



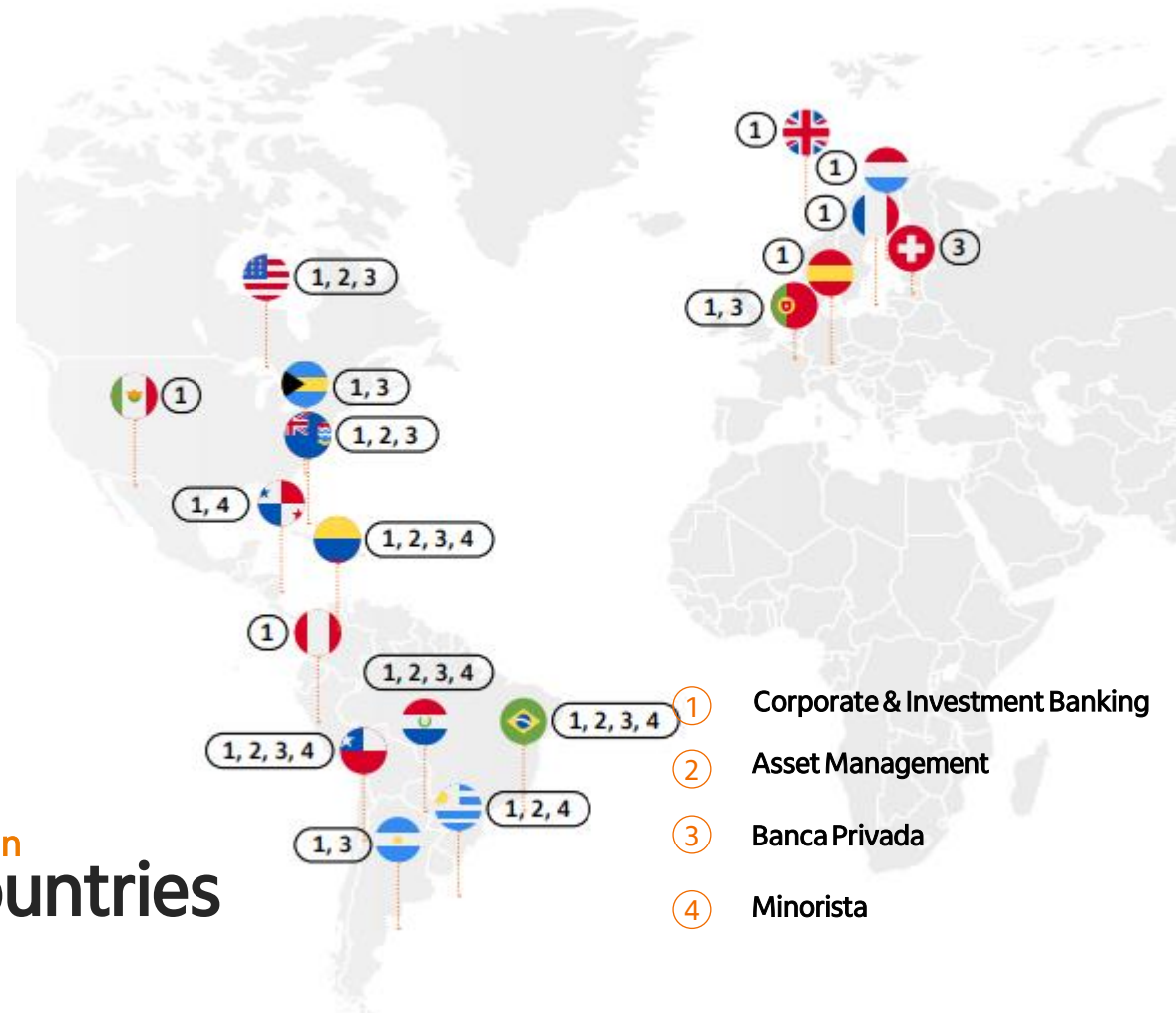
# Itaú Bank 1Q 2024

Institutional Presentation

# Head Office | Key Information



We are part of the Itaú Unibanco group, a bank with 100 years of history, where through our parent company Itaú Chile we received an \$80 billion subordinated loan in March 2024.



- Argentina
- Brasil
- Chile
- Colombia
- México
- Panamá
- Paraguay
- Perú
- Uruguay
- Luxemburgo
- Bahamas
- Cayman
- España
- EEUU
- Francia
- Portugal
- Reino Unido
- Suiza

**Total Assets US\$ 551.9 bn<sup>1</sup>**  
 ROE 21.9%  
 Employees 95.8K  
 Branches 3.4K  
 ATM's 41K

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

**Total Assets US\$ 46.5 Bn**  
 RoTE 12.7%  
 Employees 6.8 K  
 Branches 224  
 ATM's 254

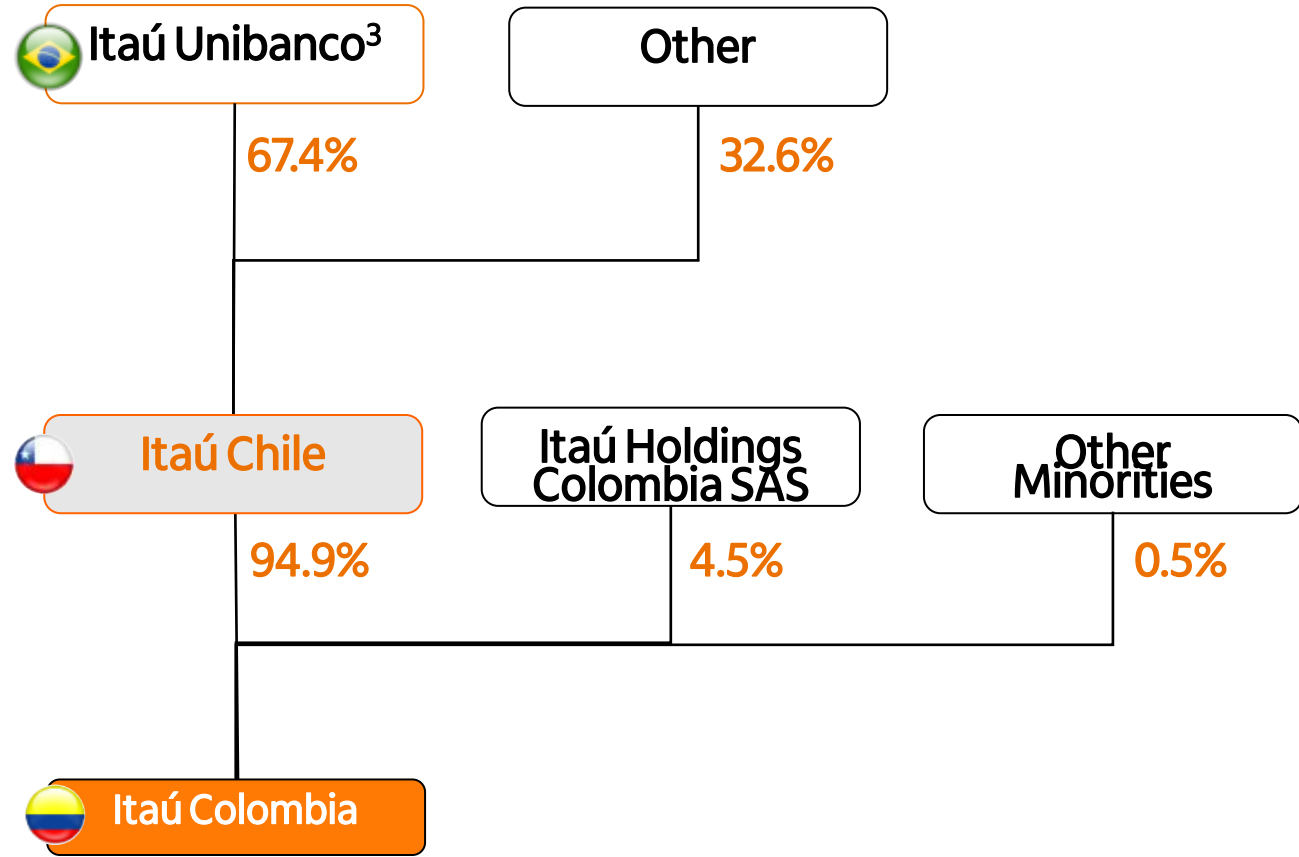
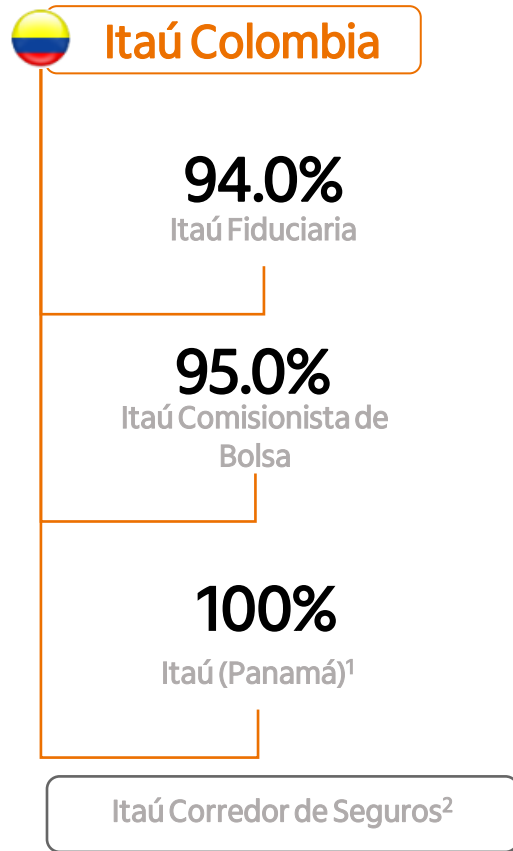
A3 **Moody's**  
 BBB+ **S&P Global**

**Total Assets US\$ 7.3 bn<sup>3</sup>**  
 ROE 1.5%  
 Employees 2.1K<sup>2</sup>  
 Branches 64  
 ATM's 107

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

1. Exchange rate: 5,0533 BRL /USD 2. incluye filiales. 3. Exchange rate: 3,842.3 COP/ USD

Within the group in Colombia is the Brokerage and Trust Company, as well as the Bank in Panama, which has an international license.

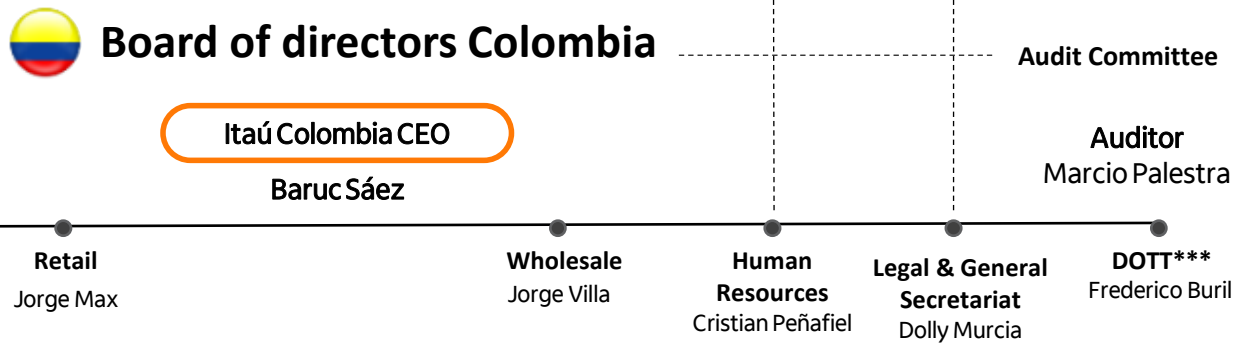


1. Itaú (Panama) has an International License | 2. The majority shareholder of Itaú Insurance Broker is Itaú in Chile. | 3 Includes 25,360,509 shares owned by ITB Holding Brasil Participações Ltda. under custody.



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

We have an organizational structure aligned with the parent company. In 2024 the VP DOTT was created.

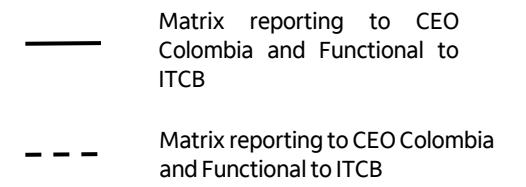


**Board of directors Colombia**  
Chairman: Gabriel Moura

- |                  |                |
|------------------|----------------|
| Mónica Aparicio* | Julián Acuña   |
| Roberto Brigard* | Eduardo Neves  |
| Diego Fresco     | Mauricio Baeza |

**Audit Committee Colombia**

- Mónica Aparicio  
Roberto Brigard Holguín  
Diego Fresco



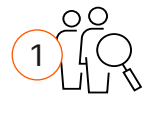

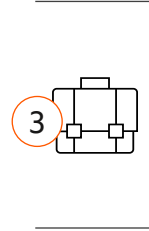
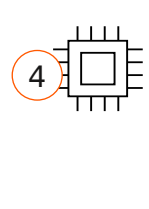
\*Independent members under the terms set forth in Law 964 of 2005 At the Extraordinary Meeting of Feb. 24, Sergio Muñoz (in the process of being sworn in) was appointed to replace Roberto Brigard.

\*\* Report to Itaú Unibanco's Treasury

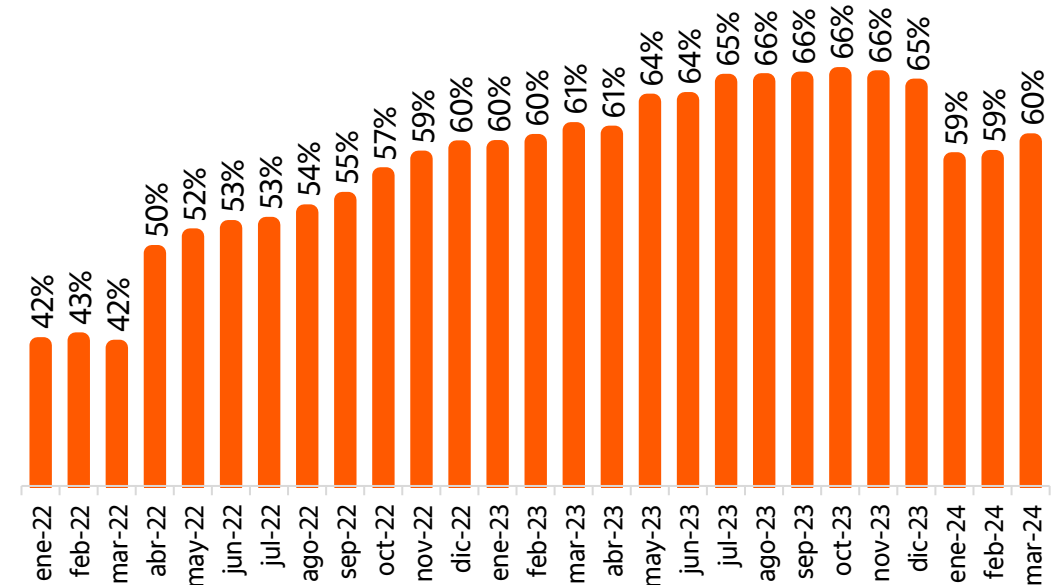
\*\*\* DOTT: Digital, Operations, Technology & Transformation.

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

## Objective Key Results – OKR's

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

## NPS- Net Promoter Score



Important achievements such as the Friendly Biz certification



**Environmental** ———

**Social** ———

**Governance** ———

- 1**
  - Corporate ethics
  - Corporate Governance
- 2**
  - Cybersecurity and information security
  - Customer relations
- 3**
  - Talent Attraction, Retention and Development (DEI)
  - Occupational health and safety
- 4**
  - Socio-environmental investment
  - Financial education
  - Human rights
- 5**
  - Financial inclusión
  - Responsible financing
- 6**
  - Decarbonization y
  - Risk management SAC
  - Sustainability of results





# Itaú | Cambio de marca



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

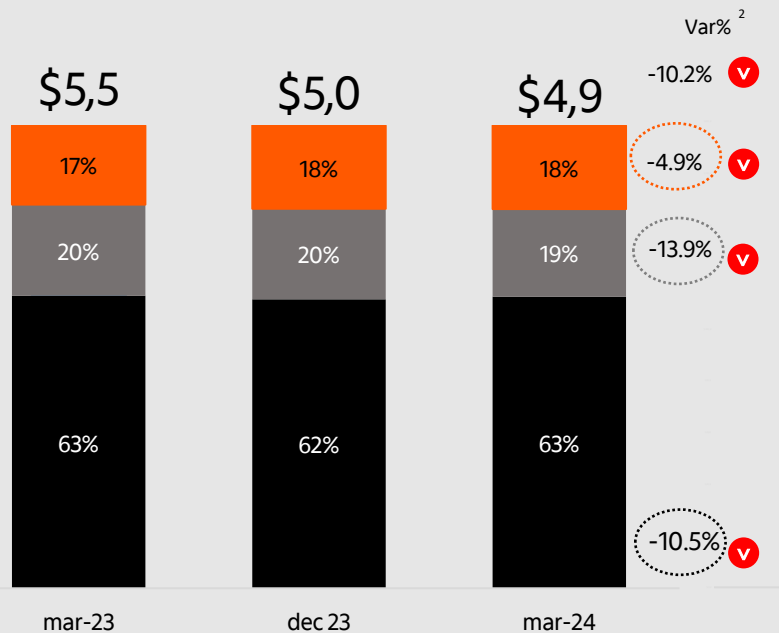


The Bank continues to focus on profitable and lower-risk placements

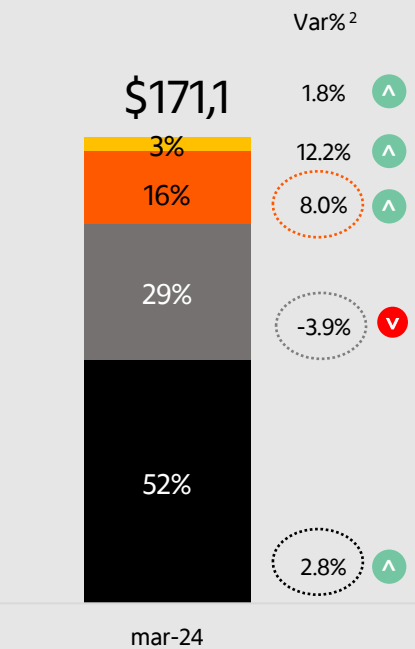
## Gross Loans

Figures in USD billions

### Itaú



### Banks<sup>1</sup>



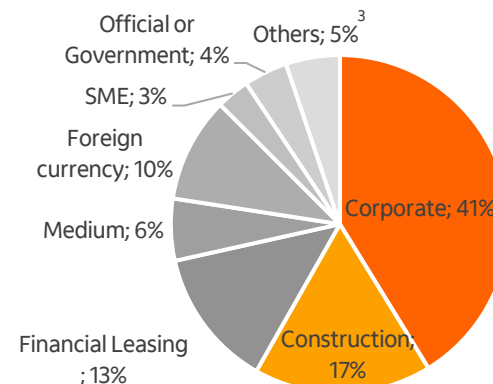
■ Commercial ■ Consumer ■ Mortgages

■ Commercial ■ Consumer ■ Mortgages ■ Microcredit

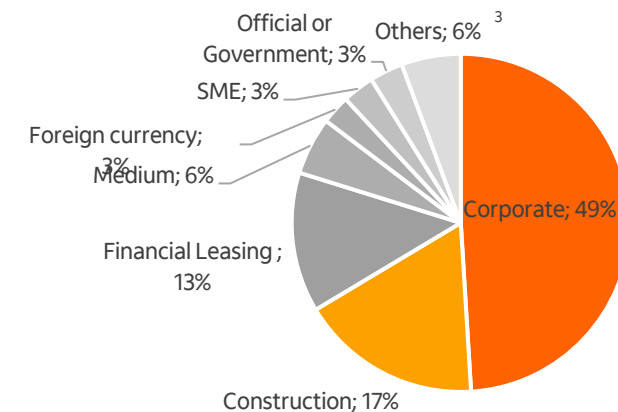
## Commercial Loan portfolio by type

Figures in USD billions

### Itaú<sup>1</sup> mar 23 \$3.4



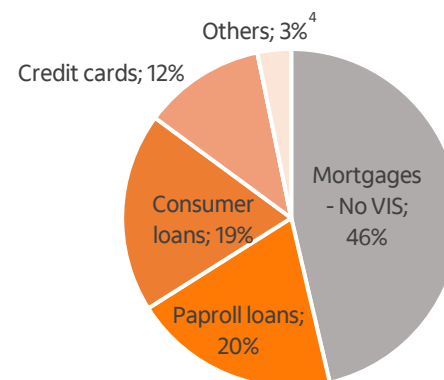
### Itaú<sup>1</sup> mar 24 \$3.1



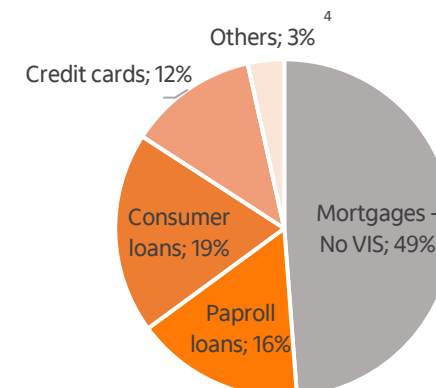
## Consumer and mortgages Loans by type

Figures in USD billions

### \$2.0



### \$1.8

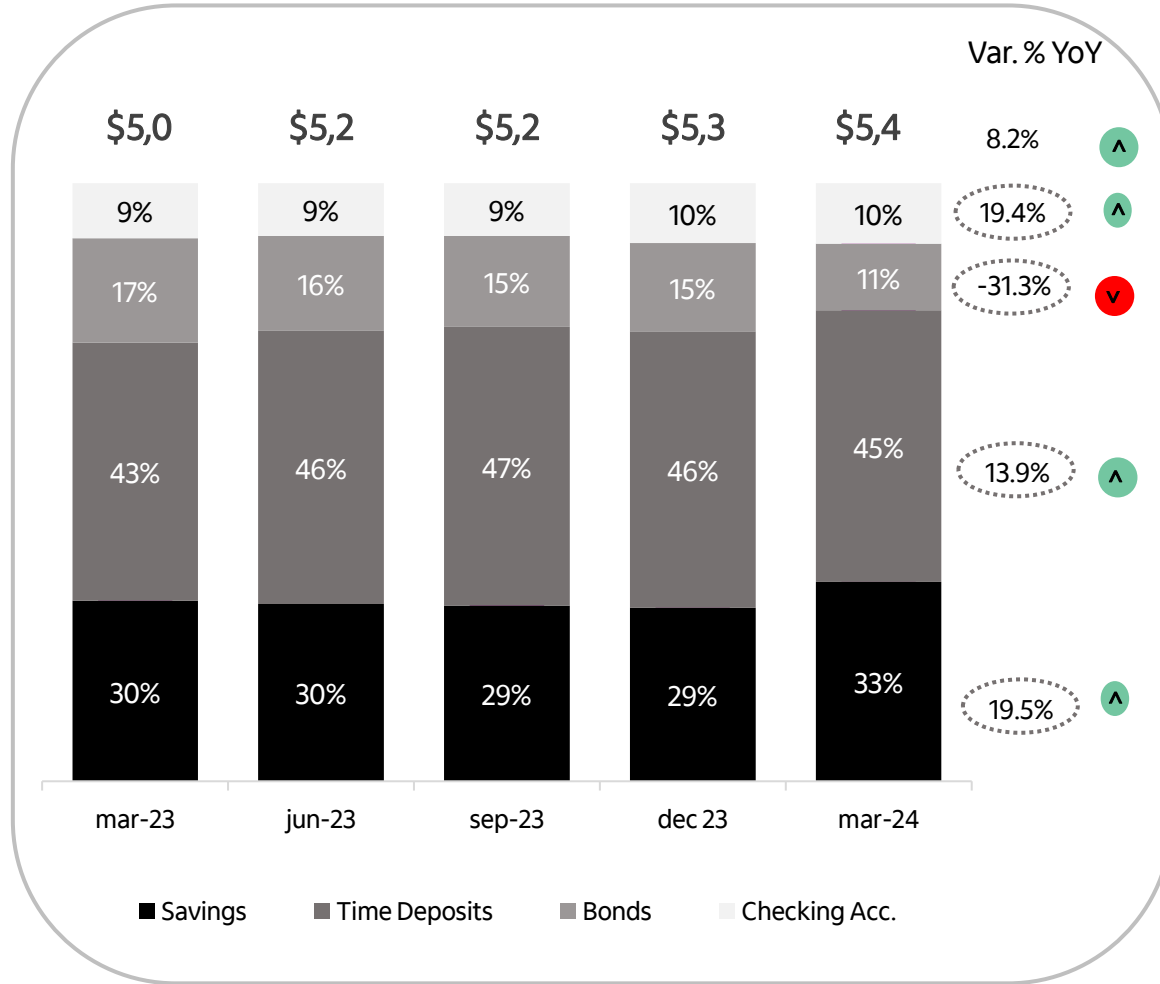


1. Source: harvests, portfolio balances by product, SFC. 2. | Variation Mar 23 - Mar 24. 3. Includes microenterprise, factoring and financial and institutional. 4. | Mainly due to revolving credit..

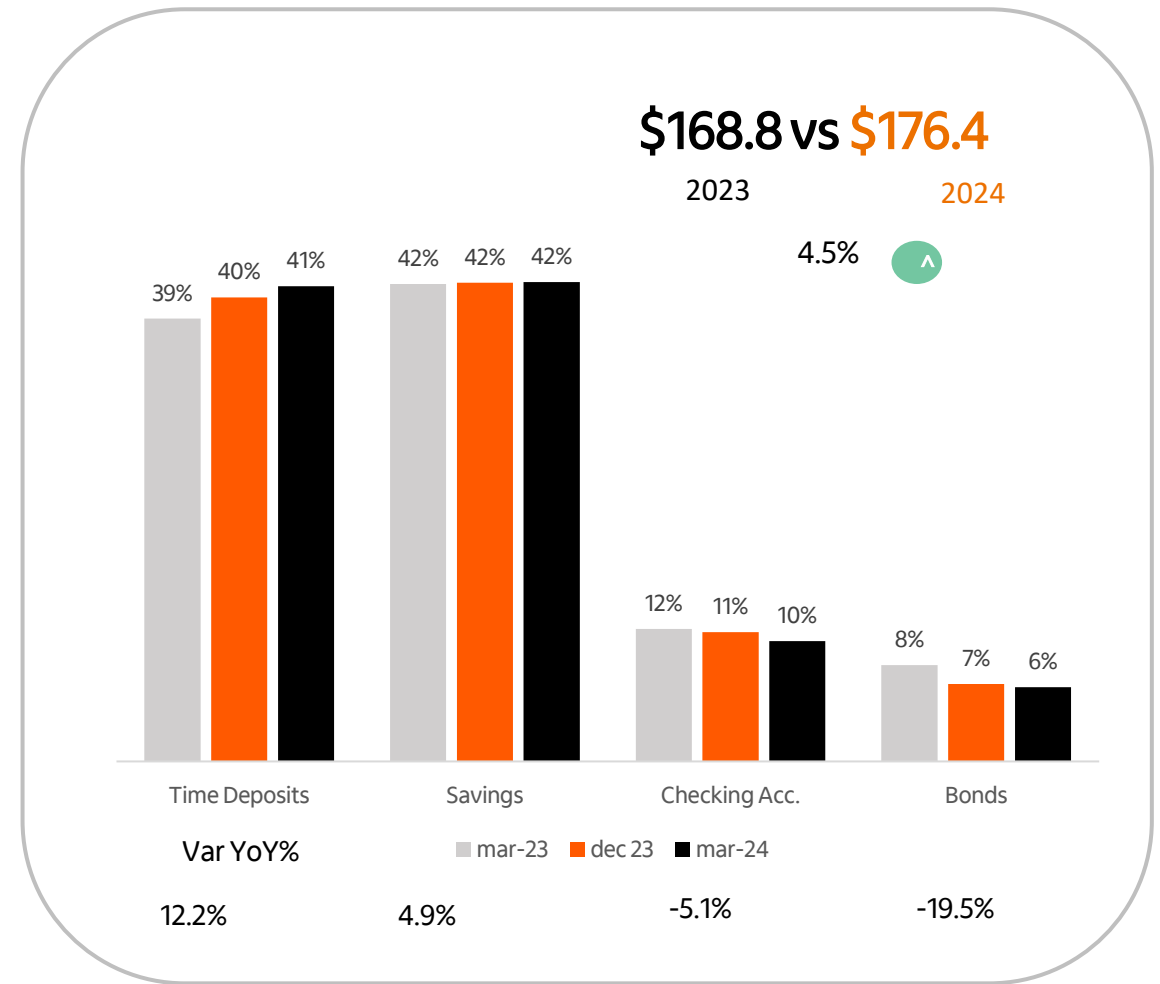


With growth in savings account, CDT and checking account deposits

## Itaú Deposits

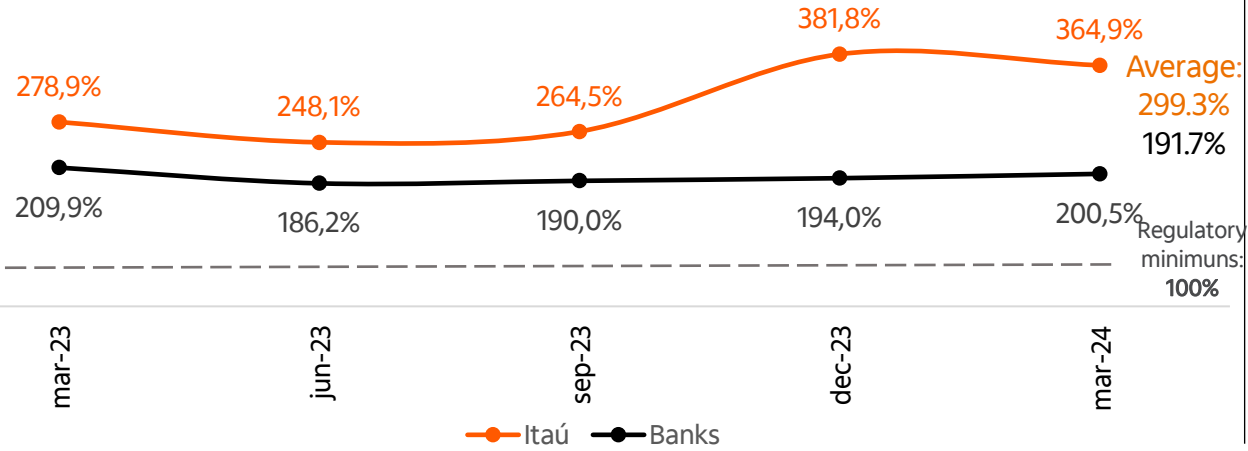


## Bank Funding

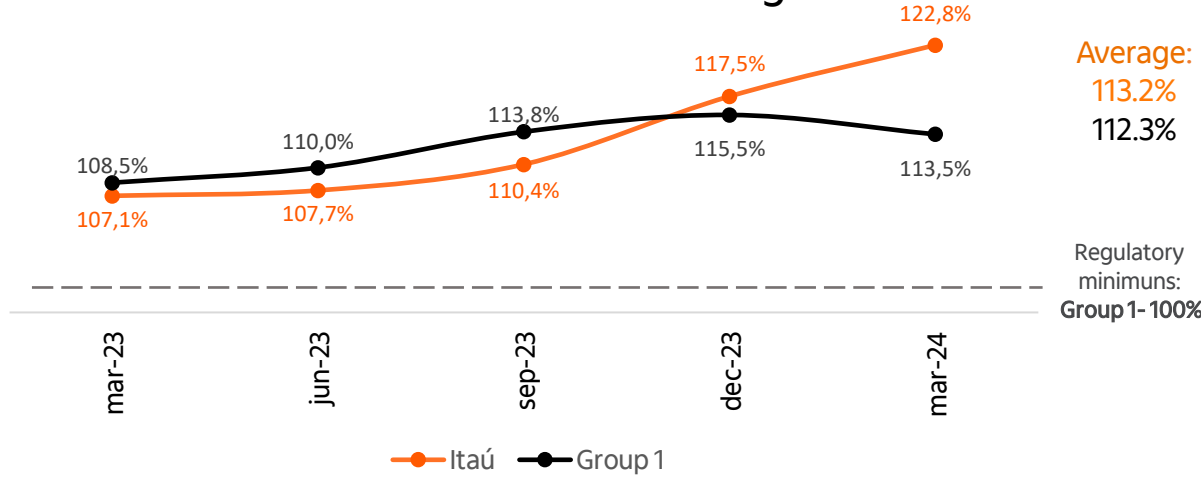


Maintaining robust liquidity and solvency ratios

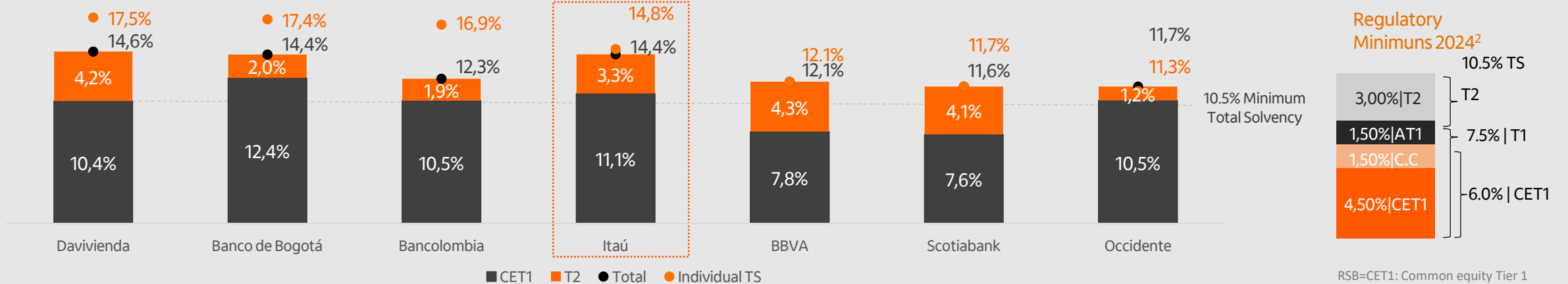
## LCR-Liquidity Coverage Ratio



## NSFR- Net Stable Funding Ratio



## Benchmark Consolidated Adequacy Ratio<sup>1</sup>



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.

3. Applies only to Bancolombia, Davivienda, Banco de Bogotá and BBVA.

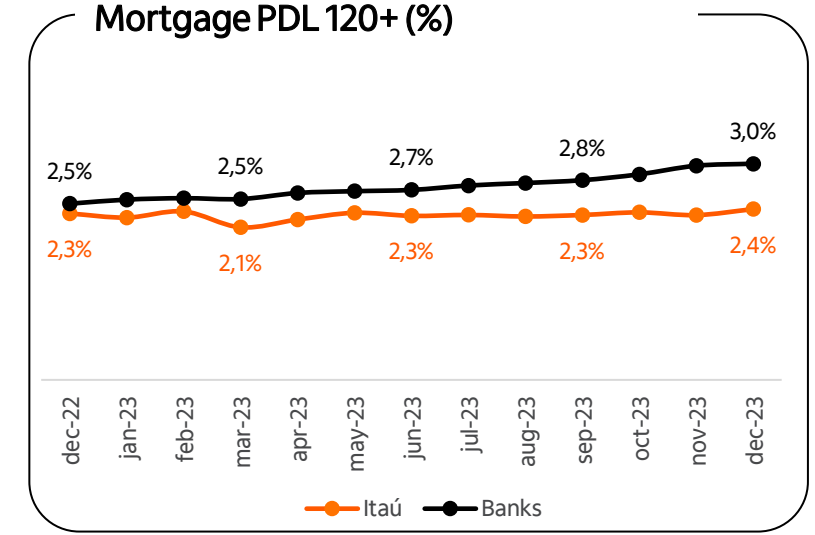
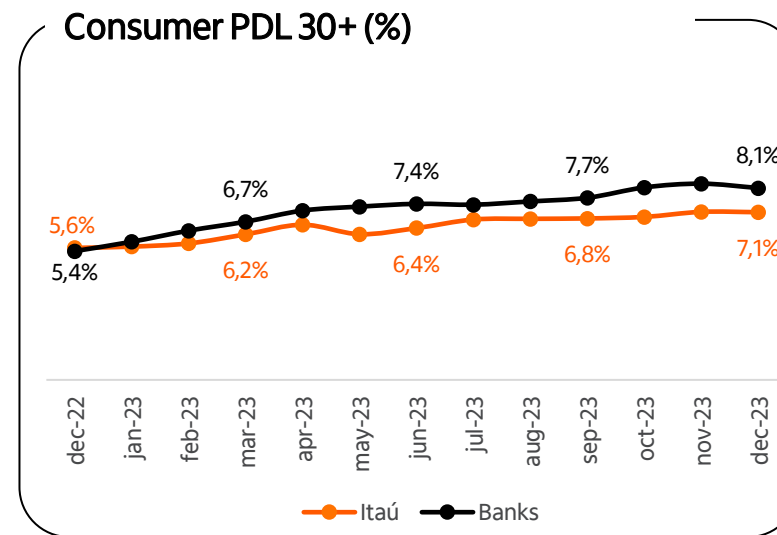
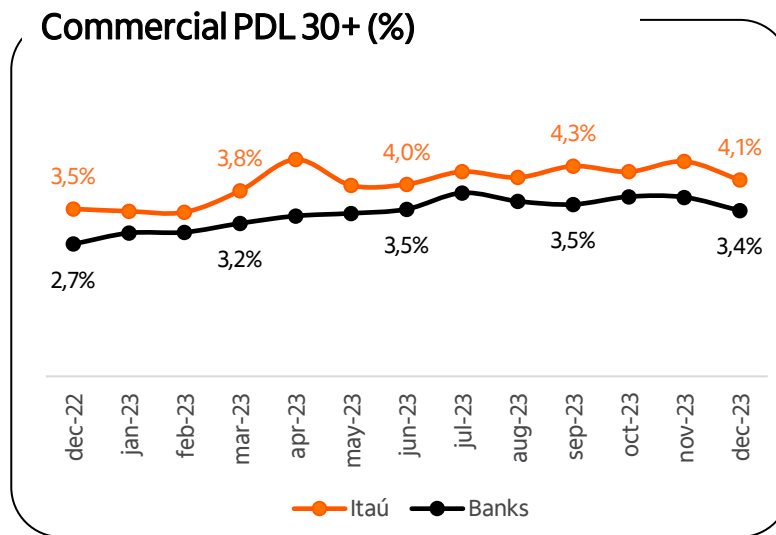
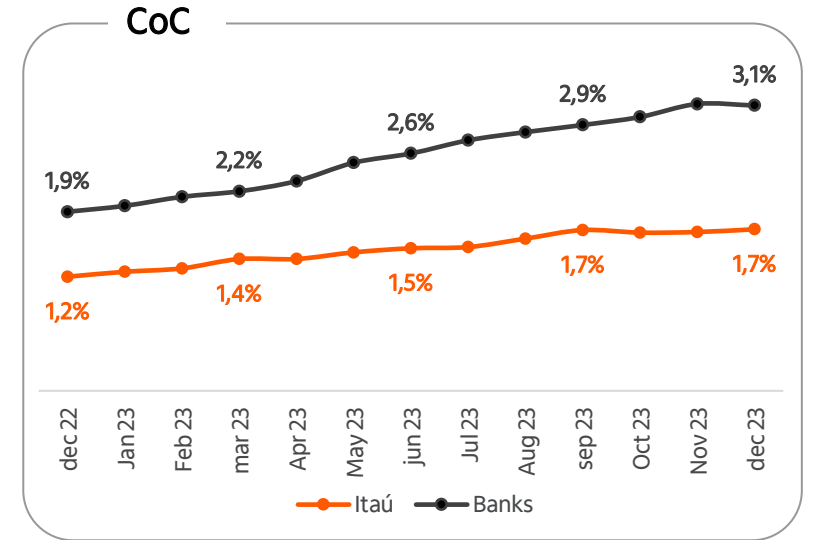
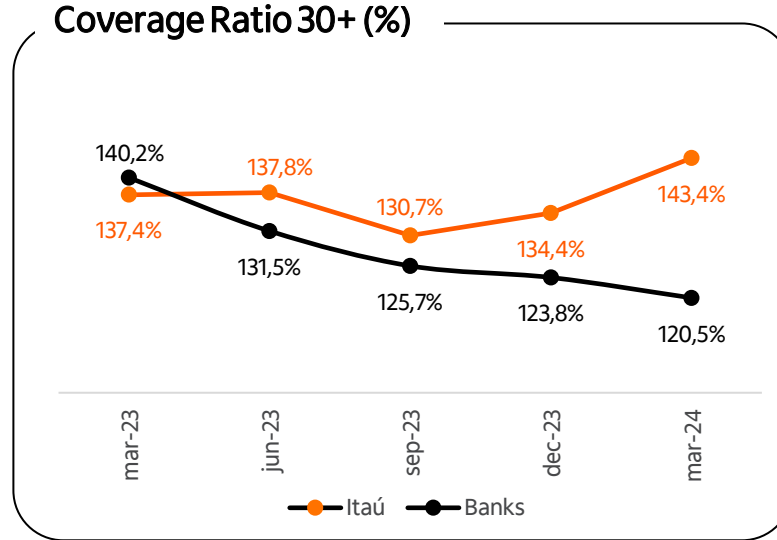
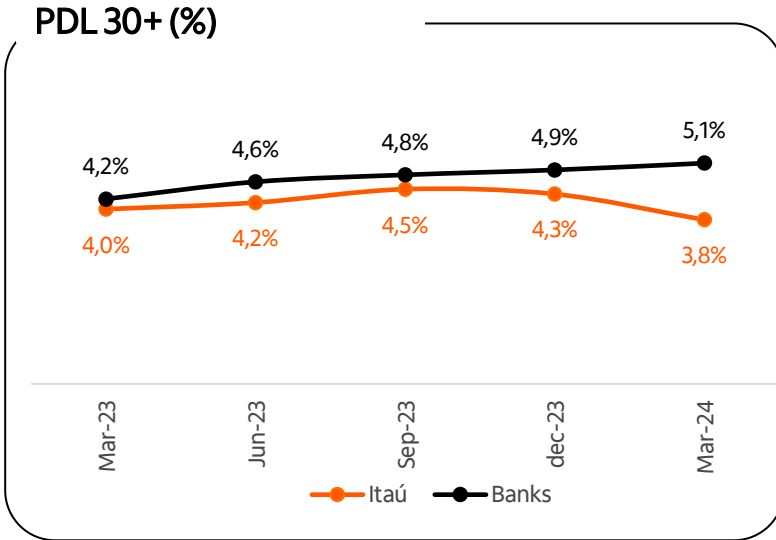
4. Regulatory minimums of capital adequacy ratios for 2024

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



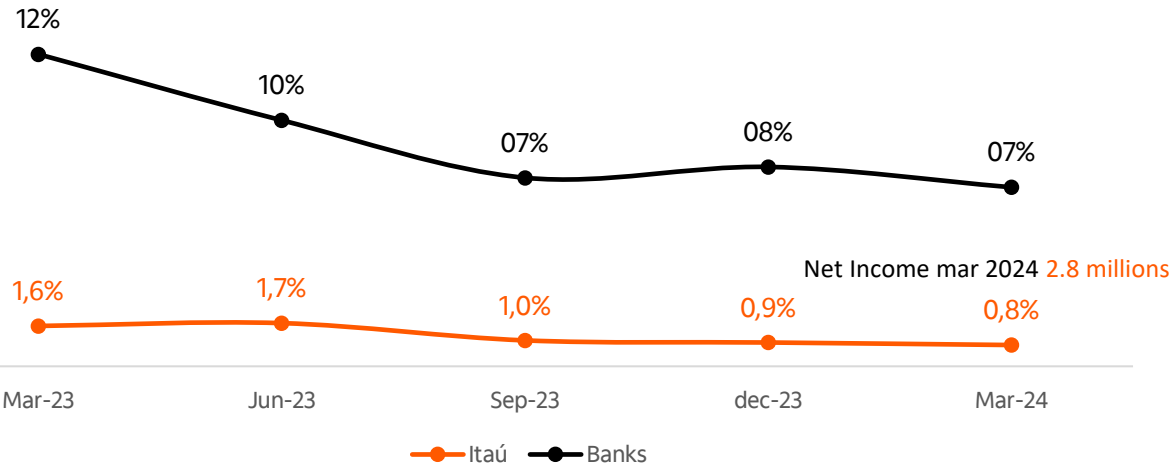
As well as better credit risk indicators compared to the system.



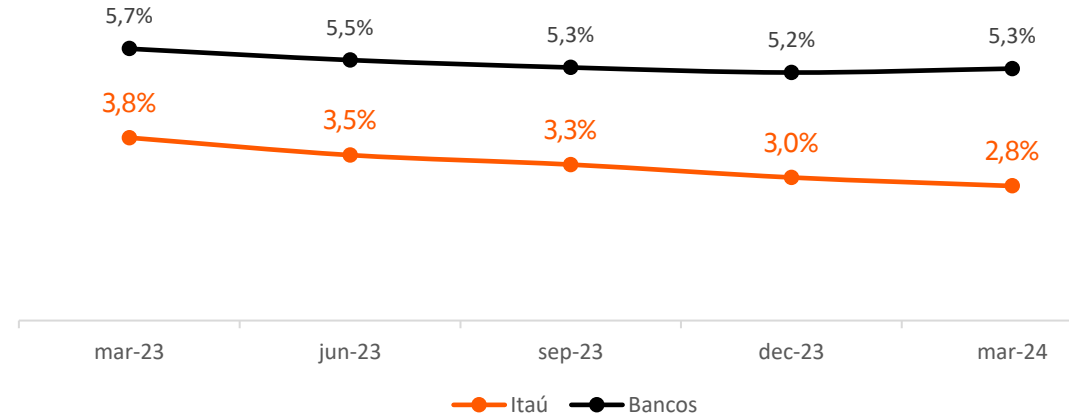
We have been careful to generate sustainable profitability with strong spending discipline



### ROE- Return on Equity<sup>1</sup>



### NIM- Net Interest Marging



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





## Investors Relations

[www.itaú.co/grupo/relación-con-inversionistas](http://www.itaú.co/grupo/relación-con-inversionistas)  
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