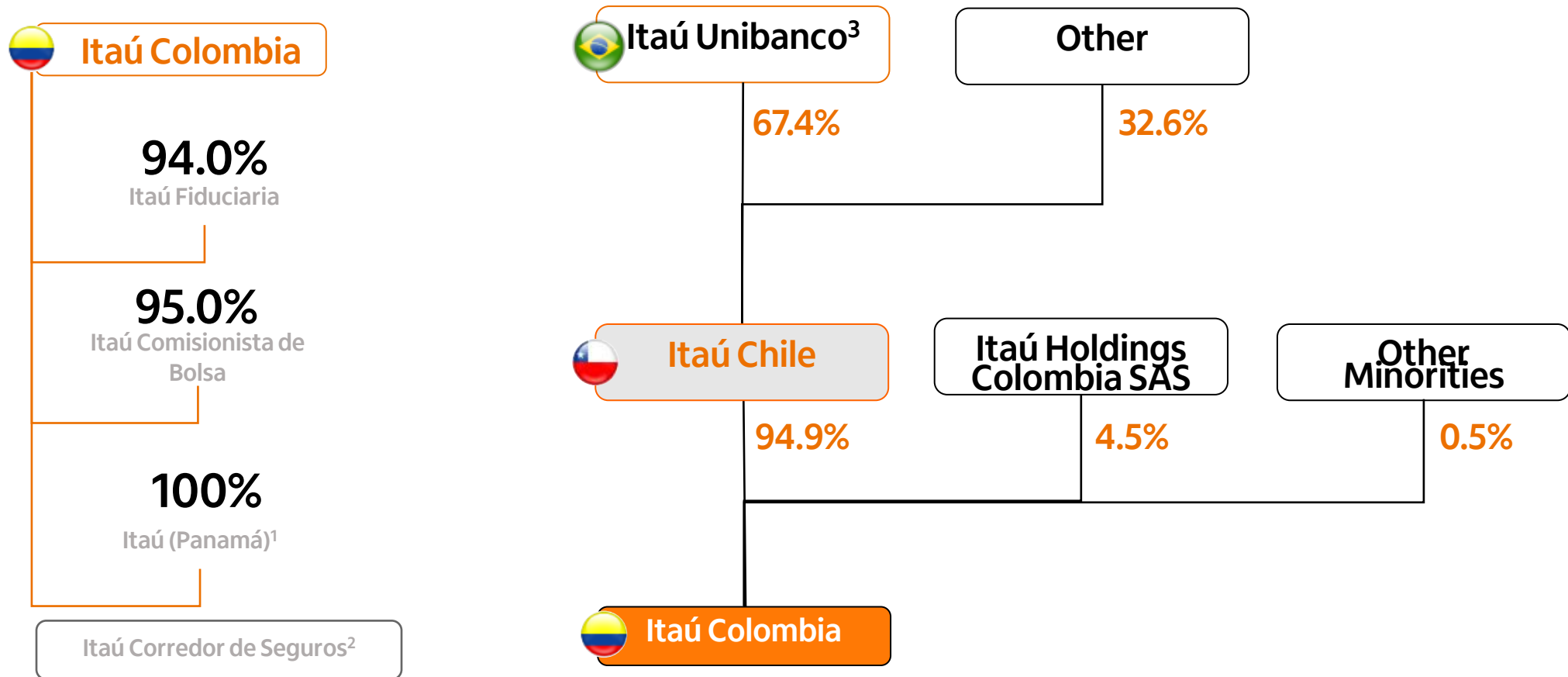
Baa3 International **Moody's**
AAA Local **BRC S&P**
AAA Local **Value & Risk**

Argentina Brazil Chile Colombia México Panamá Paraguay Perú Uruguay

Luxembourg Bahamas Cayman Spain EEUU France Portugal United Kingdom Switzerland

1. Exchange rate: 5,0533 BRL /USD 2. Includes Subsidiaries. 3. Exchange rate: 3,842.3 COP/ USD

Itaú Colombia consolidates its results with Itaú Chile and Itaú Unibanco. In Colombia we have a brokerage firm a trust company and we own an international license bank in Panamá.



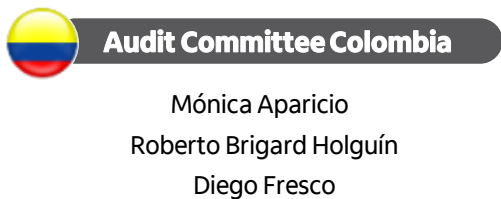
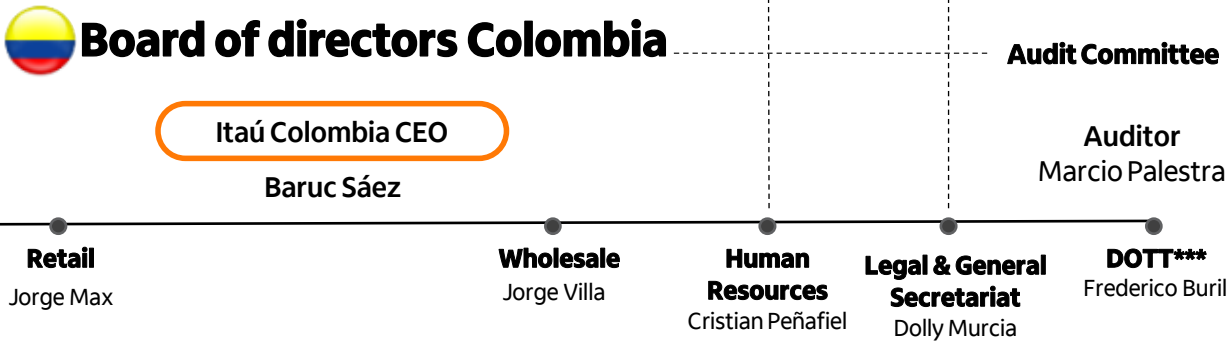
1. Itaú (Panama) has an International License | 2. Part of the group but its shareholder is Itaú Chile. | 3 Includes 26.759.736 shares owned by ITB Holding Brasil Participações Ltda. under custody.



Head Office Support with USD 120 millions in subordinated loans in Dec 22 and Mar 24



We have an organizational structure aligned with our Head Office. In 2024 the DOTT area was created.



— Matrix reporting to CEO Colombia and Functional to ITCB

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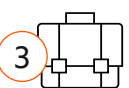
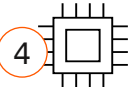
*Independent members under the terms set forth in Law 964 of 2005. An Extraordinary shareholders Meeting on Feb. 24, appointed Sergio Muñoz to replace Roberto Brigard and is in the authorization process by the SFC

** Reports to Itaú Unibanco's Treasury

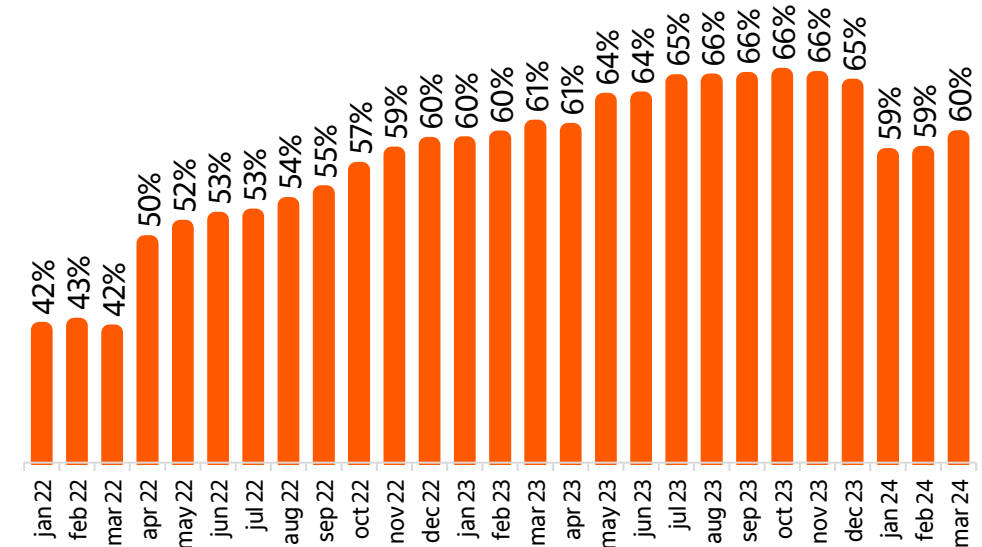
*** DOTT: Digital, Operations, Technology & Transformation.

We continue to advance in our plans based on 4 strategic pillars, making progress in service measurements.

Objective Key Results – OKR's

	Sustainable growth	To growth efficiently and generate value for our shareholders in a sustainable way
	Customer Centric	To offer a differentiated experience to our clients, in an efficient way according to our business and shareholders needs
	Simple & Digital	To deliver a simple and omnichannel experience, leveraging diverse digital capabilities
	Culture & Talent	To be a Top-Choice employer Brand for the best talent, for our Culture and professional environment

NPS- Net Promoter Score





Itaú | New Brand

In March 2024 we renewed our brand and strengthened our commitment to promote the transformative power of people through art and culture. We were official sponsors of the Bogotá International Book Fair with Brazil as guest country.

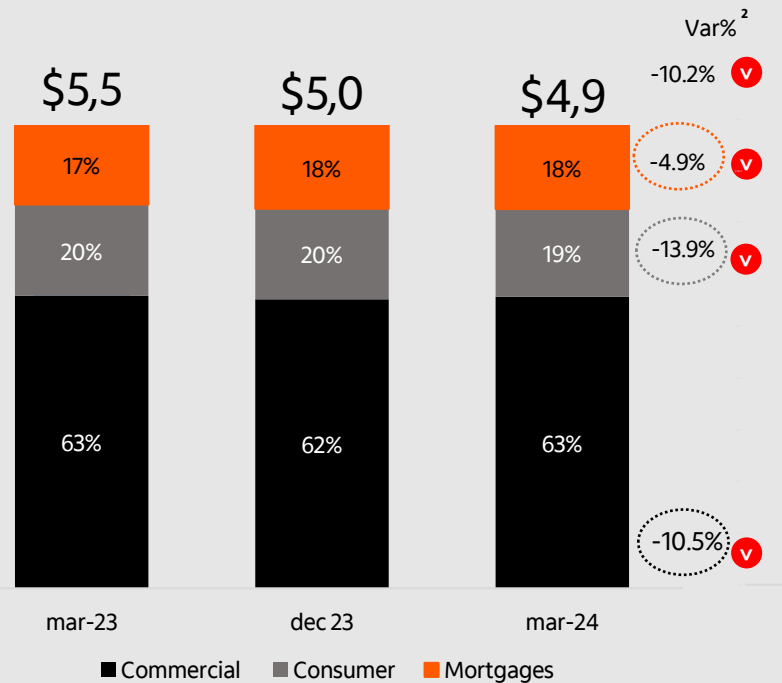


The Bank continues to focus on profitable and lower-risk placements.

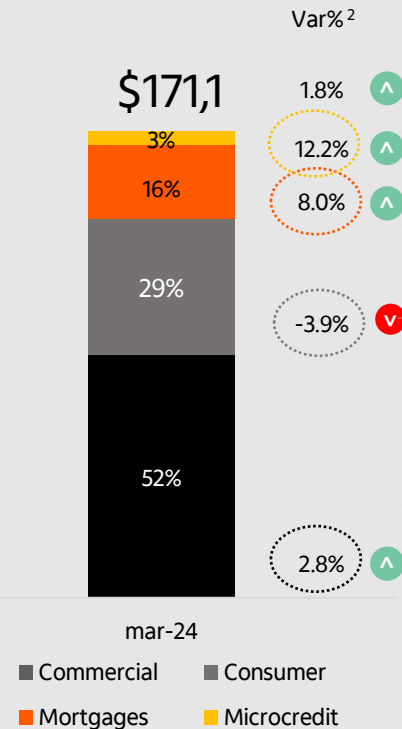
Gross Loans

Figures in USD billions

Itaú



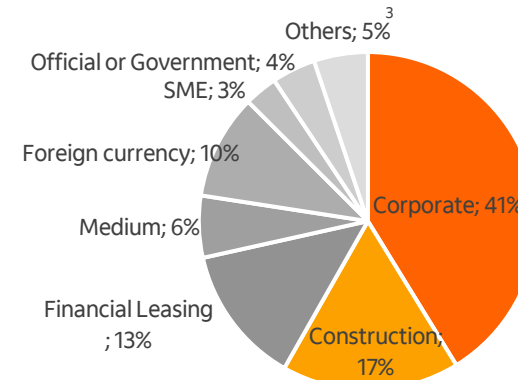
Banks¹



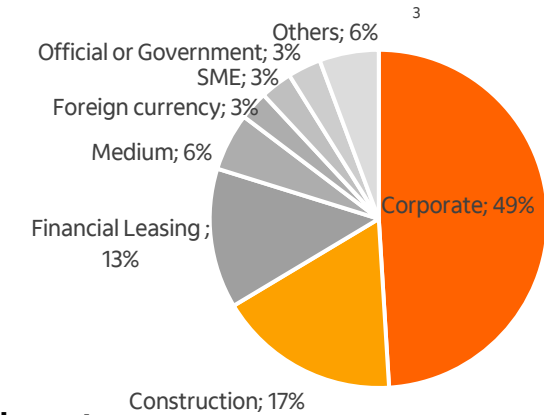
Commercial Loan portfolio by type

Figures in USD billions

Itaú¹
mar 23
\$3.4



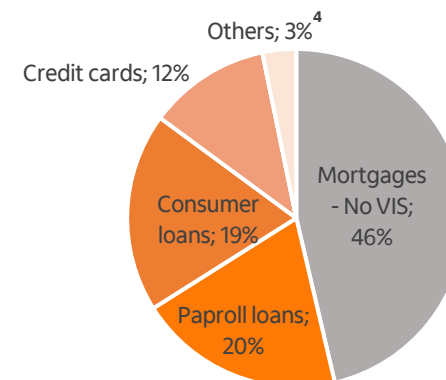
Itaú¹
mar 24
\$3.1



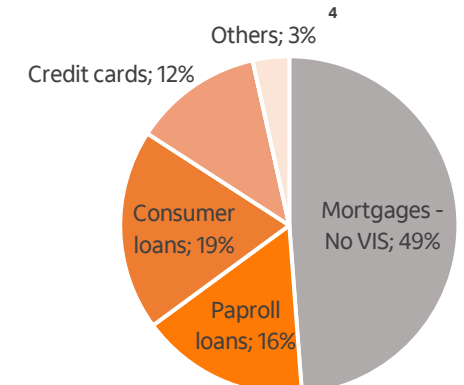
Consumer and mortgages Loans by type

Figures in USD billions

\$2.0

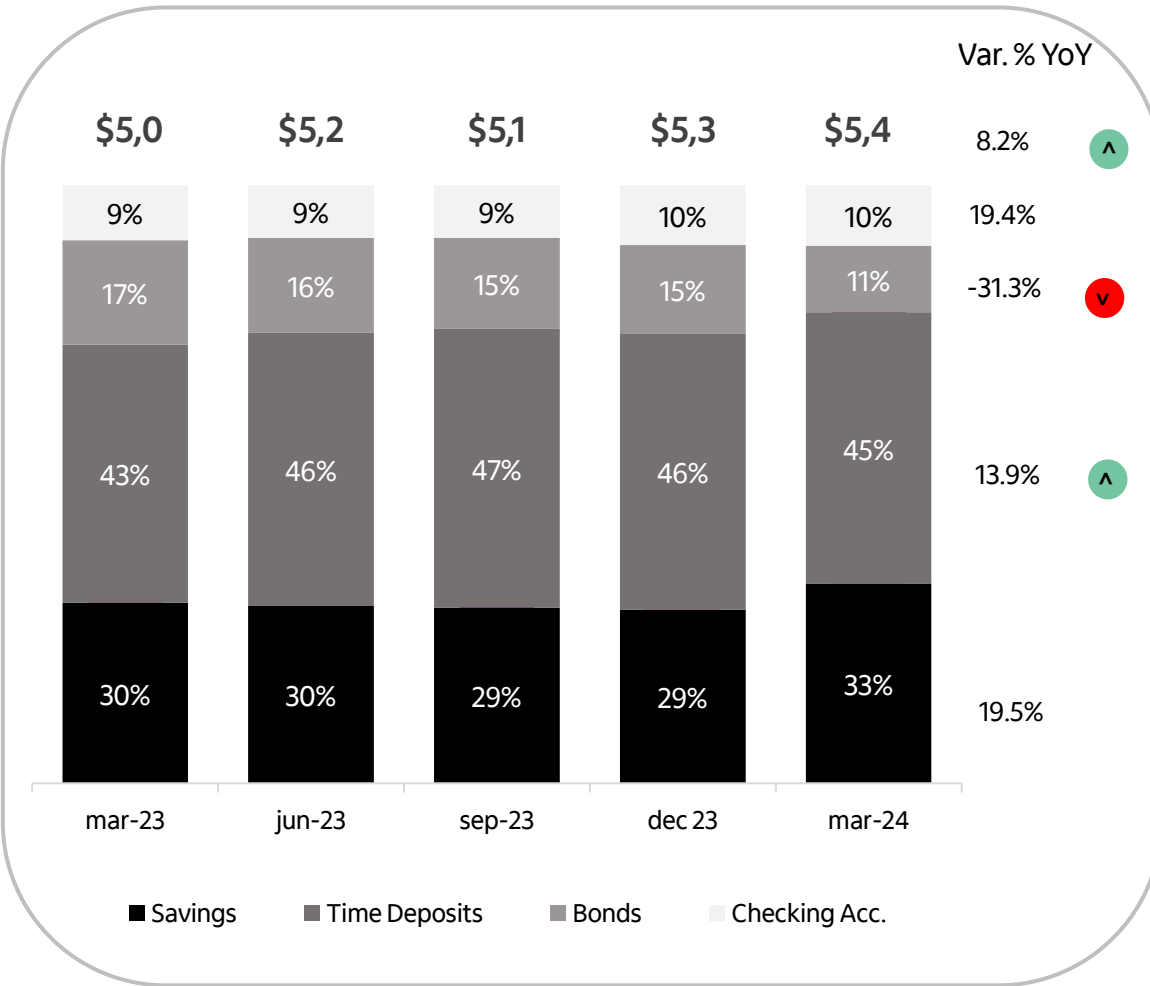


\$1.8

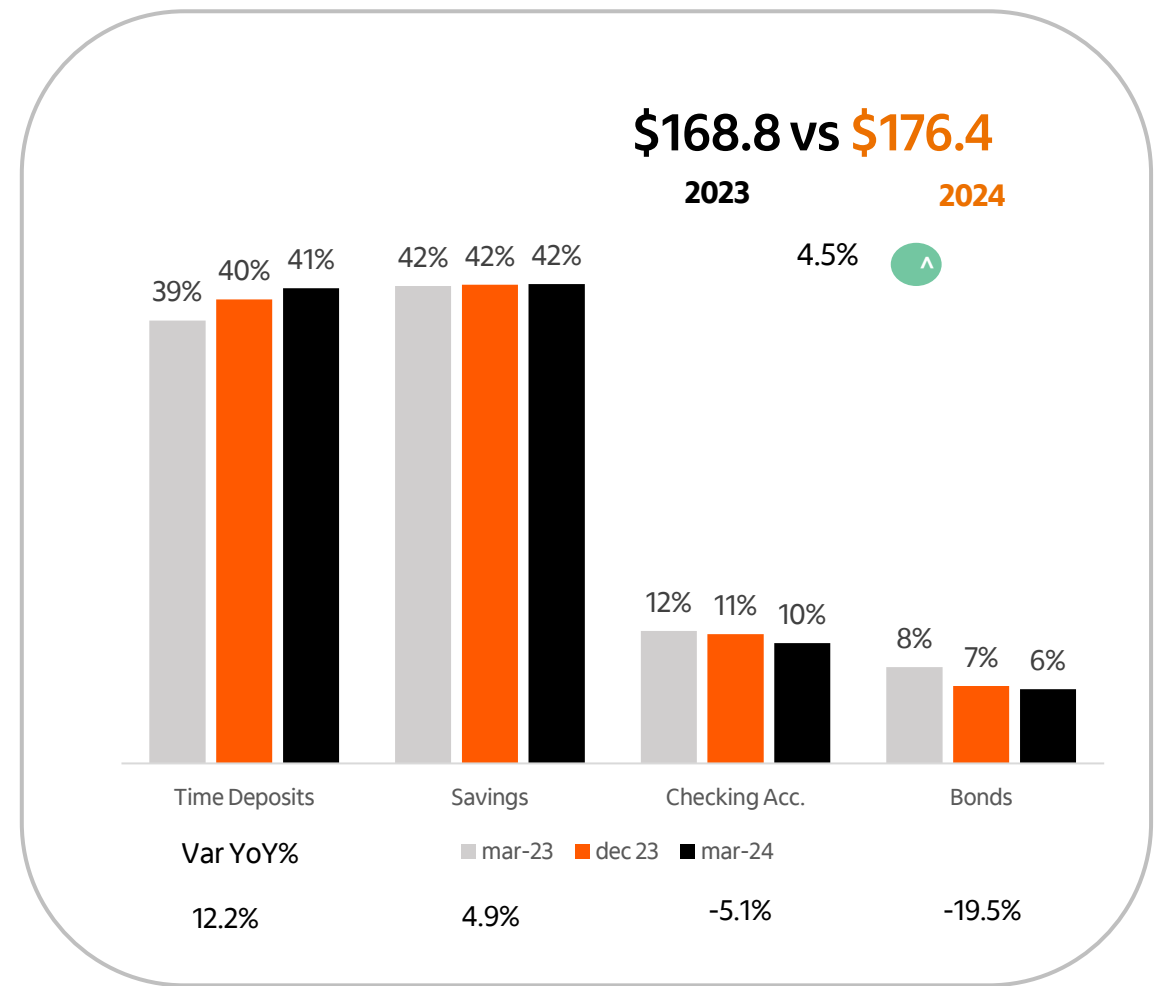


With growth in savings account, Time deposits and checking account deposits.

Itaú Deposits



Bank Funding

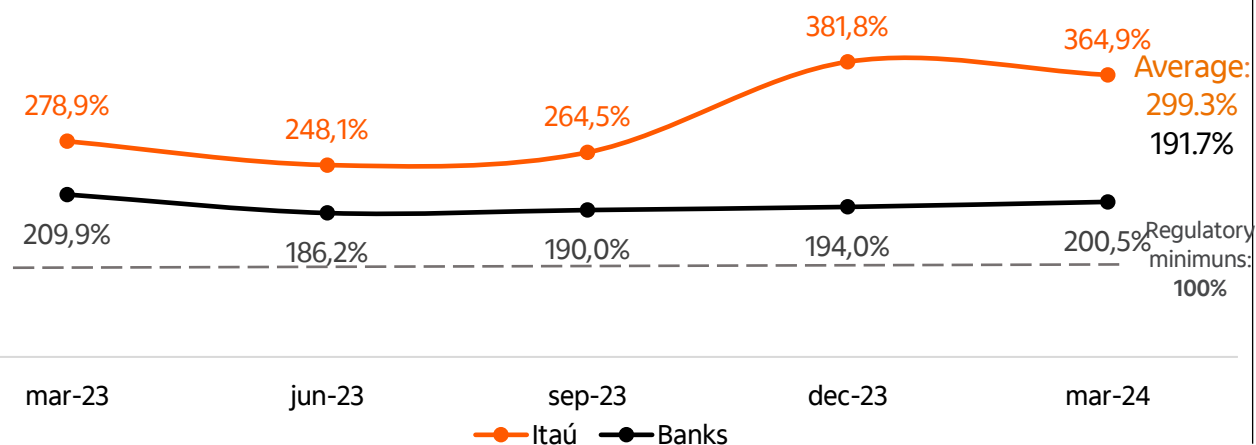


Itaú | Liquidity and Capital Ratios

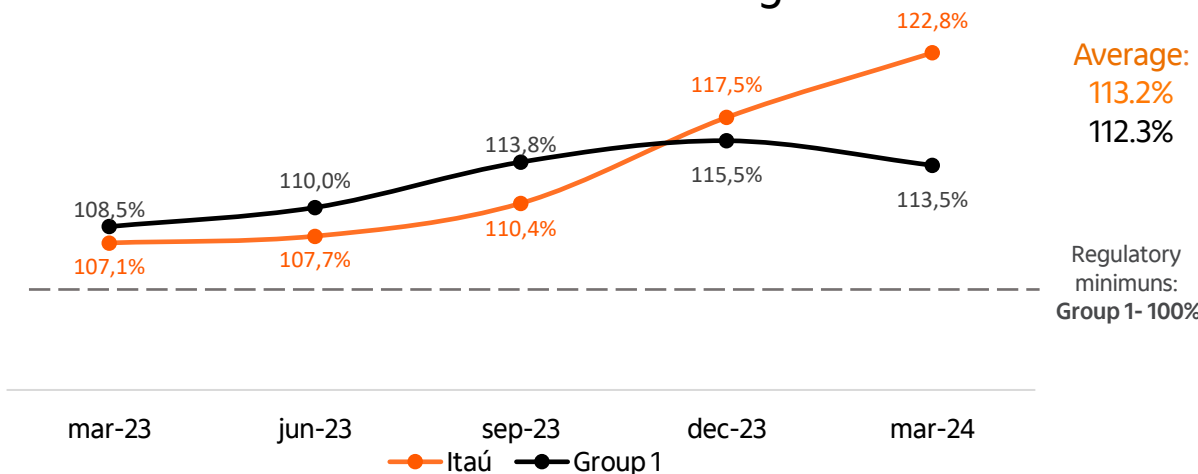
Maintaining robust liquidity and capital adequacy ratios.



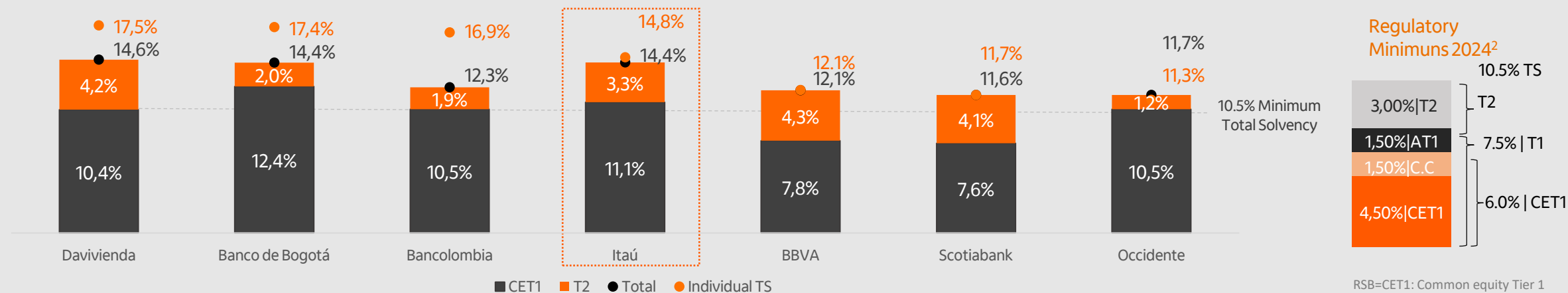
LCR-Liquidity Coverage Ratio*



NSFR- Net Stable Funding Ratio



Benchmark Consolidated Capital Adequacy Ratio¹



1. Information updated as of March 24.

2. Regulatory minimums of capital adequacy ratios, according to the transition plan of EC 020/19 CBCF of the SFC and Decree 2555/10 of the Min.Hacienda.

*Source: SFC

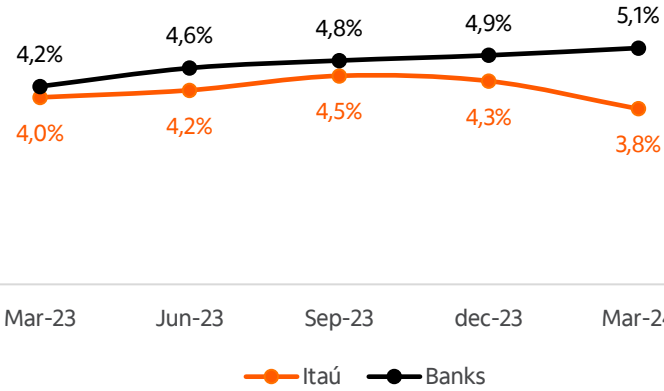
RSB=CET1: Common equity Tier 1
PBA = AT1: Additional Tier 1
T1: CET1 + T1
PA = T2: Tier 2
C.C: Conservation Buffer

Itaú | Portfolio Quality and Coverage Indicators

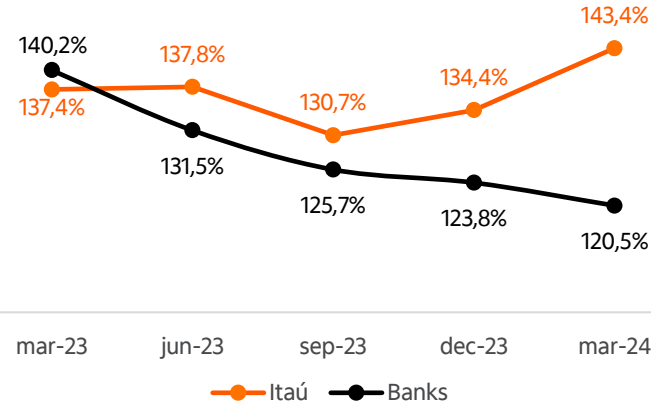
As well as better credit risk indicators compared to the average of Colombian banks.



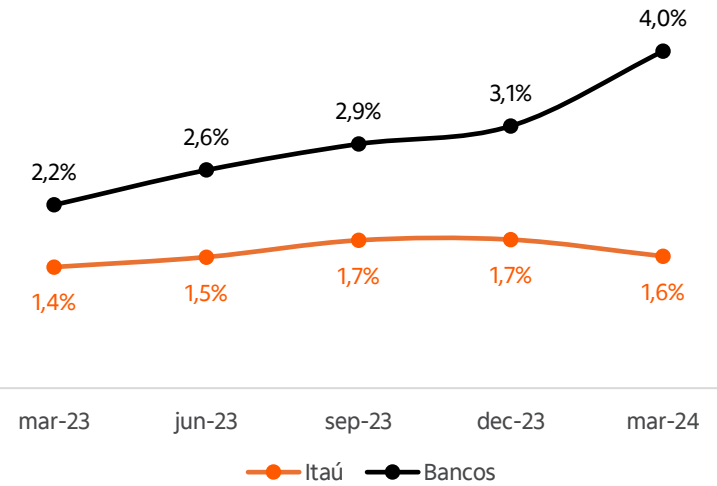
PDL 30+ (%)



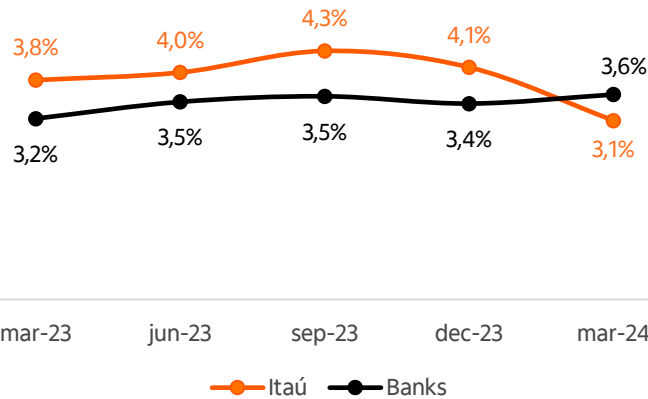
Coverage Ratio 30+ (%)



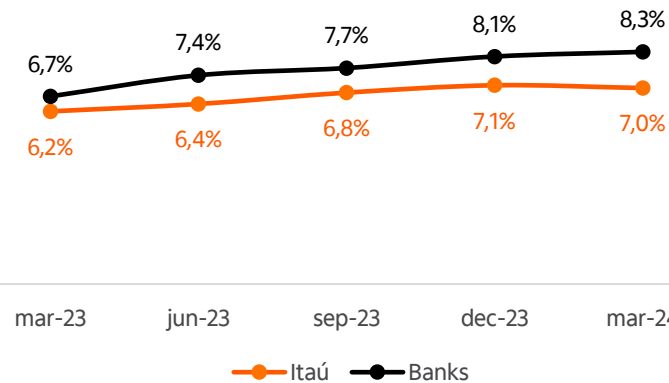
CoC*



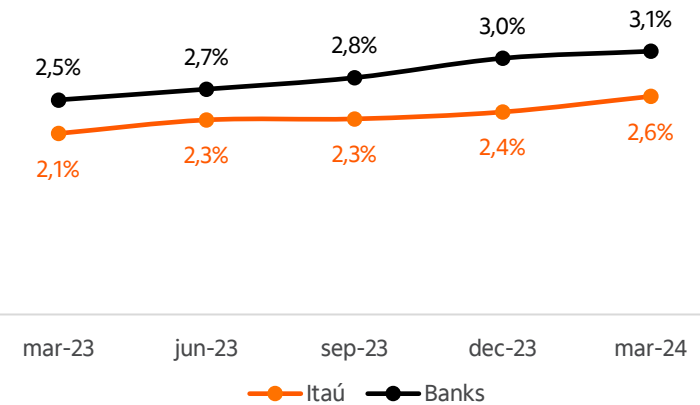
Commercial PDL 30+ (%)



Consumer PDL 30+ (%)



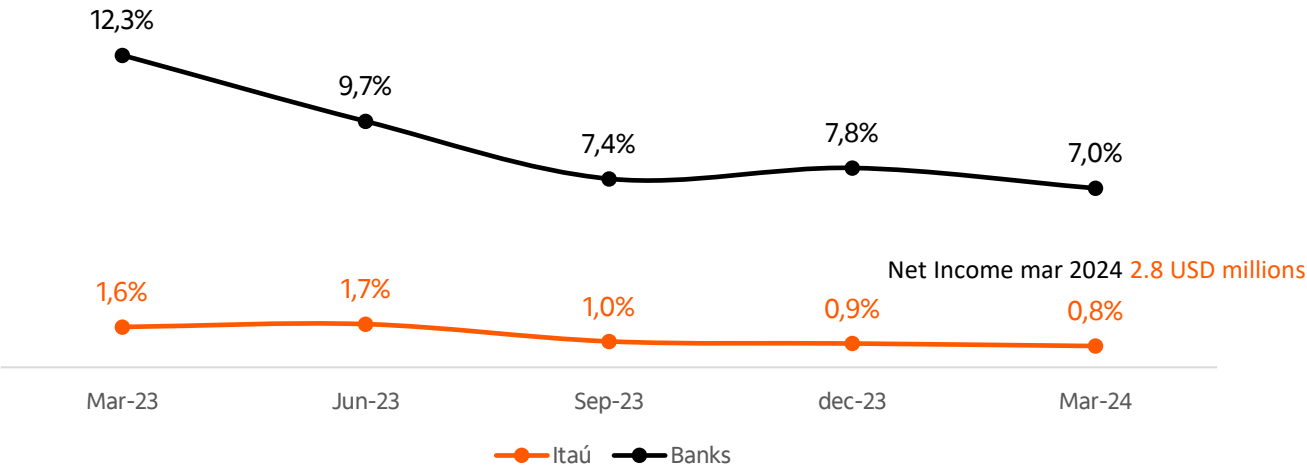
Mortgage PDL 120+ (%)



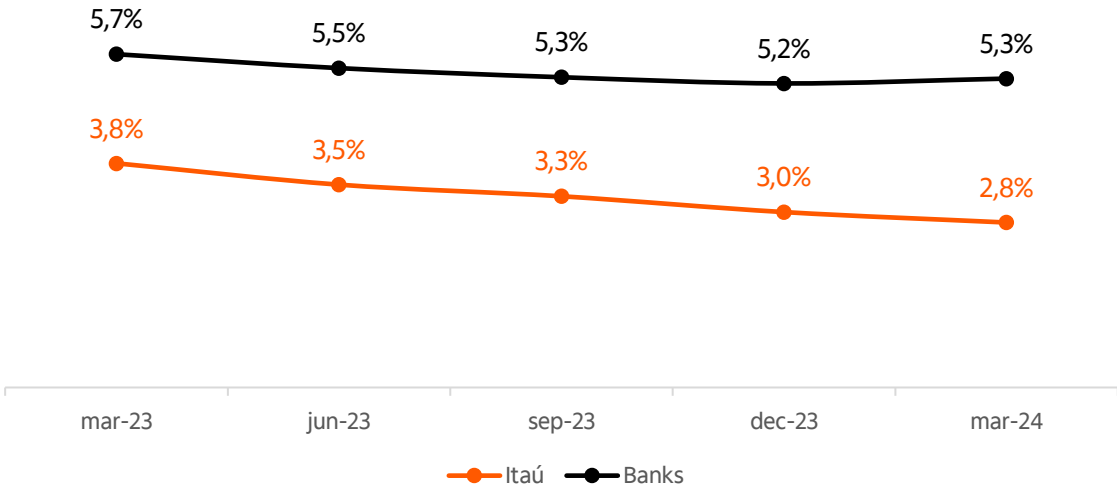


With profitability affected by the market situation in terms of interest rates and delinquency rates.

ROE- Return on Equity¹

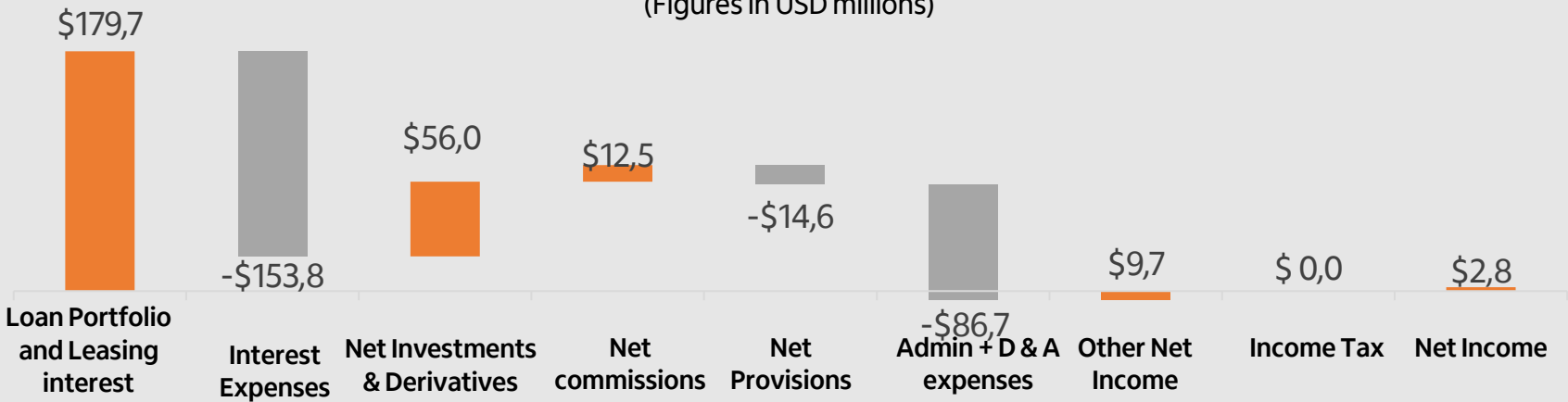


NIM- Net Interest Marging



Profitability P&L YTD Mar 24

(Figures in USD millions)



1. ROE: 12 months profit / average equity 12 months. 2.NIM = (Portfolio income - deposit expenses) / average 12-month gross loan portfolio.



Investors Relations

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