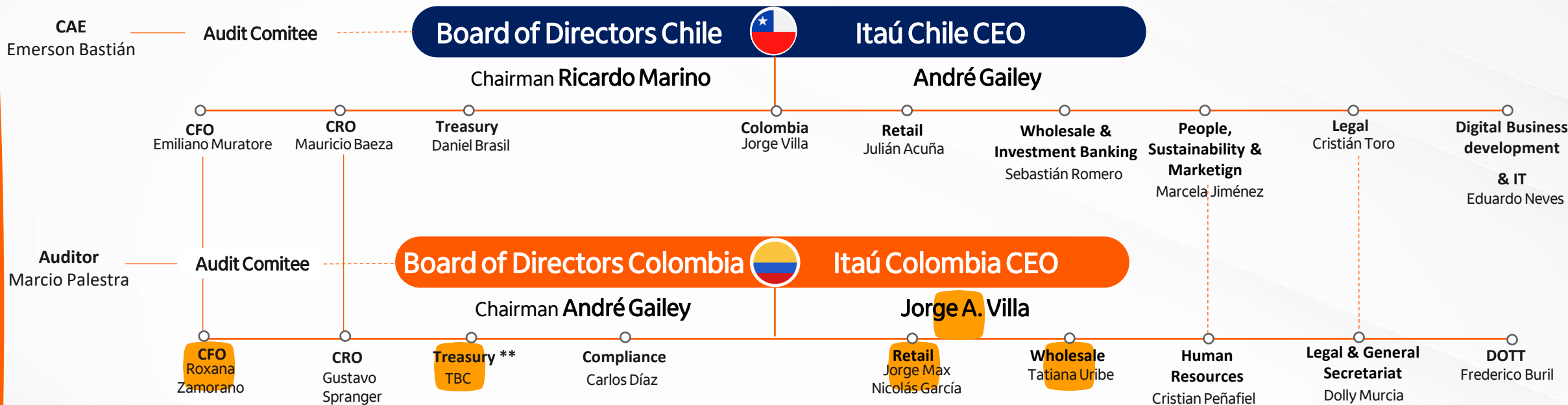




Itaú Colombia 2Q25

Institutional Presentation



The Shareholders' Meeting held on March 28, 2025, approved the amendment of the Bank's bylaws, reducing the number of members of the Board of Directors from 7 to 5 members (amending articles 29 and 31 of the bylaws). The Board of Directors was appointed for the period 2025 - 2026:



Junta Directiva Colombia

Chairman: **André Gailey**

Sergio Michelsen (replacing Mónica Aparicio)* Mauricio Baeza
Sergio Muñoz* Diego Fresco



Comité Auditoría Colombia

Sergio Michelsen (replacing Mónica Aparicio)*
Sergio Muñoz
Diego Fresco

— Matrix reporting to CEO Colombia and Functional to ITCB

- - - Functional reporting to CEO Colombia and Matrix to ICTB to coordinate specific topics

Sergio Michelsen Jaramillo (in the process of being sworn in) was appointed to replace Mónica Aparicio. She will continue in her position until her replacement is authorized.

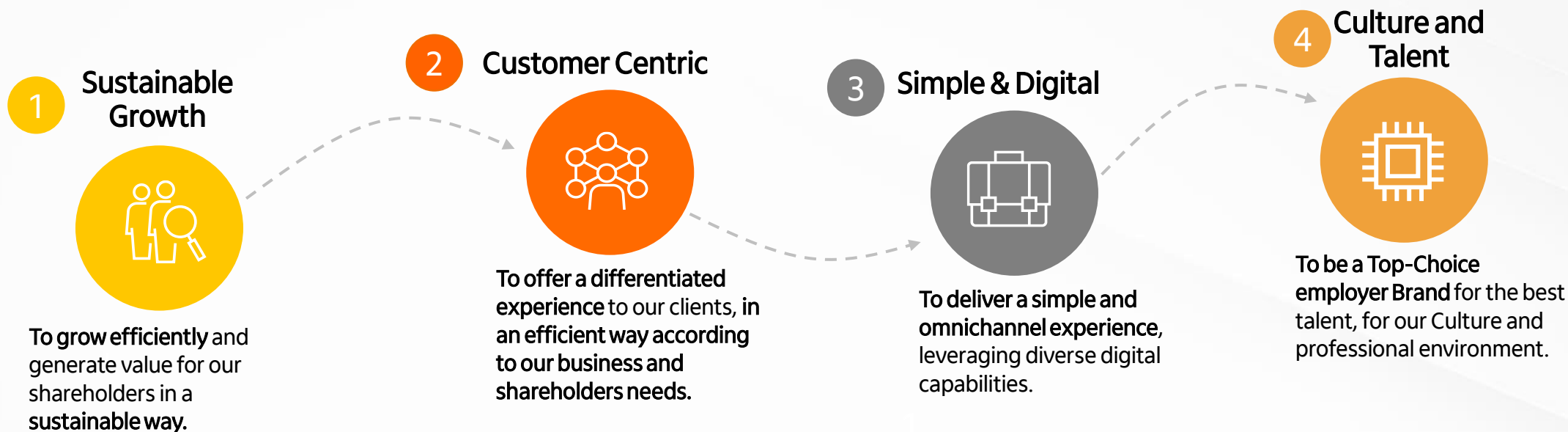
* Independent members in accordance with the terms set forth in Law 964 of 2005.

** Itaú Unibanco Treasury Report.

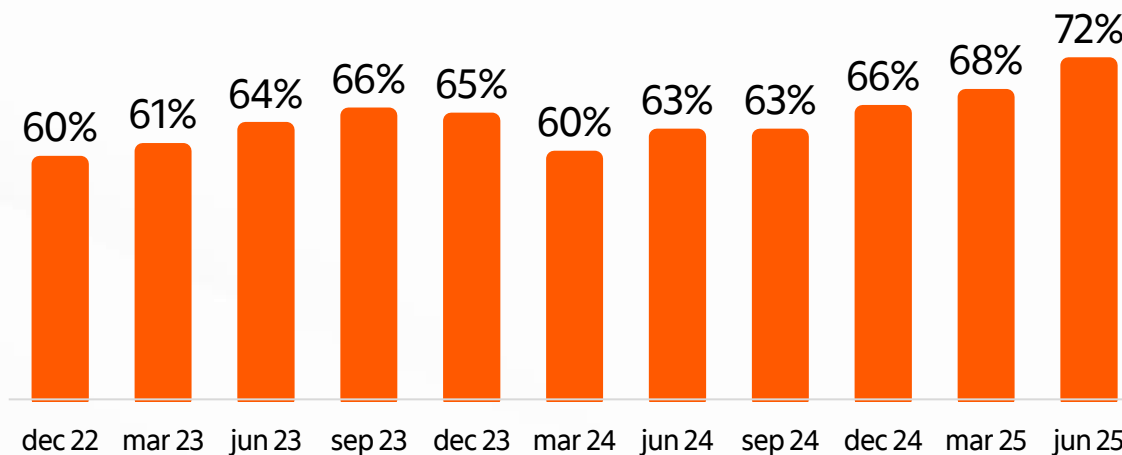
*** DOT: Digital, Operations, Technology and Transformation.

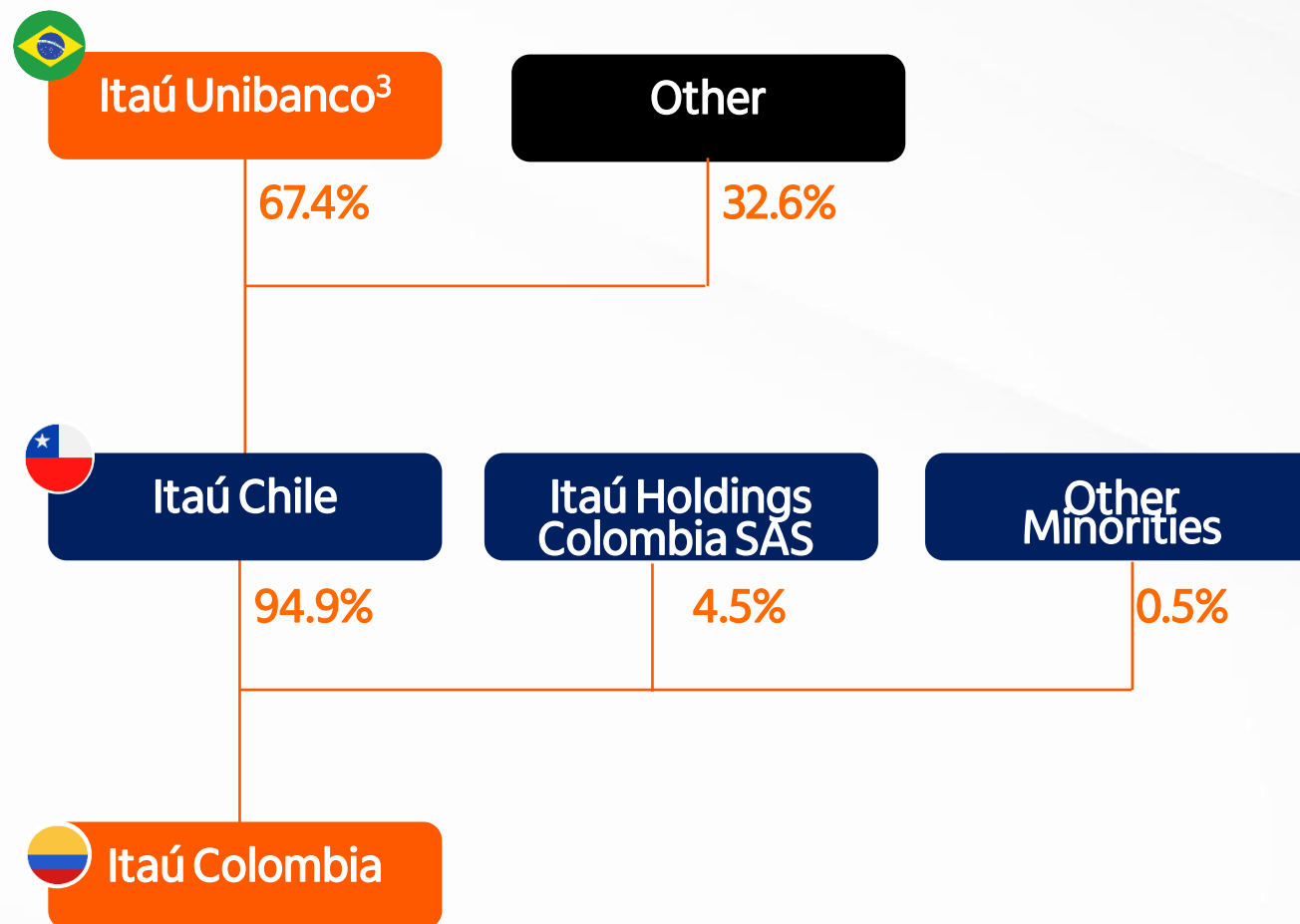
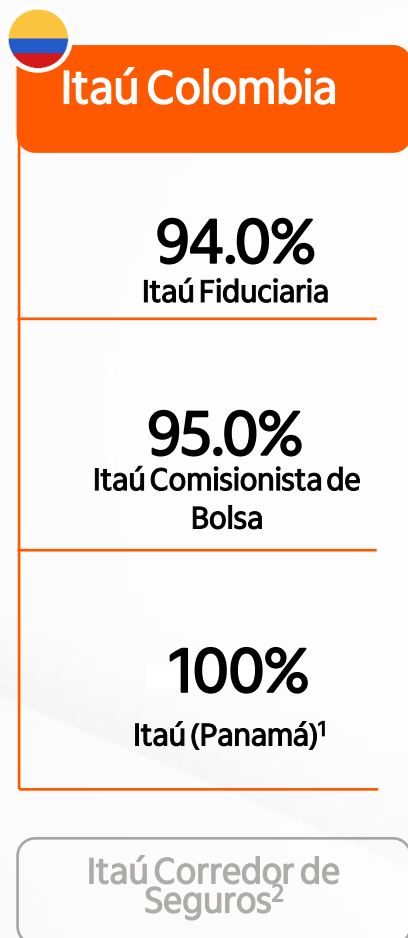
Objective Key Results – OKR's

We continue to promote the transformative power of people and businesses, with the aim of providing them with the best experience and being their Bank of choice.

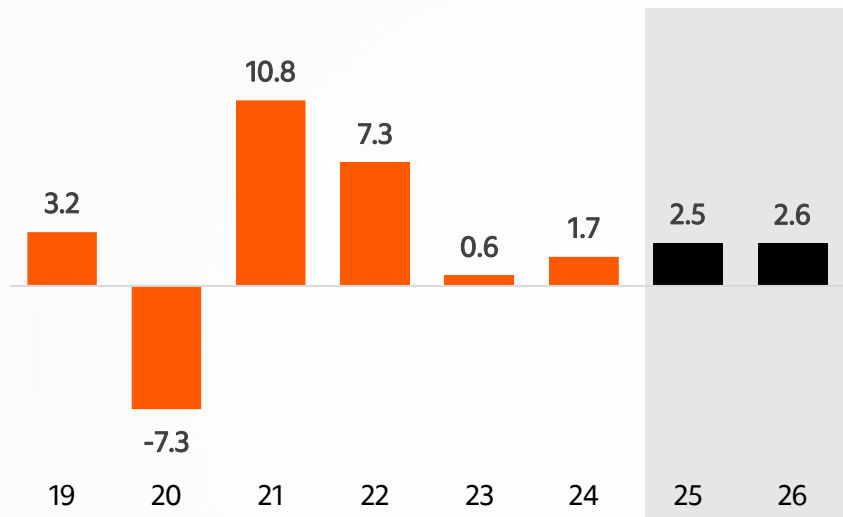


Net Promoter Score (NPS)

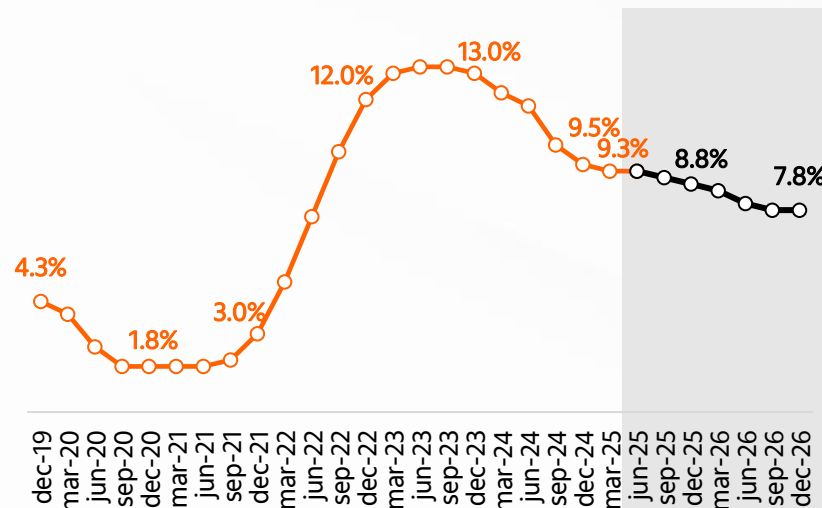




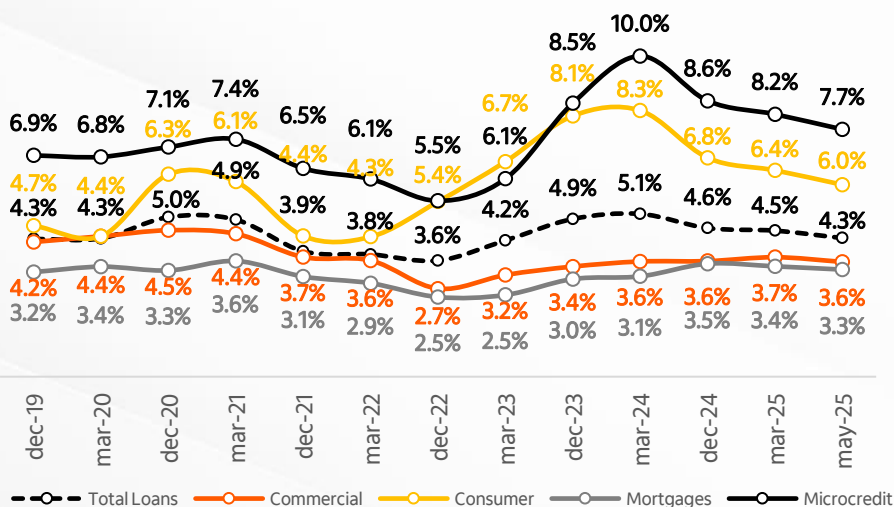
Real GDP Growth (%)



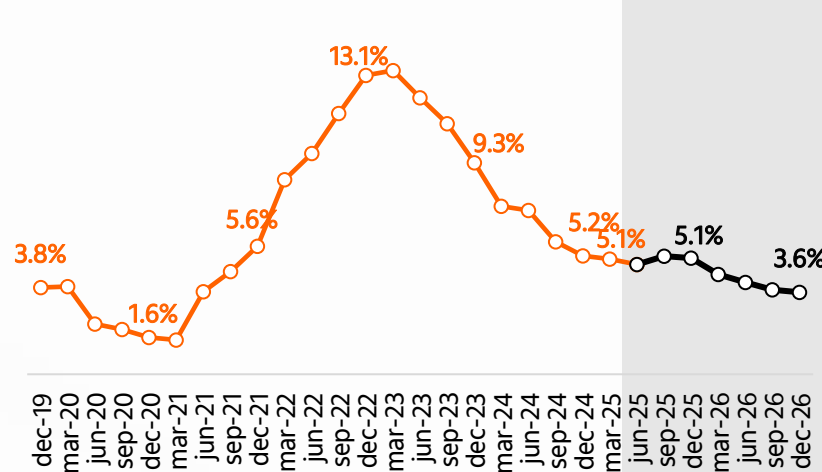
Monetary Policy Rate



PDL 30+



Consumer Price Index (%)



On the global stage, lower oil prices, slower growth in the U.S. (Colombia's main trading partner), and a more restrictive domestic monetary policy than expected have been observed.

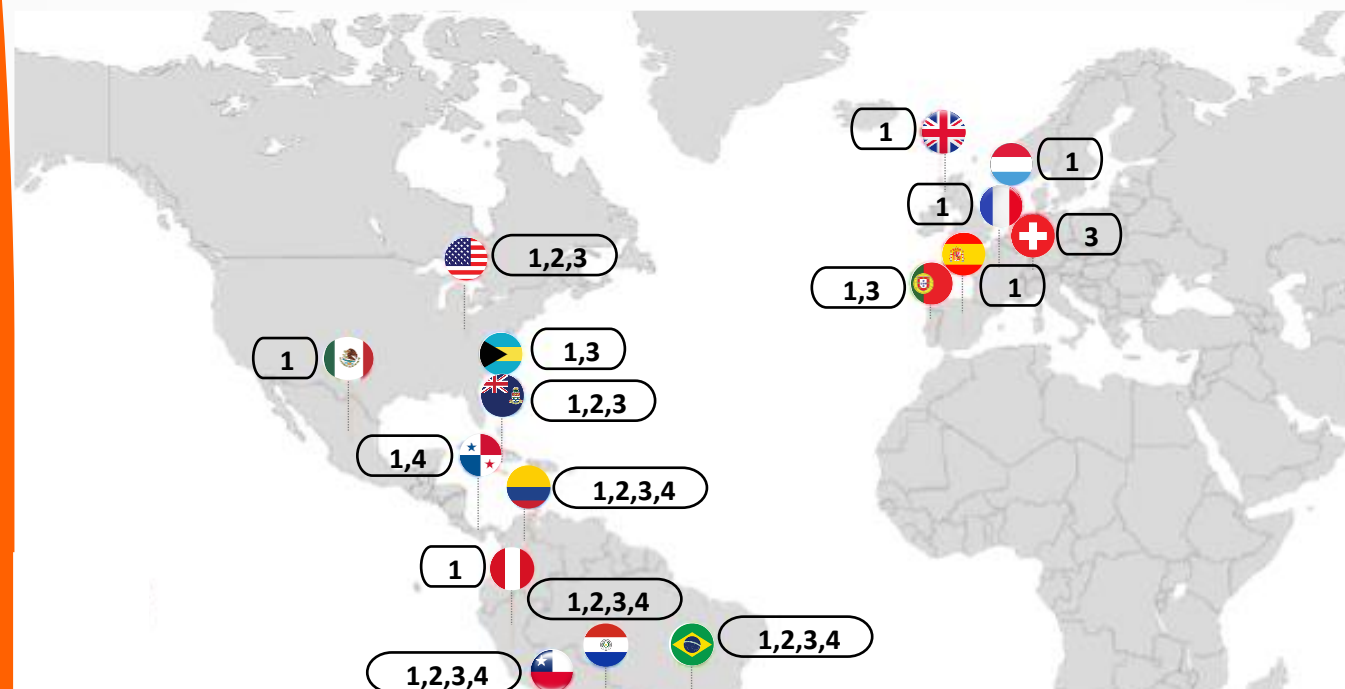
Locally, economic growth has shown a more favorable performance, driven primarily by the services and agriculture sectors. GDP expansion is projected at 2.5% for 2025 and 2.6% for 2026.

In a context of high global political uncertainty, elevated inflation, and inflation expectations above the target, it is likely that the Board of the Central Bank of Colombia will remain cautious in the short term.

Key group information

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Presence in
18 countries

- ① Corporate & Investment Banking
- ② Asset Management
- ③ Private Bank
- ④ Retail

Argentina Brazil Chile Colombia Mexico Panama Paraguay Peru Uruguay

Luxembourg Bahamas Cayman Spain USA France Portugal UK Switzerland

Information as of June 2025 | 1. Exchange Rate: 5.4505 BRL/USD | 2. Exchange Rate: 932,22 CLP/USD | 3. Exchange Rate: 4,069.67 COP/ USD | 4. Does not include subsidiaries | 5. Includes physical branches (47), teller extension (11), private banking (4), transaction center (2), digital branches (5), personal bank (1).

Assets

ROE

Employees

Branches

ATMs

US\$ 531.7Bn¹ US\$ 44.4 Bn² US\$ 7.2 Bn³

23.3%

11.1%

1.3%

95.7K

6.8K

2.1K⁴

2.7K

210

63⁵

38.9K

255

121

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

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

Ba1+ **Moody's**
BB+ estable **Fitch**

Sustainability Strategy

Presenting several advances on the Sustainability front, such as obtaining the AEQUALES Seal and the recertification of the FriendlyBiz Seal.



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Critical Issues

- SAC Risk Management
- Decarbonization
- Customer relations
- Occupational health and safety
- Corporate ethics
- Cybersecurity and information security
- Products and services for financial inclusion
- Human rights
- Sustainability of results
- Responsible financing
- Corporate governance
- Talent attraction, retention and development

Informational issues

- Organizational culture and employee well-being environment
- Sustainable resource management
- **Diversity, equity and inclusion**
- Financing of sustainable products
- Relationship with communities
- Pollution
- Business development

Internal management issues

- Technology and innovation
- **Education and financial health**

Main Itaú Balance Sheet Figures

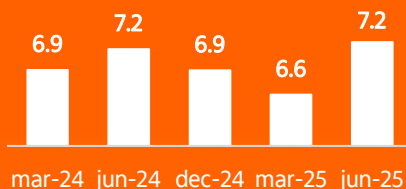
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Assets

US\$ 7.2 Bn

1.1%

2025-2024

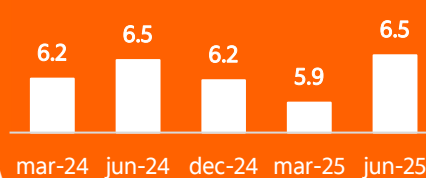


Liabilities

US\$ 6.5 Bn

1.0%

2025-2024

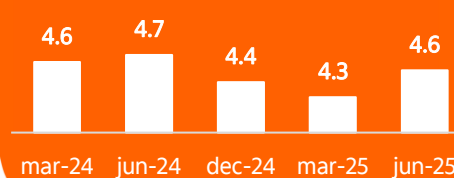


Gross Loans

US\$ 4.6 Bn

-2.9%

2025-2024

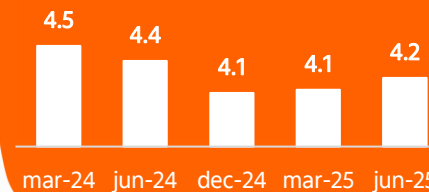


Deposits¹

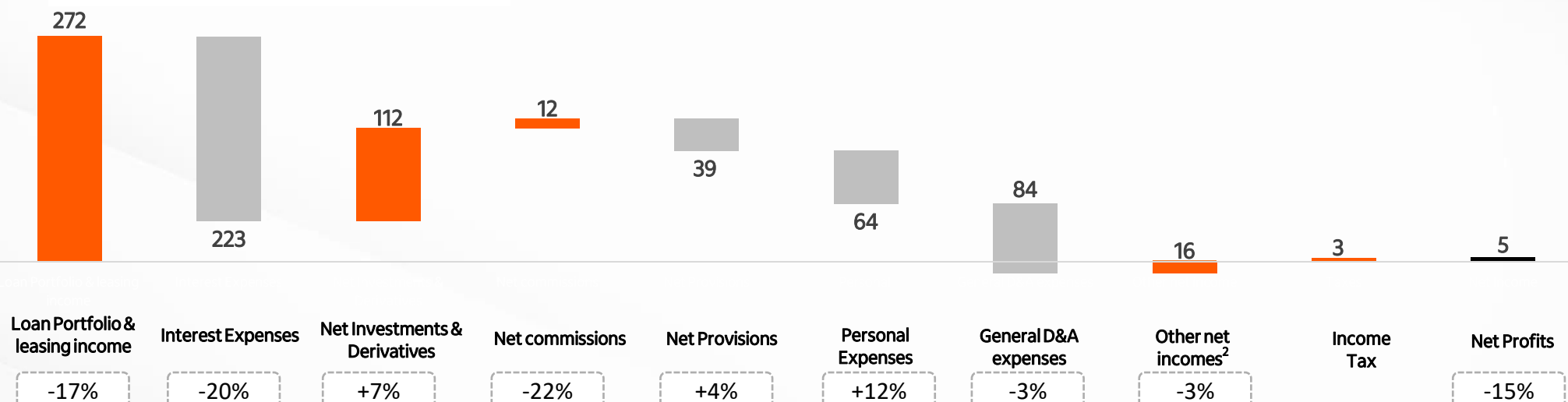
US\$ 4.2 Bn

-4.0%

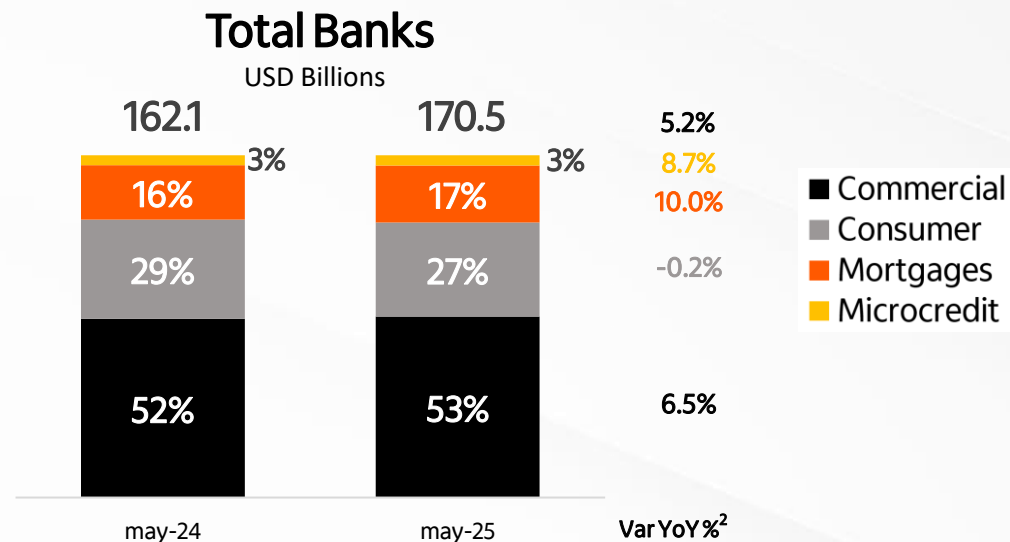
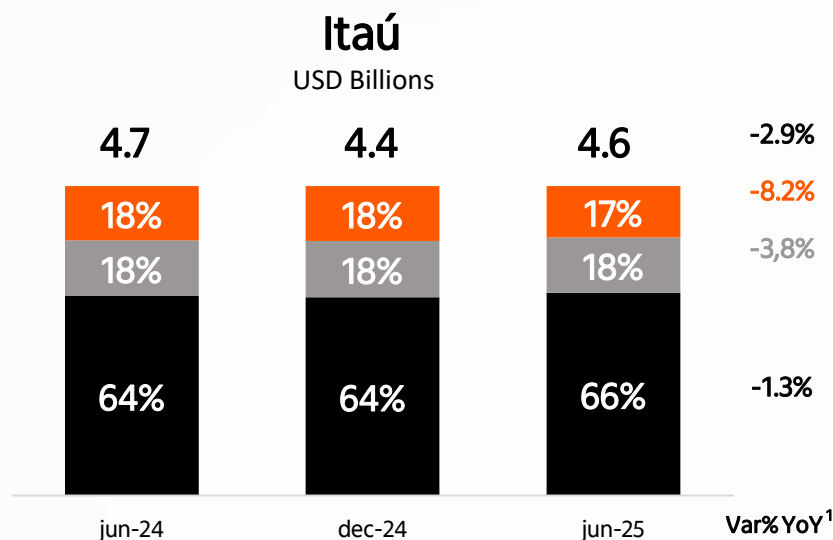
2025-2024



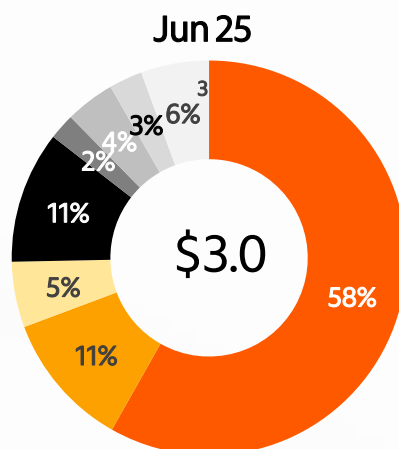
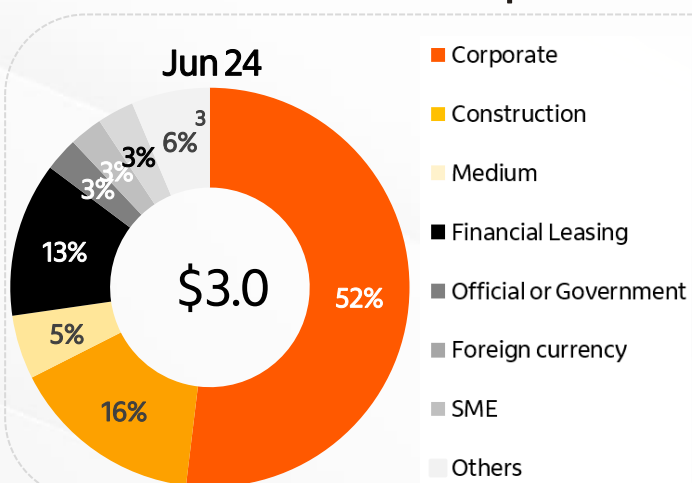
Results Jun 25 (Figures in MM USD)



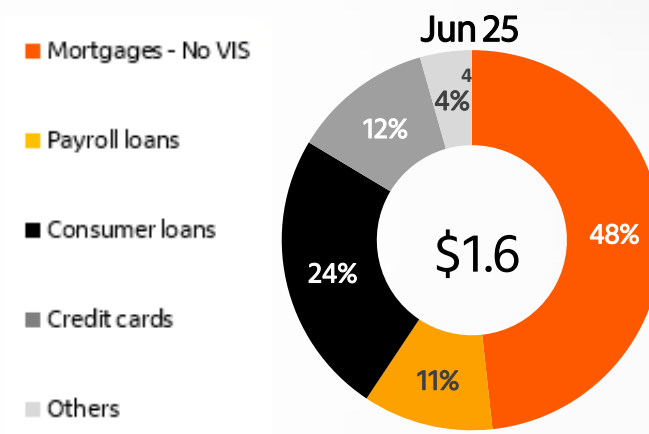
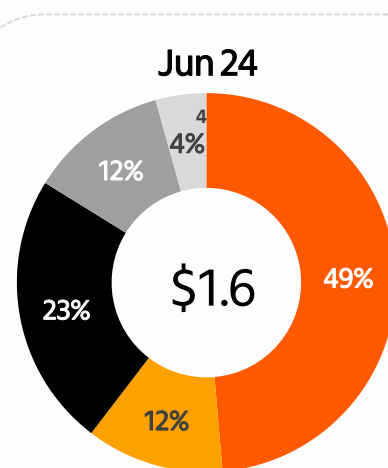
1. Deposits do not include bonds. | 2. Includes: Loan Portfolio sales, recoveries,, sale of property, plant and equipment, other assets and BRDP and restituted, among others. | Exchange Rate: 4,069.67 COP/ USD.



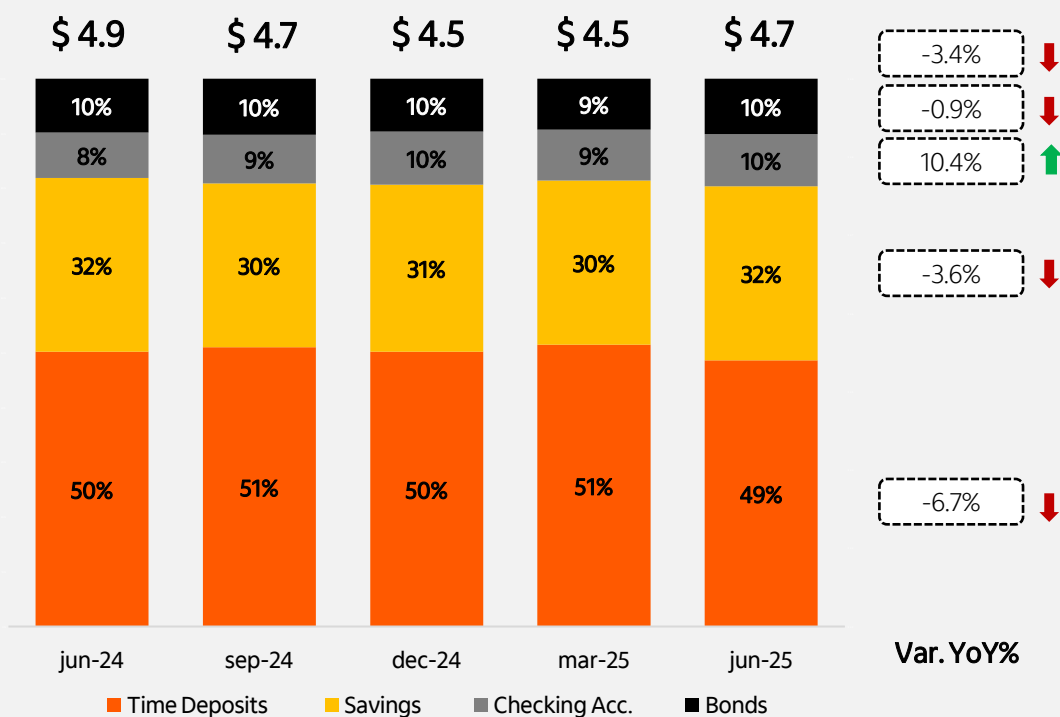
Itaú Commercial Loan portfolio by segment (US Billions)



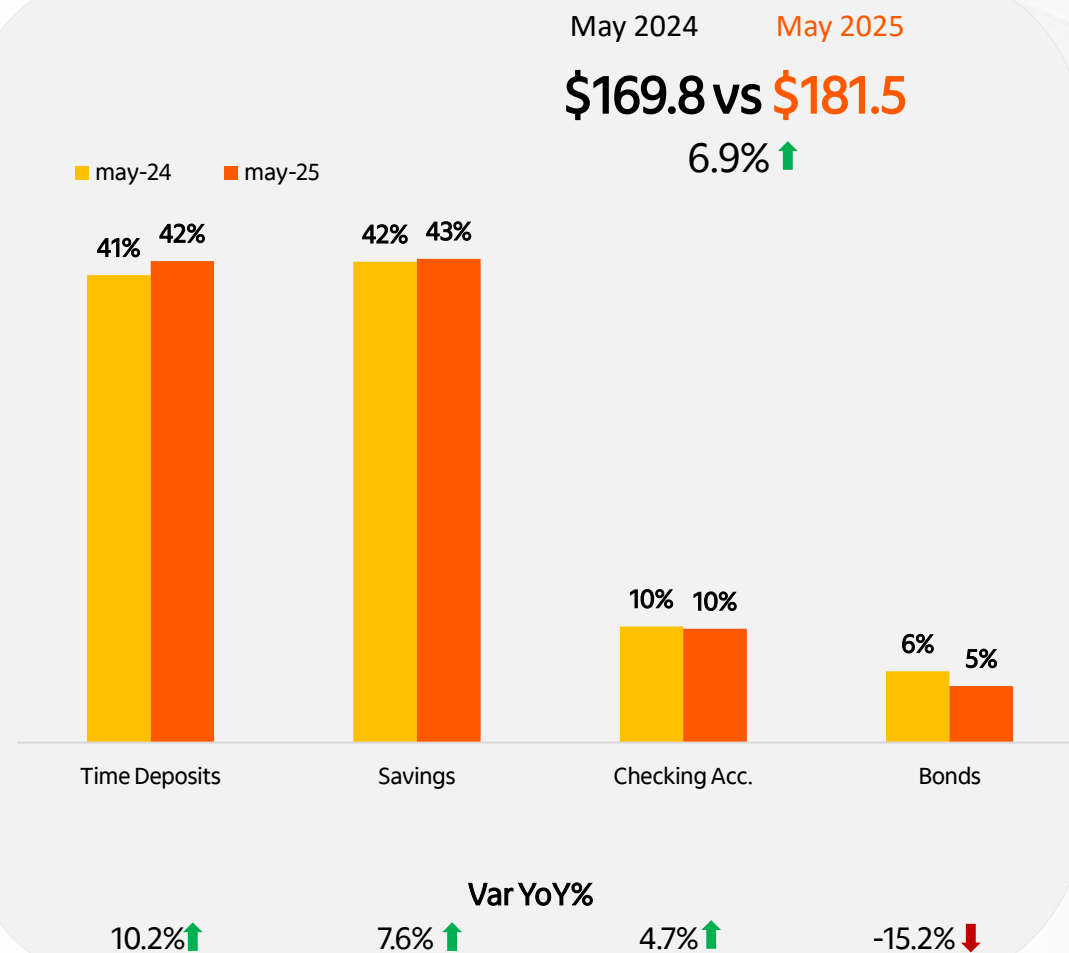
Itaú Consumer and housing portfolio by product (US Billions)



Itaú Deposits



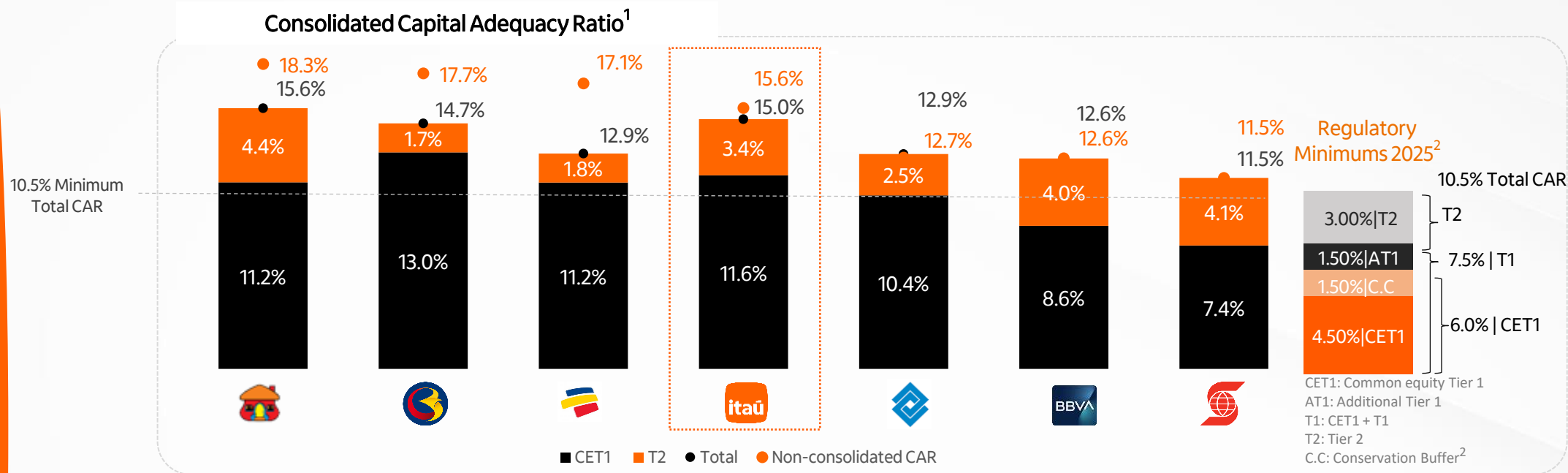
Total Banks Deposits



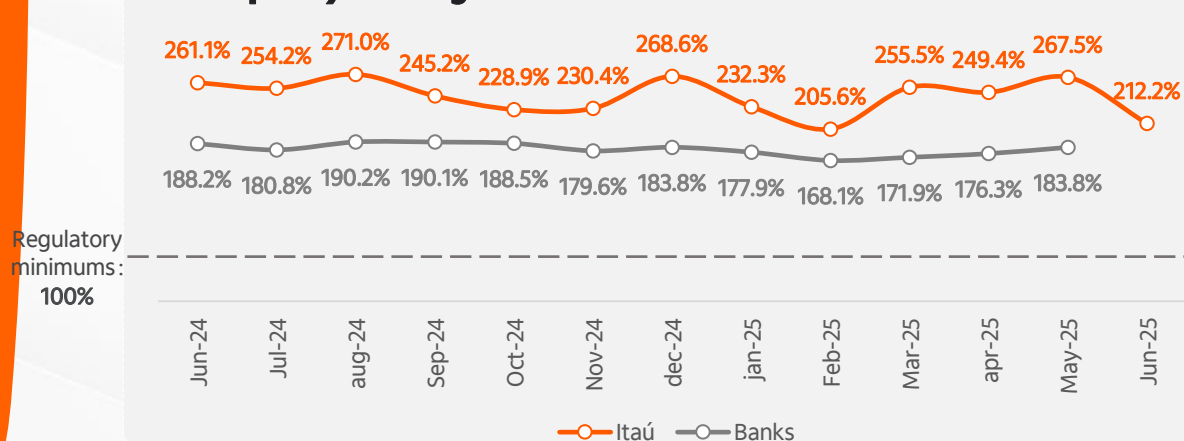
Solvency and Liquidity Indicators



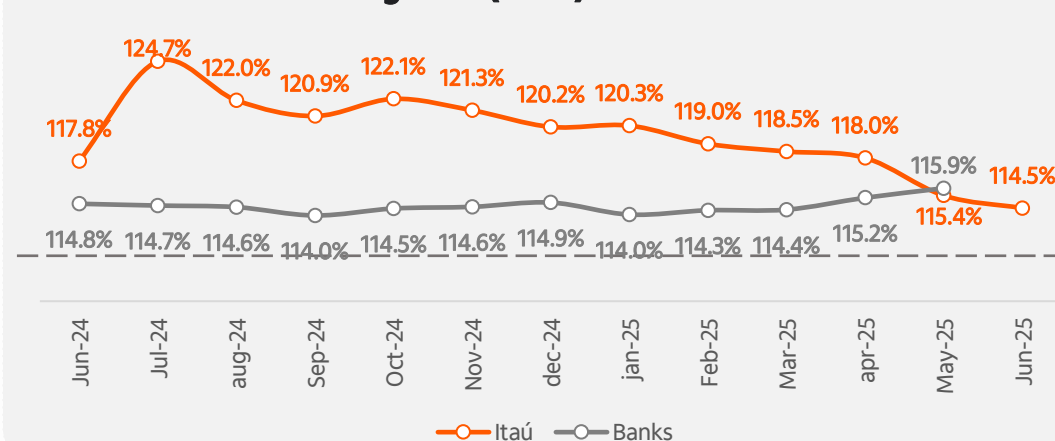
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LCR-Liquidity Coverage Ratio *



NSFR- Net Stable Funding Ratio (CFEN)

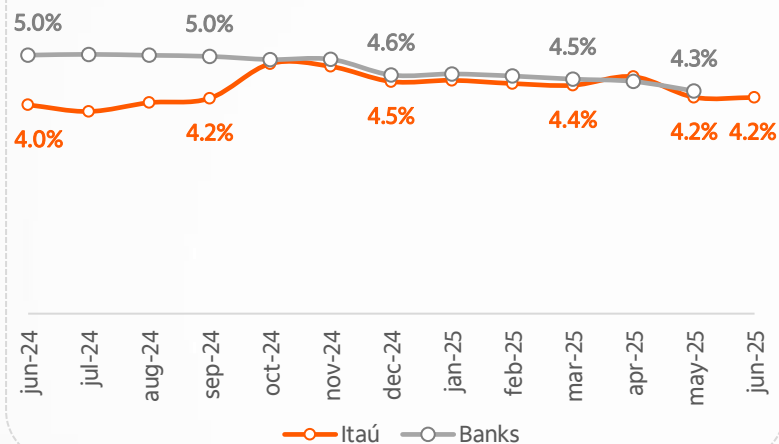


1. Itaú's solvency as of June 25 and the rest of the banks as of March 25. | 2. Regulatory minimum solvency ratios for 2025, in accordance with the transition plan of the SFC's EC 020/19 CBCF and Decree 2555/10 of the Ministry of Finance. Systemic buffer corresponds to 1.0% applies only to Bancolombia, Davivienda, Banco de Bogotá, BBVA and Occidente.

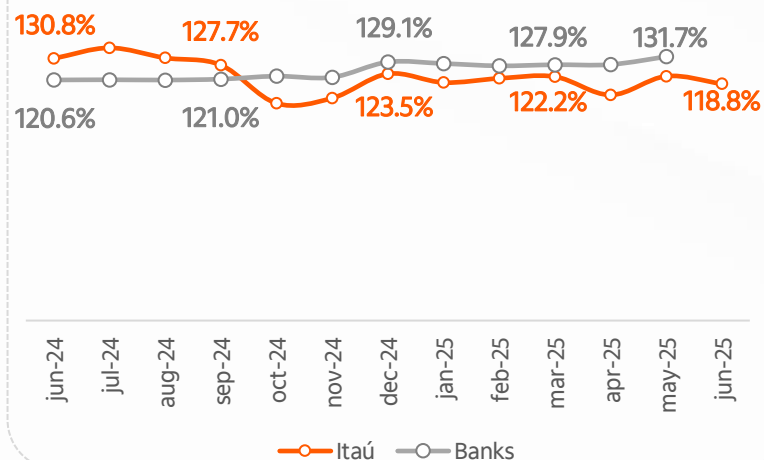
*Source: SFC.

Portfolio Quality and Coverage Indicators

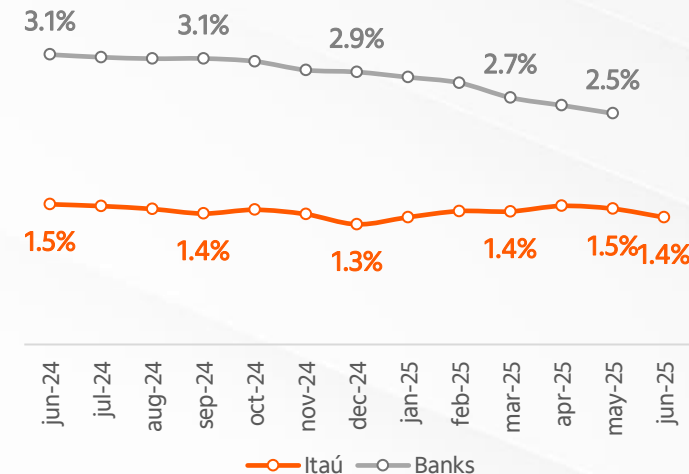
PDL 30+ (%)



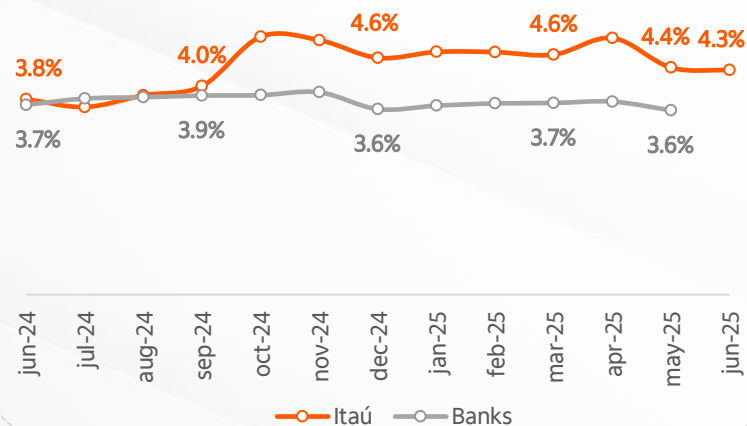
Coverage Ratio 30+ (%)



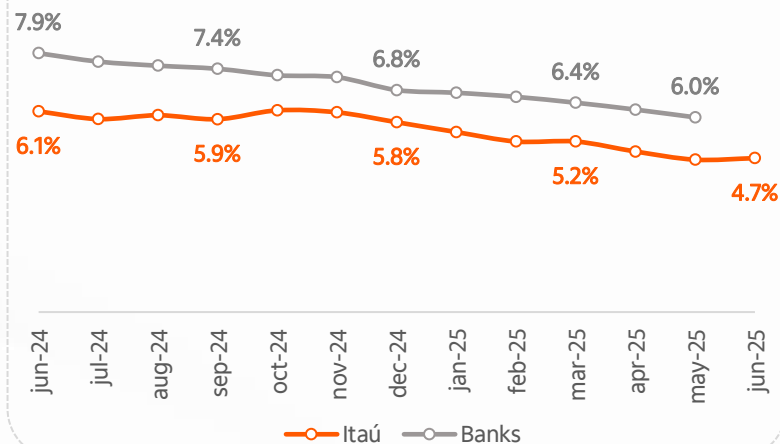
CoC -Cost of Credit- (%)



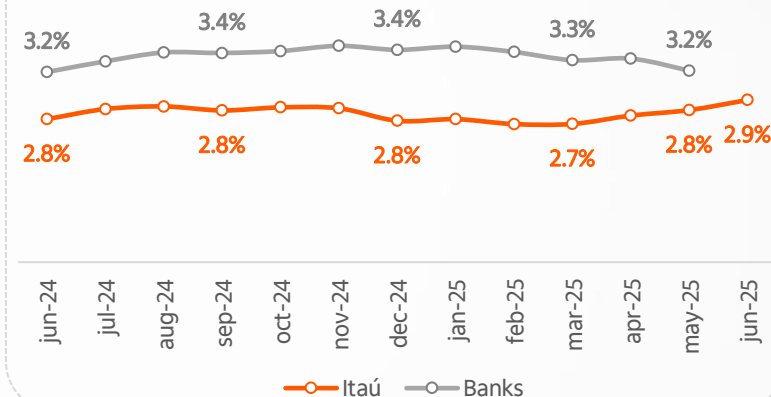
Commercial PDL 30+ (%)



Consumer PDL 30+ (%)



Mortgage PDL 120+ (%)





Investors Relations

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