

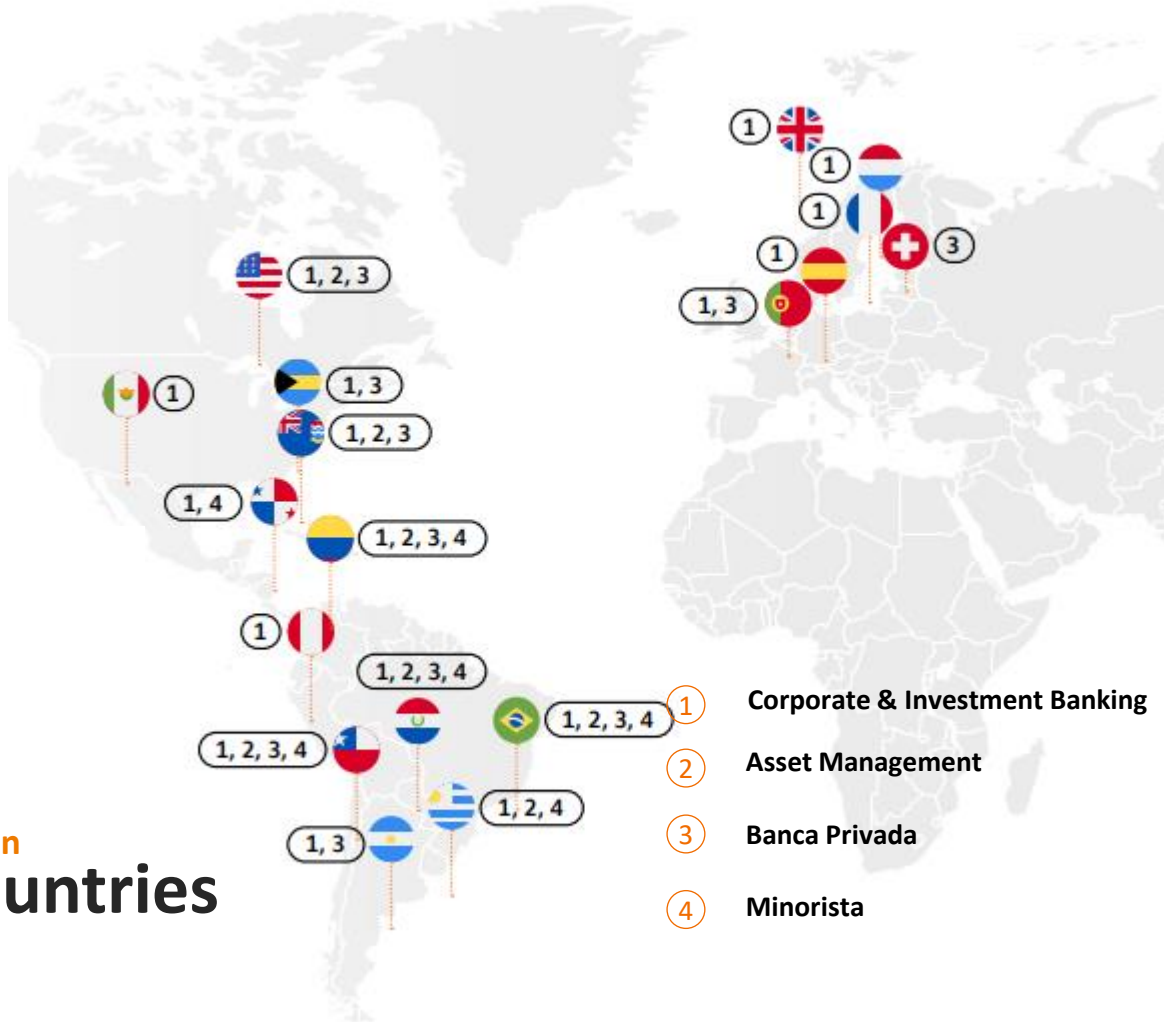
Itaú Colombia 2Q 2024

Institutional Presentation

Itaú | Key group information



We are part of the Itaú Unibanco group, a bank with 100 years of history.



Total Assets US\$ 518.0 bn¹
ROE 22.4%²
Employees 96.2K
Branches 3.3K
ATMs 40 K

Ratings

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

Total Assets US\$ 46.4 bn³
RoTE 11.9%
Employees 6.8K
Branches 219
ATMs 251

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

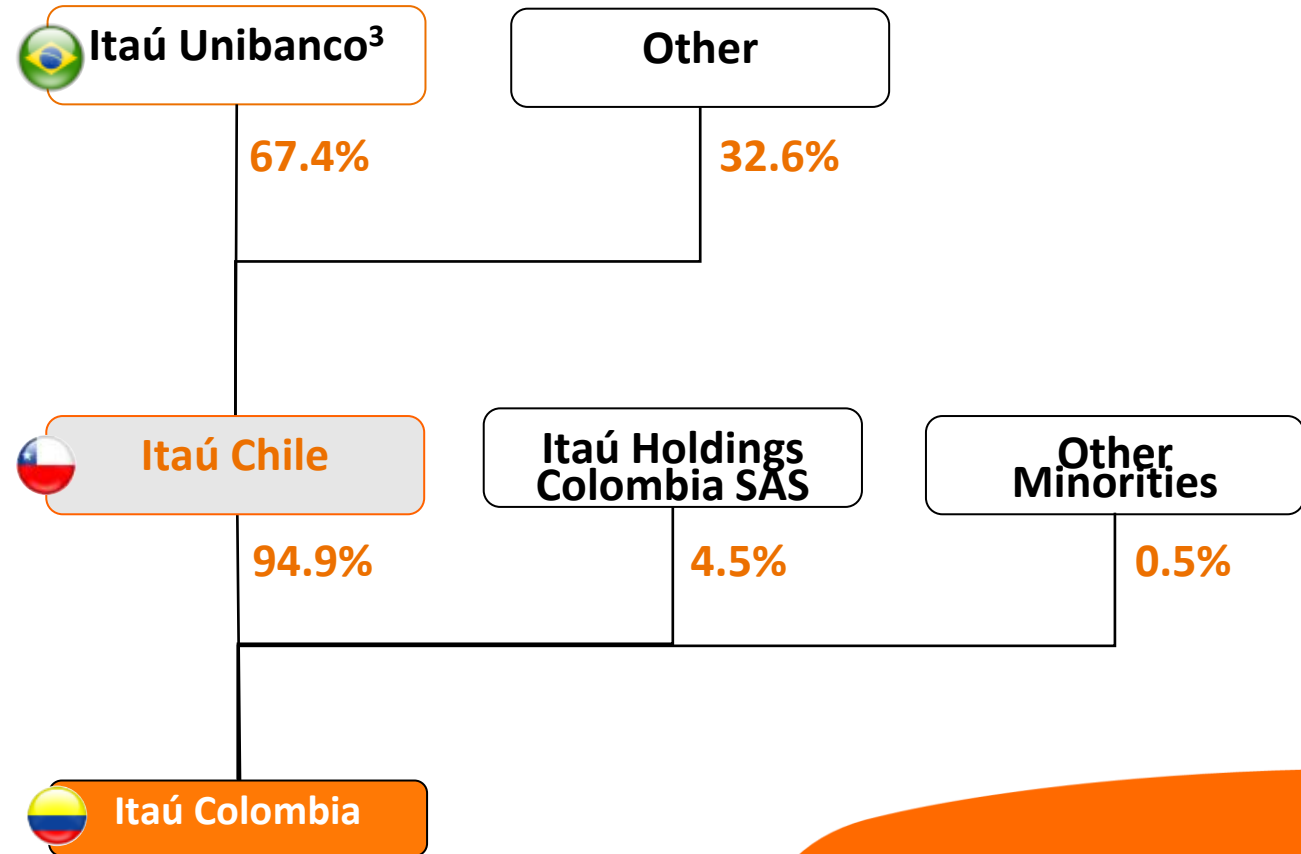
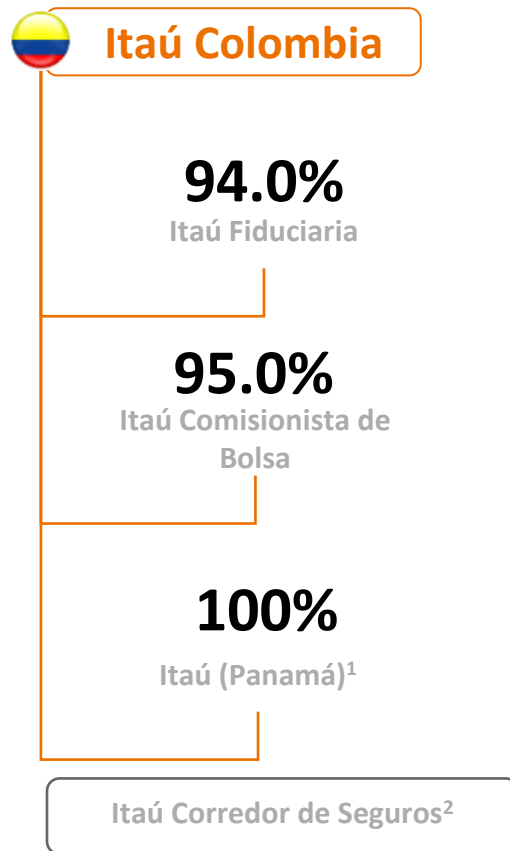
Total Assets US\$ 7.0 bn⁴
ROE 1.6%
Employees 2. 2 K⁵
Branches 65⁶
ATMs 114

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

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

1. Exchange rate: 5,6603 USD /BRL | 2. 2Q 2024 | 3. Exchange rate: 940.85 USD/CLP | 4. Exchange rate: 4,148 COP/ USD. | 5. Includes Subsidiaries | 6. Does not include digital branches.

Itaú Chile is the main shareholder of Itaú Colombia and consolidates its operations with Itaú Unibanco. Itaú Colombia owns a Brokerage firm and a Trust Company, as well as the Bank in Panama, which has an international license.

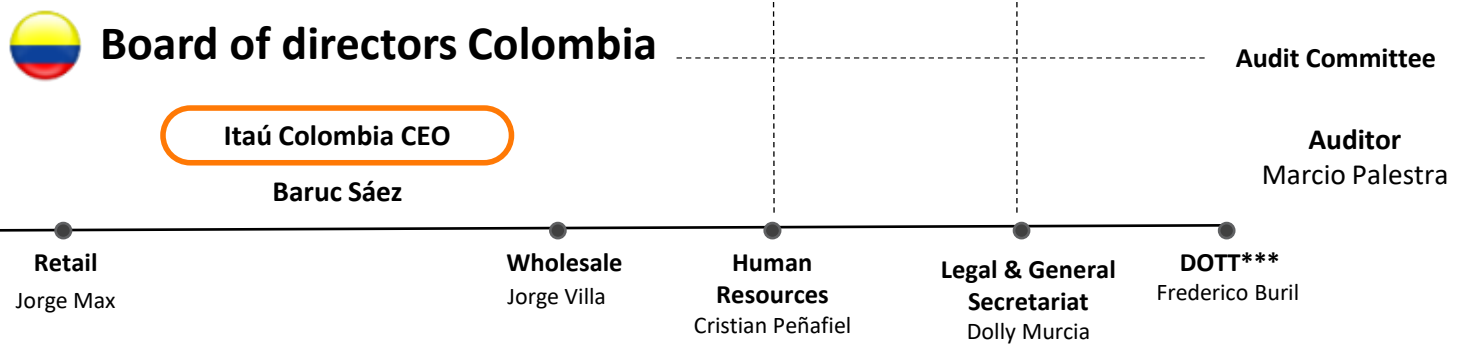
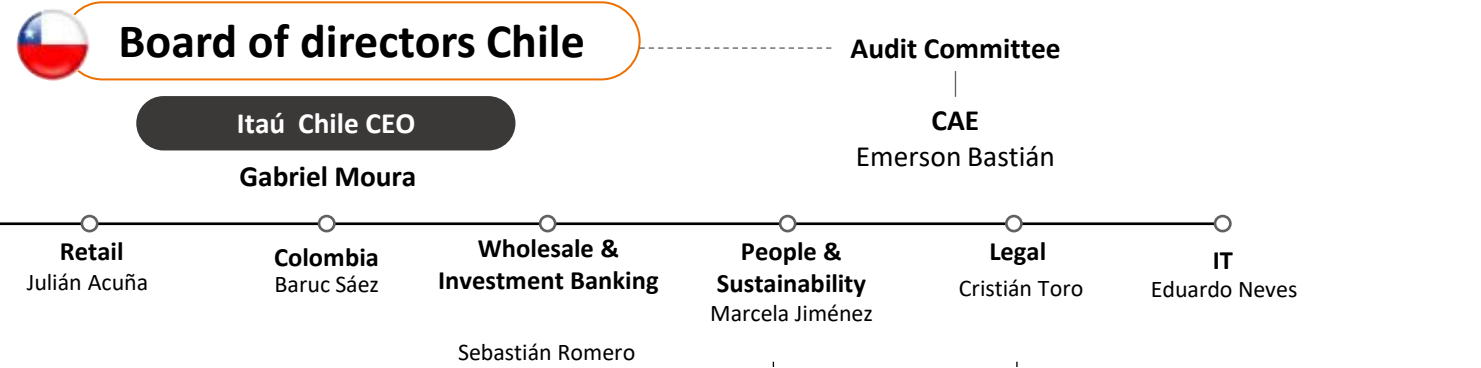


1. Itaú (Panama) has an International License | 2. The majority shareholder of Itaú Insurance Broker is Itaú in Chile. | 3 Includes 26,759,736 shares owned by ITB Holding Brasil Participações Ltda. under custody.

Itaú | Organizational Structure



On the 2nd quarter of 2024, the digital, technology and operations functions were integrated into the new VP DOTT including the transformation front



Board of directors Colombia
Chairman: Gabriel Moura

Mónica Aparicio*	Julián Acuña
Segio Muñoz*	Eduardo Neves
Diego Fresco	Mauricio Baeza

Audit Committee Colombia

Mónica Aparicio
 Sergio Muñoz
 Diego Fresco

— Matrix reporting to CEO Colombia and Functional to ITCB
 - - - Matrix reporting to CEO Colombia and Functional to ITCB

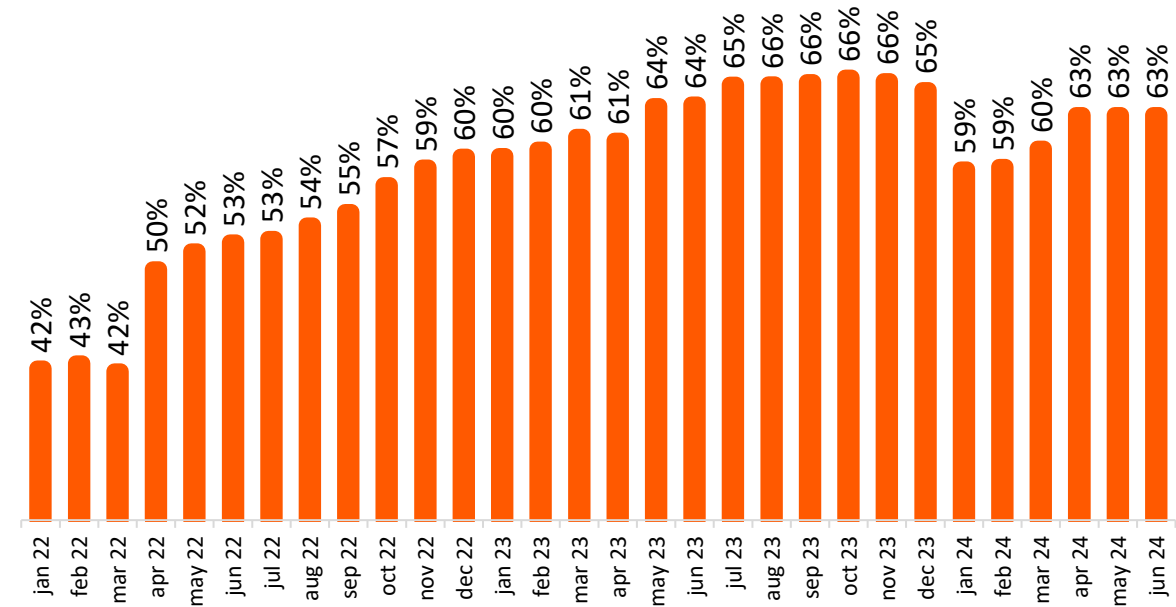
*Independent members under the terms set forth in Law 964 of 2005.
 ** Report to Itaú Unibanco's Treasury
 *** DOTT: Digital, Operations, Technology & Transformation.

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

Objective Key Results – OKR's

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

NPS- Net Promoter Score



Progressing in the execution of the strategy with the dual materiality analysis aligned to TCFD requirements



We perform dual materiality analysis based on the requirements of CE031 aligned with the requirements of TCFD (Task Force on Climate-related Financial Disclosures).

*Relevant internal management issues on which the bank performs significant work.



Double Materiality

- 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 inclusion
 - Responsible financing
 - **Sustainable investment**
- 6**
 - Decarbonization
 - Risk management SAC
 - Sustainability Results

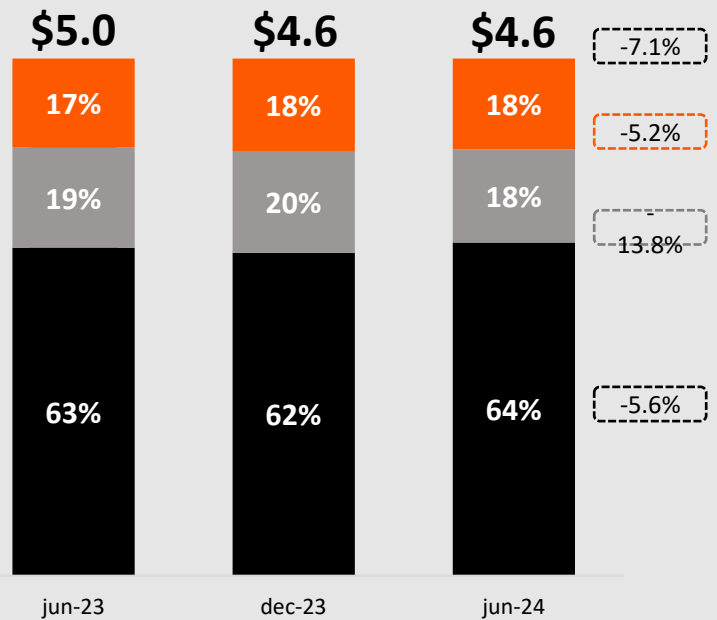


The Bank continues to focus on profitable and lower-risk loans disbursement

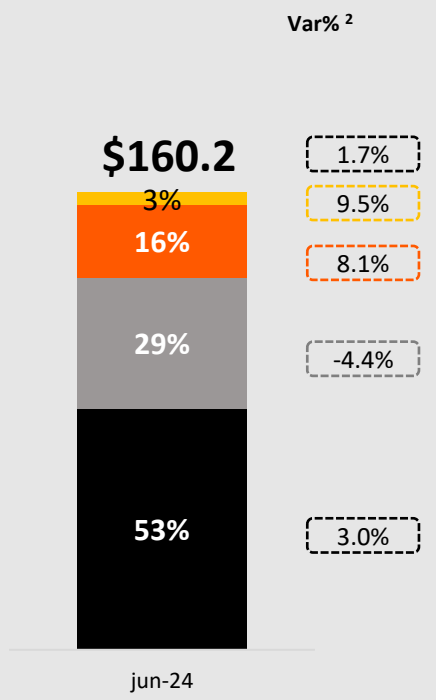
Gross Loans

Figures in USD billions

Itaú



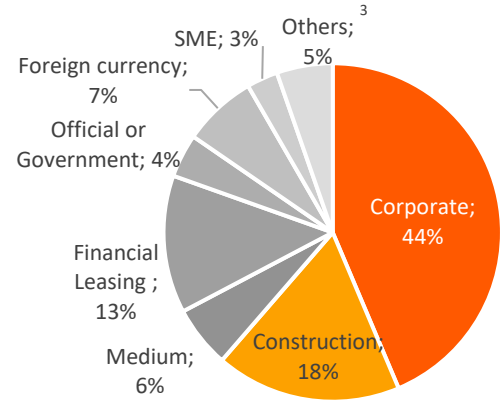
Banks¹



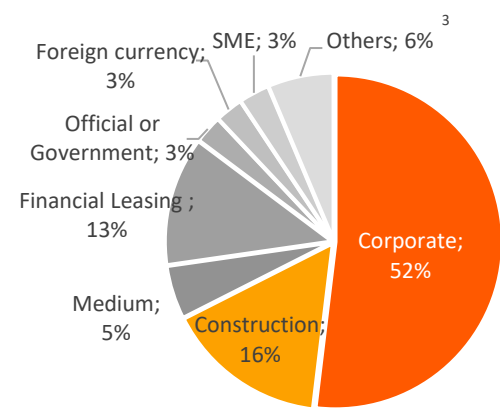
Commercial Loan portfolio by type

Figures in USD billions

Itaú¹ Jun 23
\$3.1



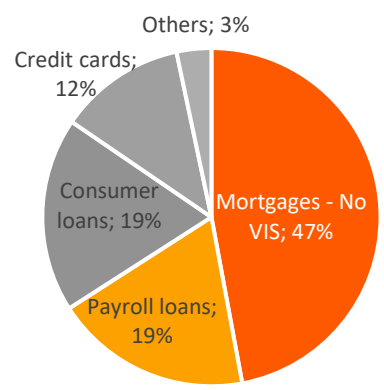
Itaú¹ Jun 24
\$3.0



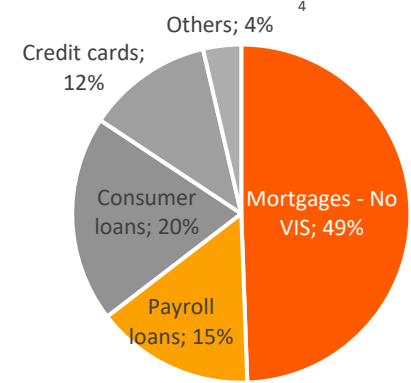
Consumer and mortgages Loans by type

Figures in USD billions

\$1.8

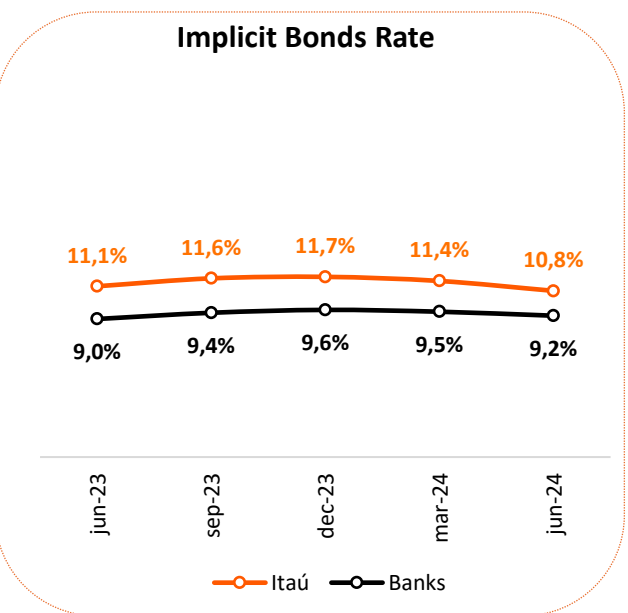
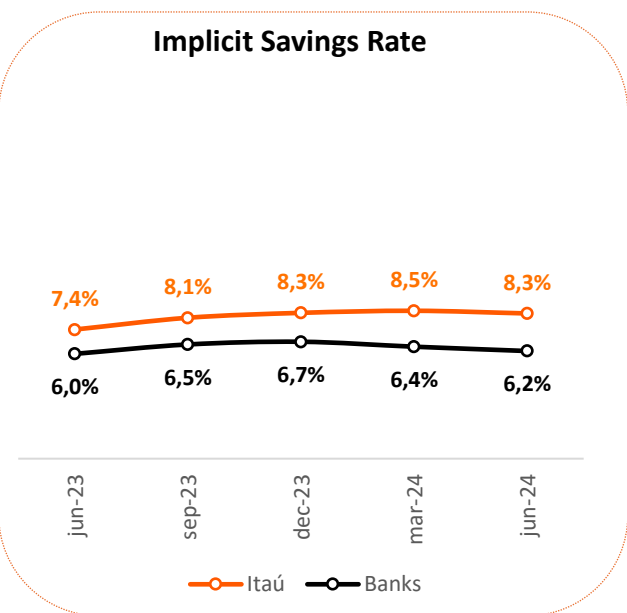
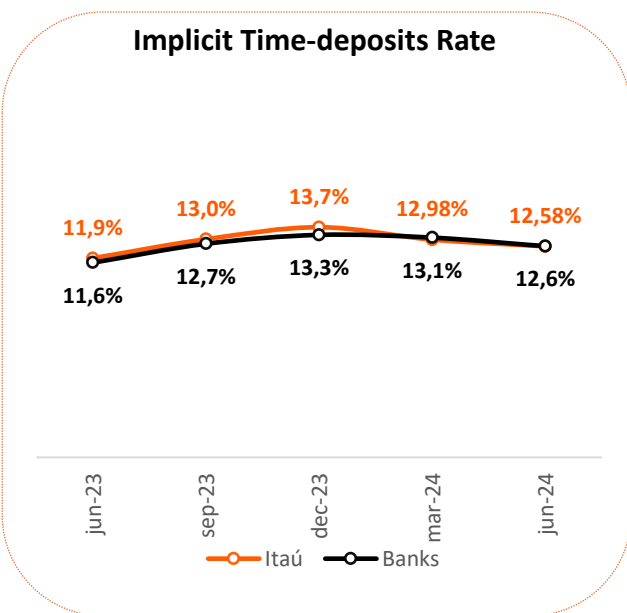
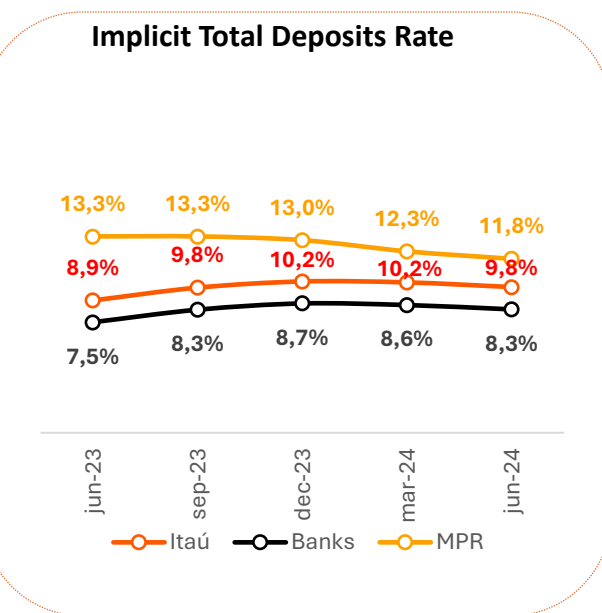
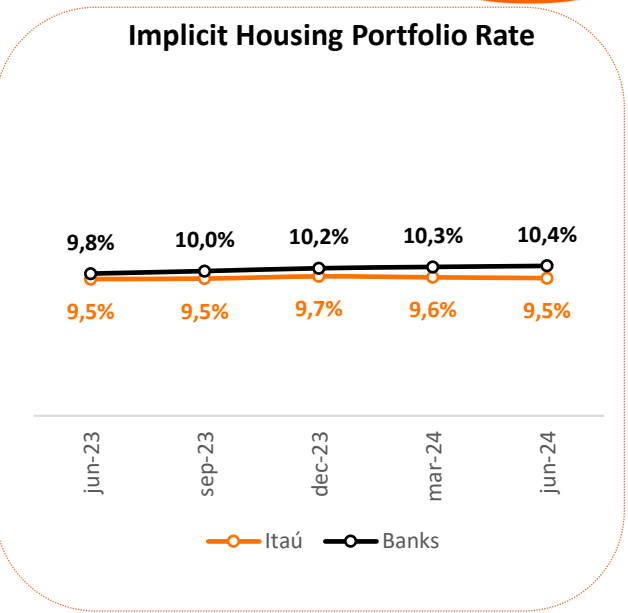
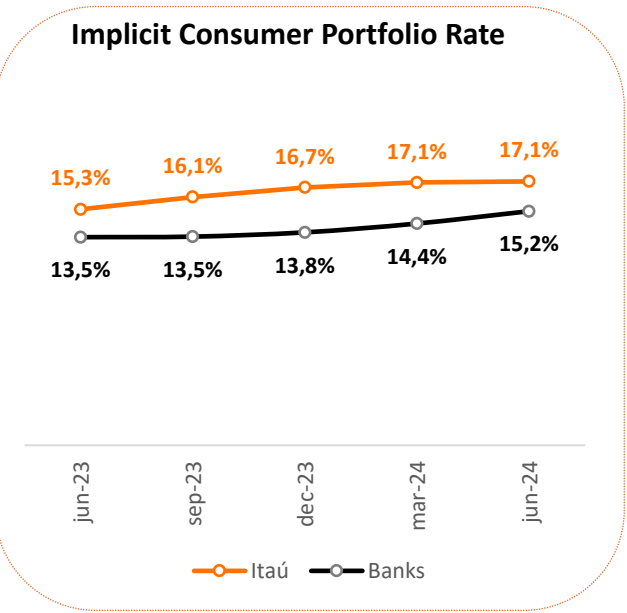
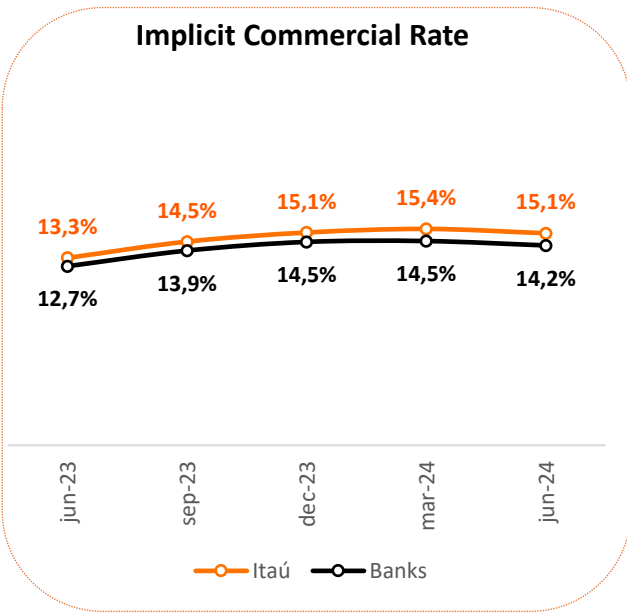
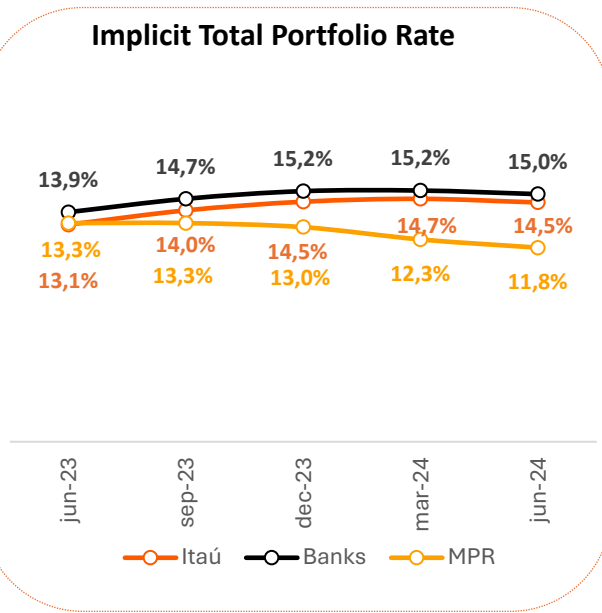


\$1.6



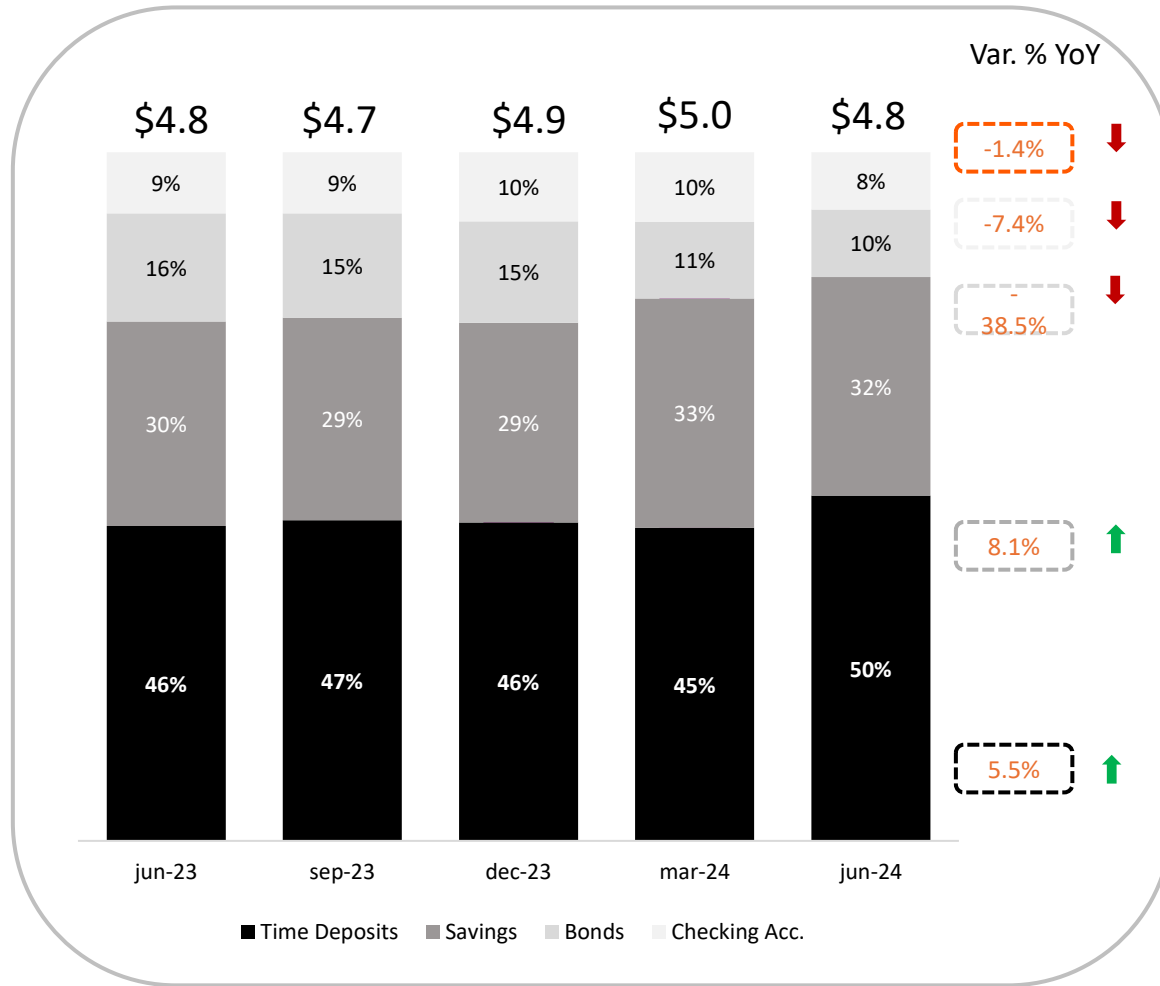
1. Source: harvests, portfolio balances by product, SFC. 2. | Variation Jun 23 - Jun 24. 3. Includes microenterprise, factoring and financial and institutional. 4. | Mainly due to revolving credit.

In an environment of declining monetary policy rate (MPR) since December 2023

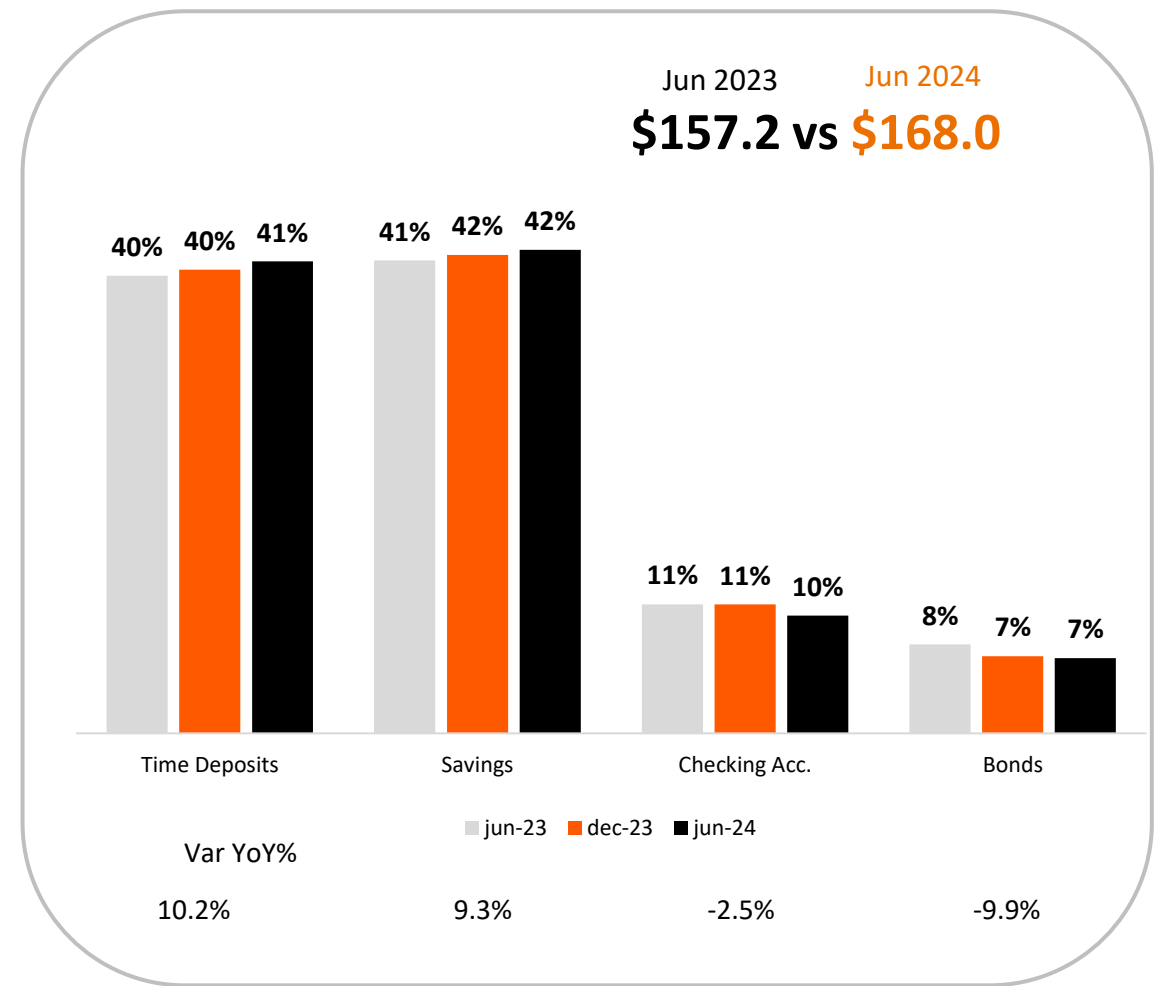


Moderating the growth of time deposits in line with the reduction of rates and market appetite

Itaú Deposits



Bank Funding

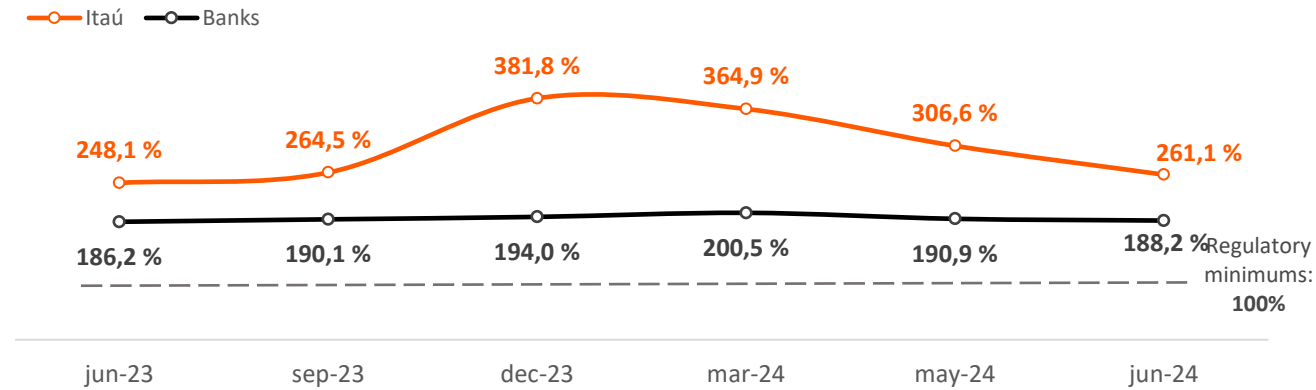


Itaú | Liquidity and Capital Adequacy Ratios

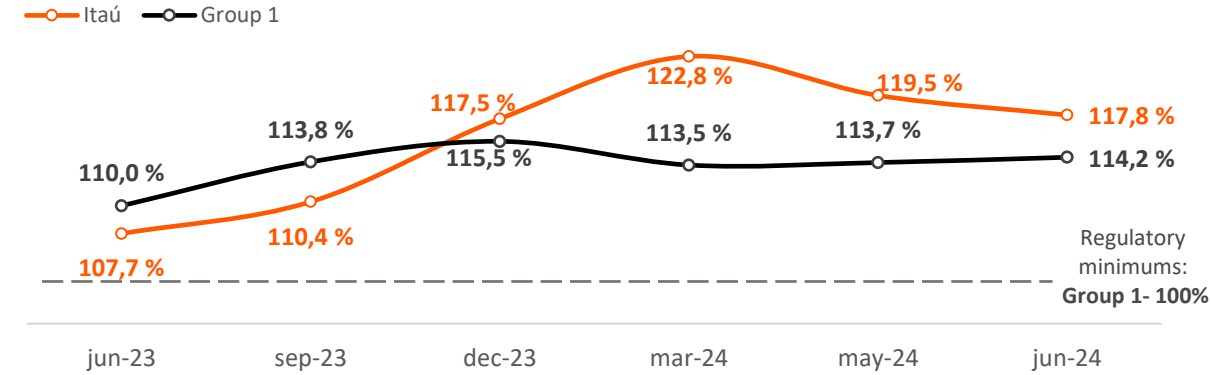


Maintaining robust liquidity and capital adequacy ratios

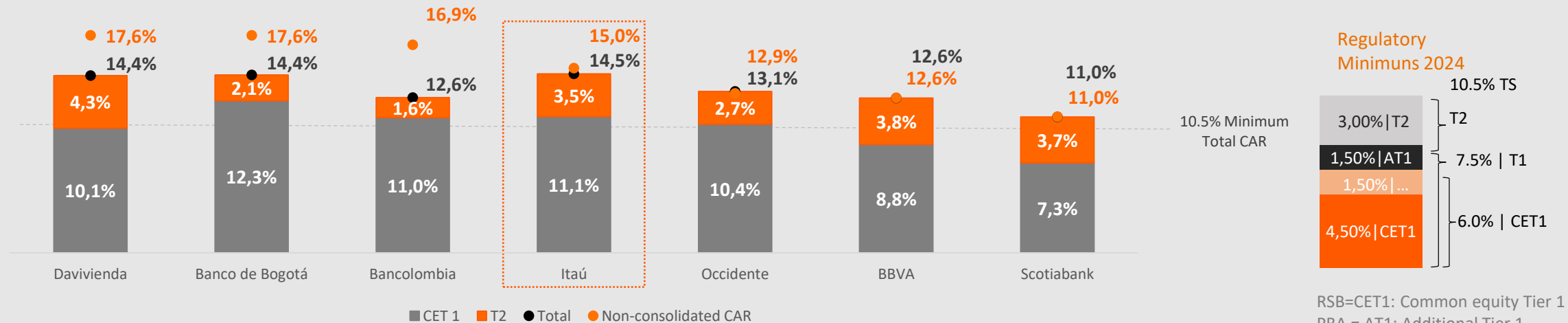
LCR-Liquidity Coverage Ratio



NSFR- Net Stable Funding Ratio



Benchmark Consolidated Adequacy Ratio¹



1. Information updated as of June 24.

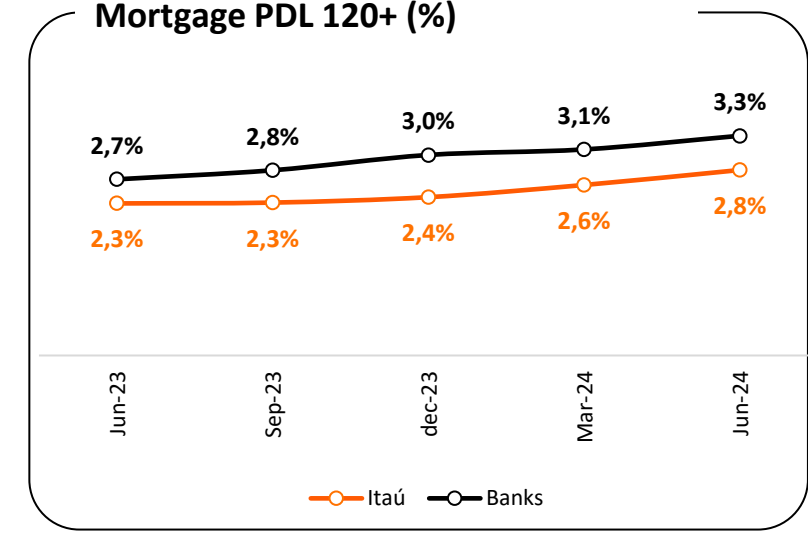
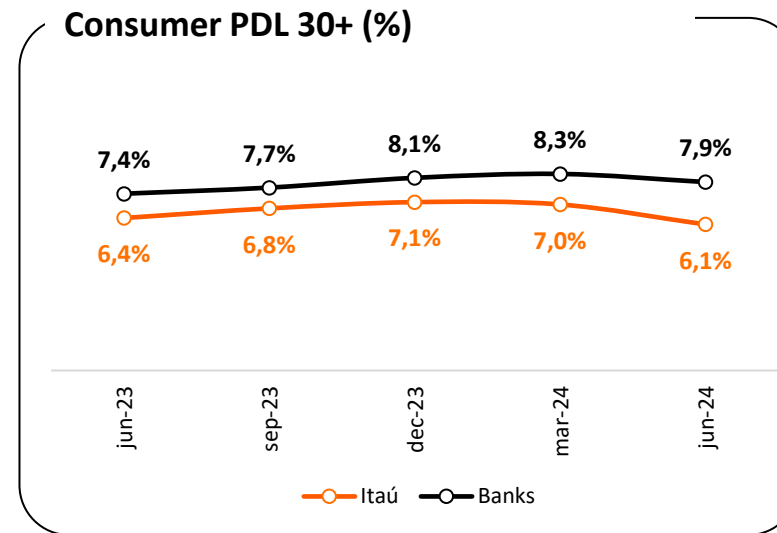
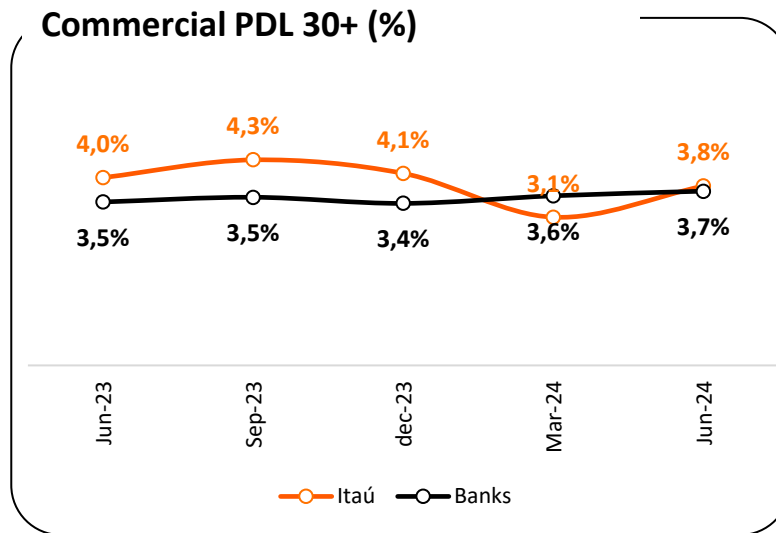
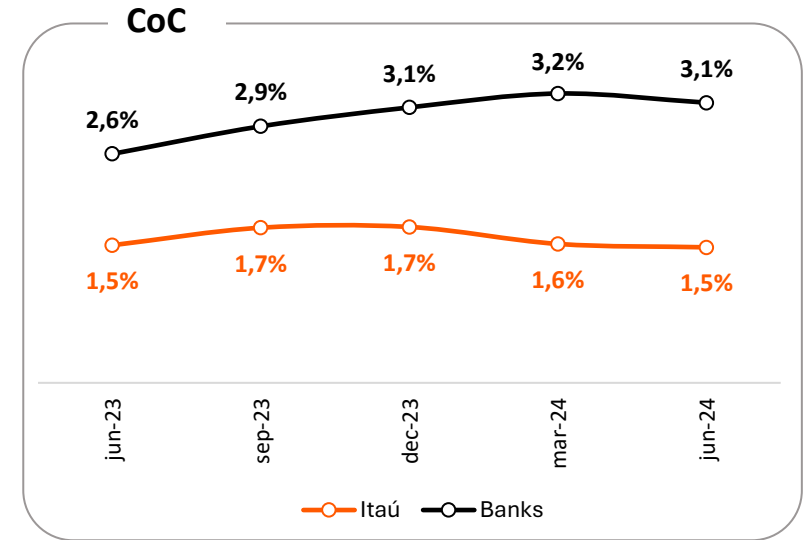
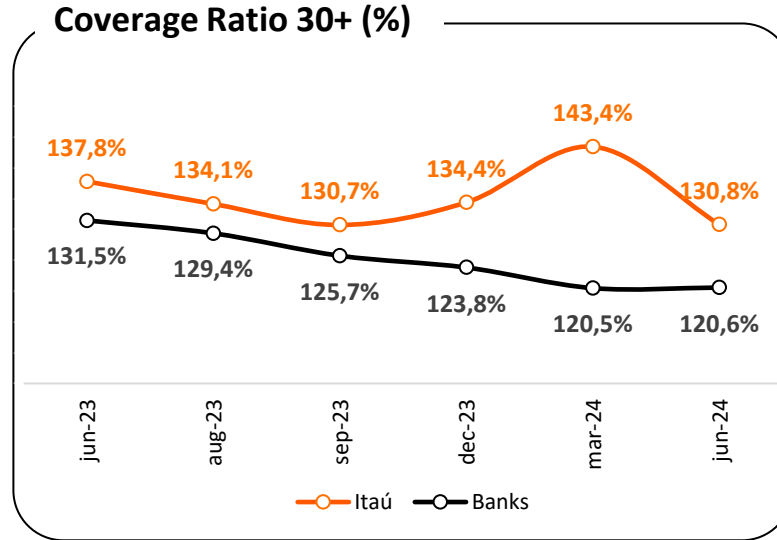
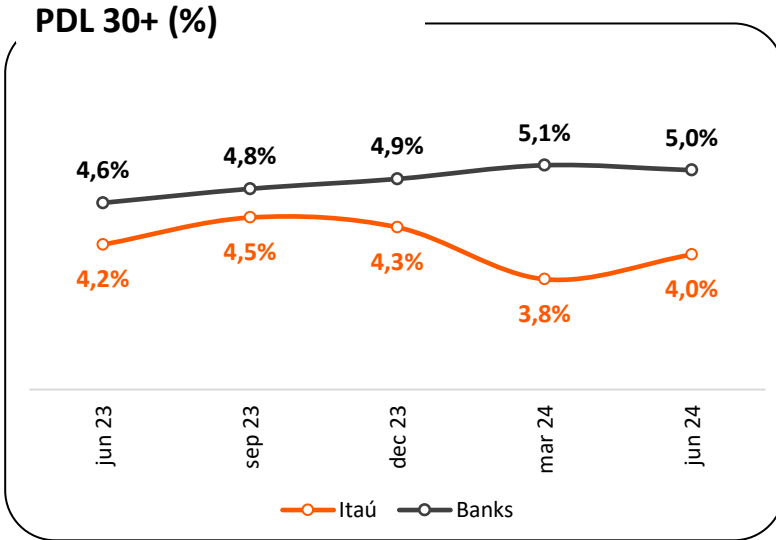
2. An additional systemic buffer of 1% applies to Bancolombia, Daviyenda, Banco de Bogotá and BBVA.

RSB=CET1: Common equity Tier 1
 PBA = AT1: Additional Tier 1
 T1: CET1 + T1
 PA = T2: Tier 2
 C.C: Conservation Buffer²

Itaú | Portfolio Quality and Coverage Indicators

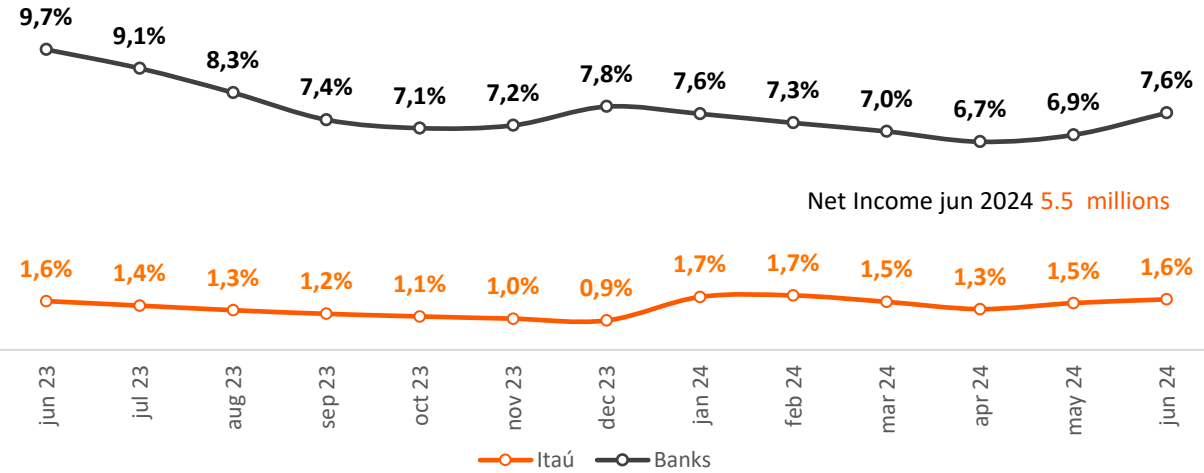


As well as better credit risk indicators compared to the average of banks.

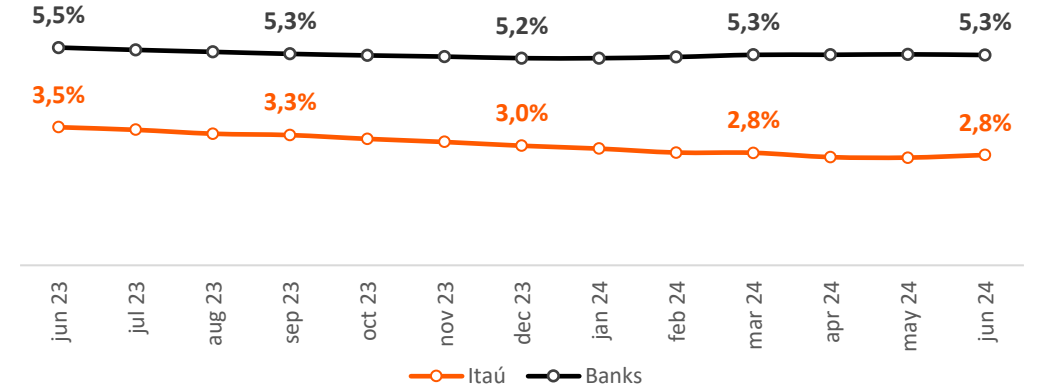


With profitability affected by the market situation in terms of interest rates and delinquency rates

ROE- Return on Equity¹

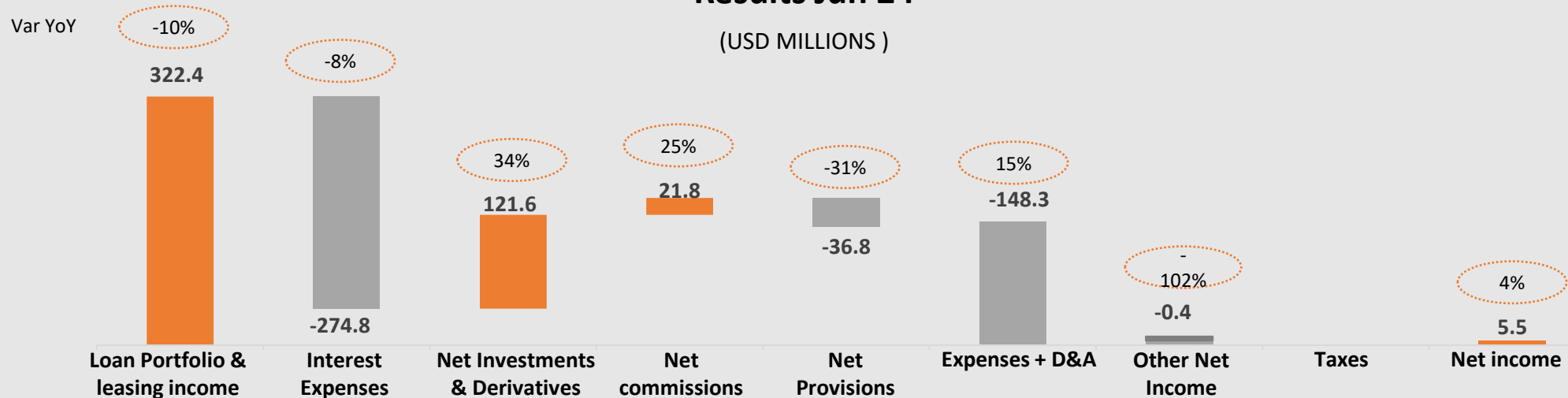


NIM- Net Interest Marging



Results Jun 24

(USD MILLIONS)



1. ROE: 12 months profit / average equity 12 months. 2.NIM = (Portfolio income - deposit expenses) / average 12-month gross loan portfolio.3. Exchange rate: 4,148 COP/ USD.



Investors Relations

<https://banco.itaú.co/web/personas/relacion-con-inversionistas>
IR@itaú.co

 [Itaú Colombia | LinkedIn](#)

 [@ItauColombia](#)

 [@Itaucol](#)

 [@Itaú Colombia](#)

 [@Itaucol](#)

 [@Itaucol](#)