

Itaú Colombia 3Q 2024

Institutional Presentation

Key group information

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



Total Assets US\$ 552.4bn¹
ROE 22.7%²
Employees 96.8K
Branches 3 K
ATMs 39 K

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

Total Assets US\$ 45.8 bn³
RoTE 10.8%
Employees 6.9K
Branches 219
ATMs 250

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

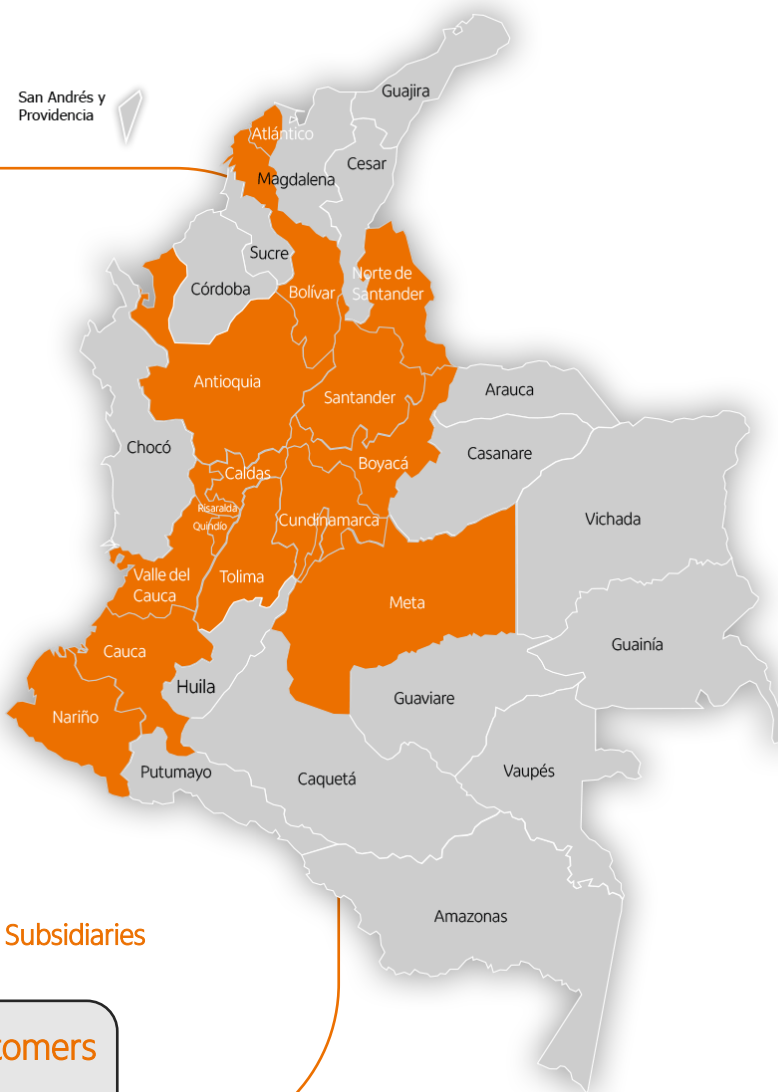
Total Assets US\$ 6.6 bn⁴
ROE 2.2%
Employees 2.1K⁵
Branches 64⁶
ATMs 116

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: 5.44598 USD / BRL I 2. 3Q 2024 I 3. Exchange rate: 926.21 USD / CLP I 4. Exchange rate: 4,178.3 COP / USD. I 5. Includes Subsidiaries I 6. Does not include digital branches or Panama offices.

September 24



10 By asset size.
Gross Loans Market share 2.8%¹.

64
Branches

116
ATMs

1,977
Itaú Bank employees

169
Employees Itaú Colombia Subsidiaries

NPS²
45% 2021
63% Sep 24

Customers
347K

\$6.6 Billion
Total Assets

\$4.2 USD Billion
Net Loans

\$0.7 USD Billion
Equity

\$11.2 USD Million
Net Income

Financial Ratios

Non-Consolidated
CAR
12.4%
CET 1
16.1%
Total

Consolidated
CAR
11.9%
CET 1
15.5%
Total

Liquidity
218.6%³
IRL 30 days
120.9%
CFEN⁴

Credit Risk⁵
127.7%
Coverage
4.2%
PDL

Cost of Credit⁶
1.4%
Sep 24
1.7%
Sep 23

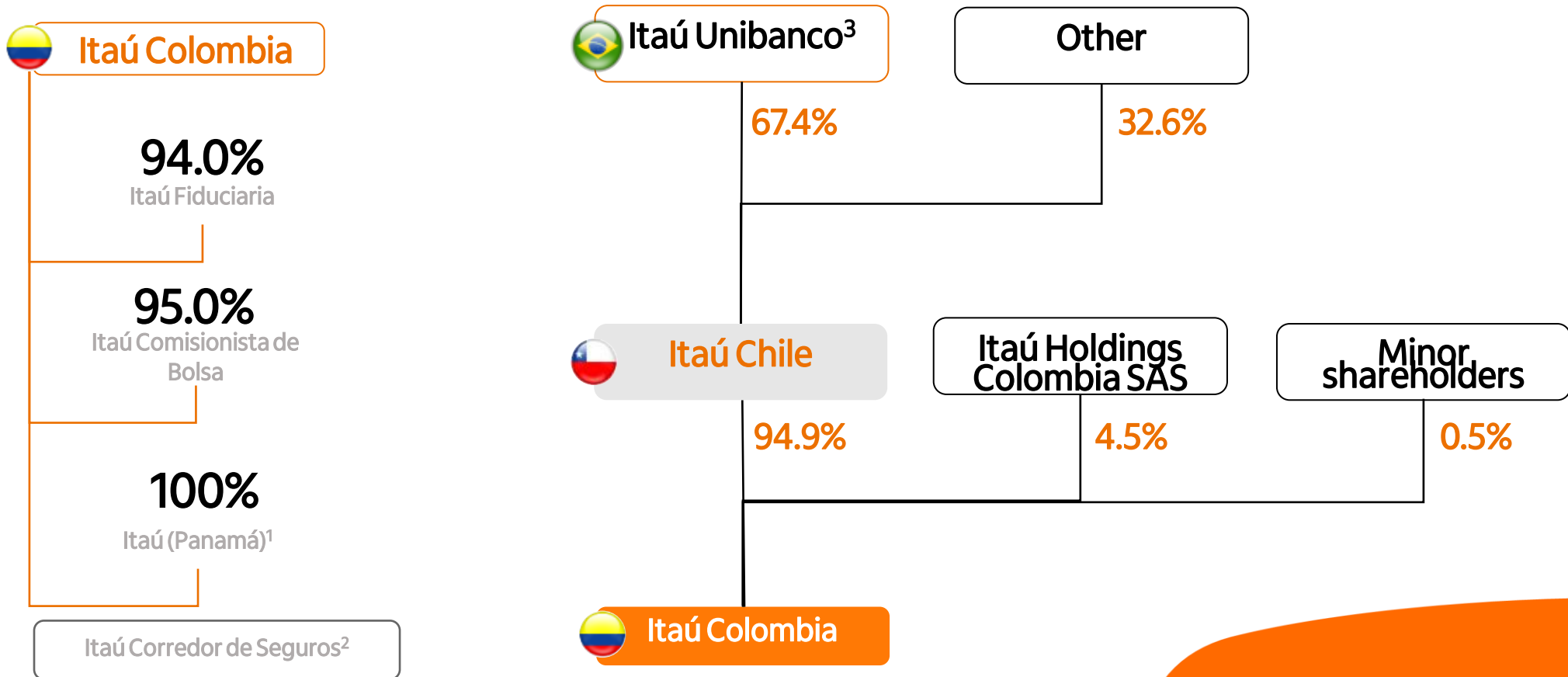
RoE⁷
2.2%

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

1. Data as of August 2024. | 2. Net promoter score | 3. Monthly IRL | 4. Net Stable Funding Ratio | 5. Portfolio quality and coverage >30 days. | 6. Net provisions/average gross portfolio | 7. Annualized RoE.

Shareholders

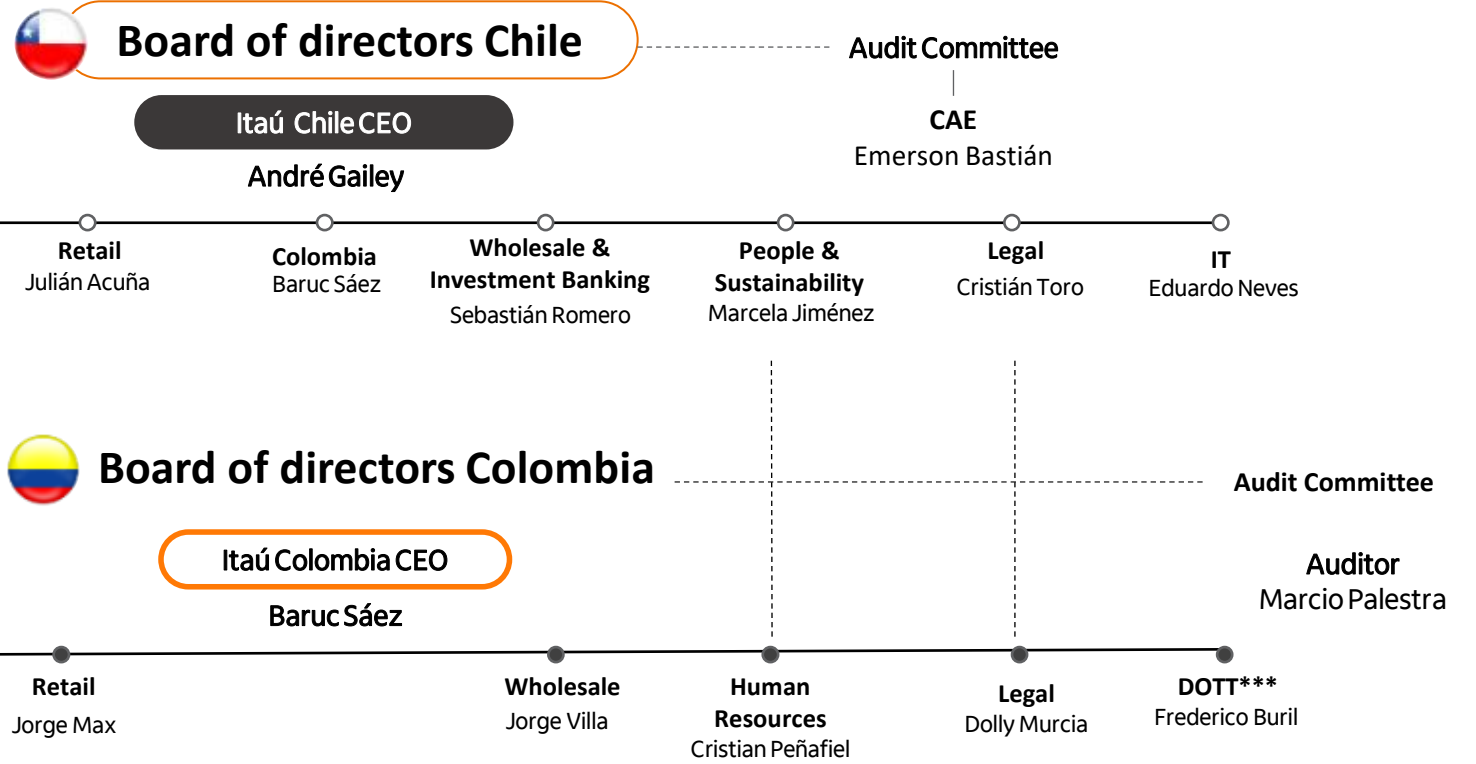
Itaú Chile is the main shareholder of Itaú Colombia and consolidates its operations with Itaú Unibanco. Itaú Colombia owns a Brokerage firm and a Trust Company, as well as the Bank in Panama, which has an international license



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.

Organizational Chart

With a new CEO for our parent company Itaú Chile and a new VP of Risk for Itaú Colombia



Board of directors Colombia

Chairman: Gabriel Moura****

- | | |
|------------------|----------------|
| Mónica Aparicio* | Julián Acuña |
| Sergio 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
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*Independent members under the terms set forth in Law 964 of 2005.

** Reports to Itaú Unibanco's Treasury

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

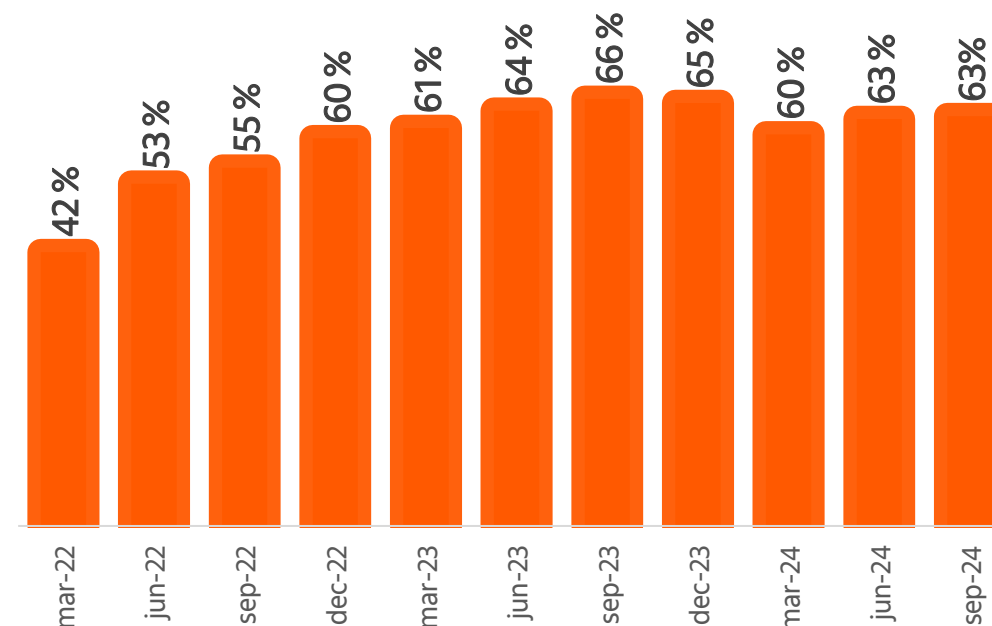
**** At the extraordinary shareholders' meeting held on September 27th 2024, the designation of André Gailey as a member of the Board of Directors was approved, replacing Gabriel Moura, who takes over as CFO of Itaú Unibanco.

We continue to advance in our plans based on 4 strategic pillars, maintaining our focus on customer experience with recurring Net Promoter Score (NPS) measurements

Objective Key Results – OKR's

| | | |
|--|-----------------------------|---|
| | Sustainable growth | To grow 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



Progressing in the execution of our sustainability strategy. We received Aequales certification during the 3rd quarter of 2024 in recognition of our efforts in gender equality and diversity



Gives credit to the strategies (policies, processes and actions) of gender equality and diversity in Itaú Colombia and provides recognition for the effort and commitment in the work carried out in favor of these initiatives.



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
 - Sustainable Results



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

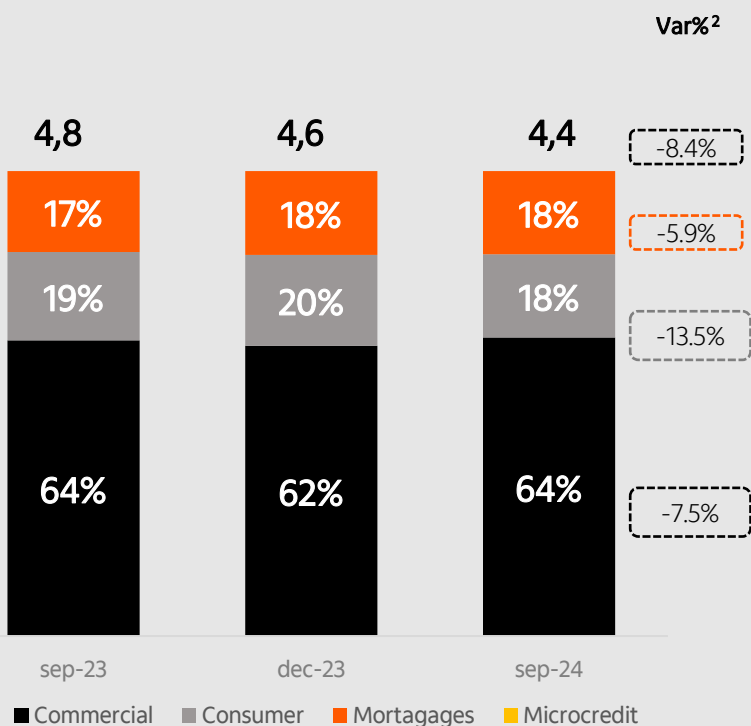
Environmental —
Social —
Governance —

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

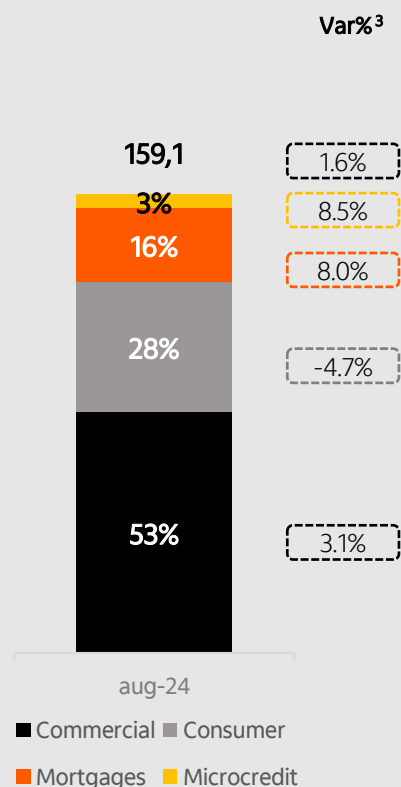
Gross Loans

Figures in USD billions

Itaú



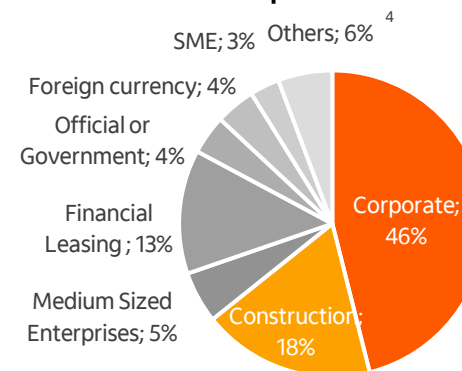
Banks¹



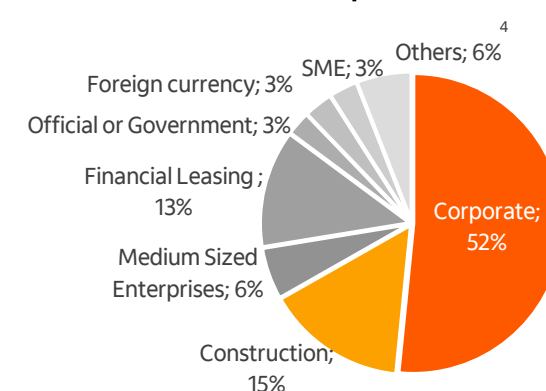
Commercial Loan portfolio by type

Figures in USD billions

Itaú¹ Sep 23 \$3.1



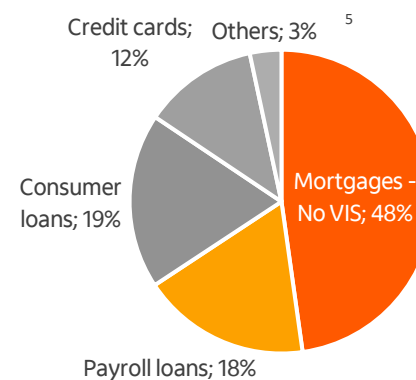
Itaú¹ Sep 24 \$2.8



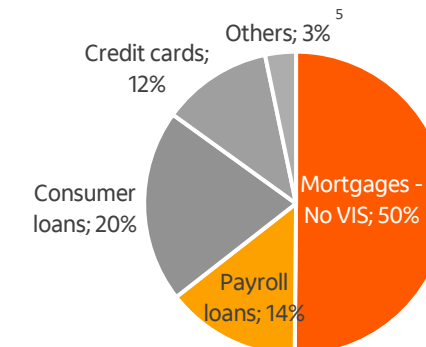
Consumer and mortgages Loans by type

Figures in USD billions

\$1.8



\$1.6

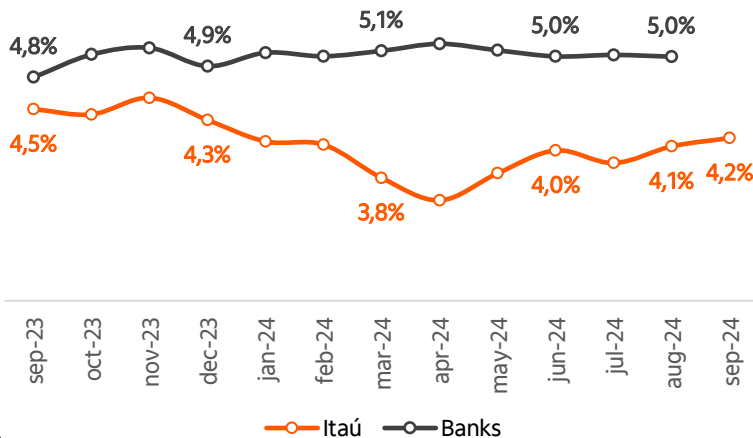


1. Source: harvests, portfolio balances by product, SFC. | 2. Variation Sep 23 - Sep 24. | 3. Variation Aug 23 - Aug 24 | 4. Includes microenterprise, factoring and financial and institutional. | 5. Mainly due to revolving credit. | 6. TRM 4,178.3 COP/USD.

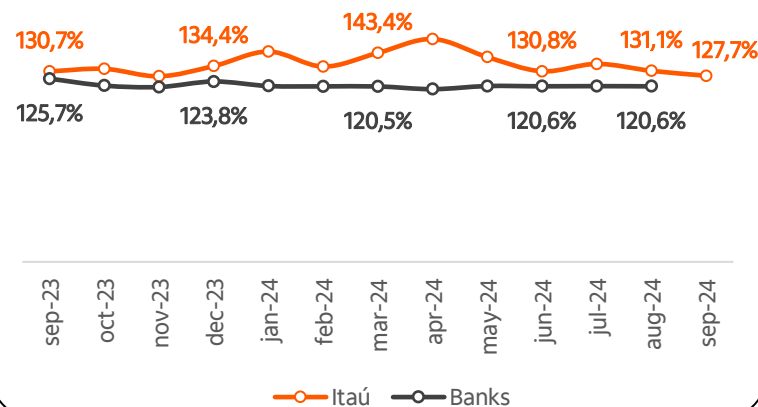
Loan Portfolio Quality and Coverage Indicators

With better credit risk indicators compared to the average of banks

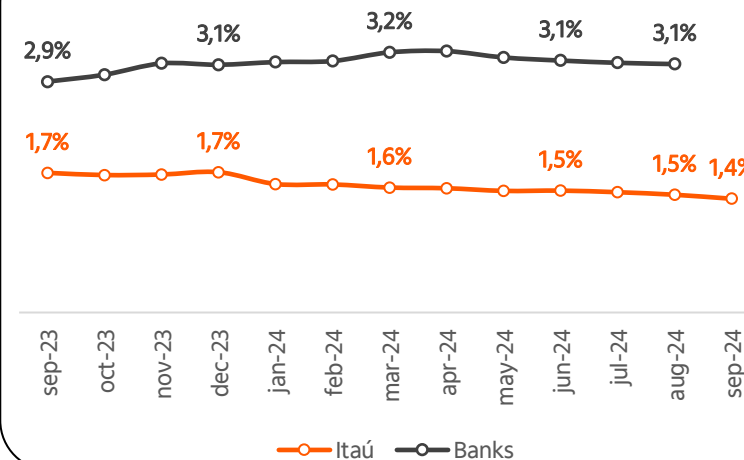
PDL 30+ (%)



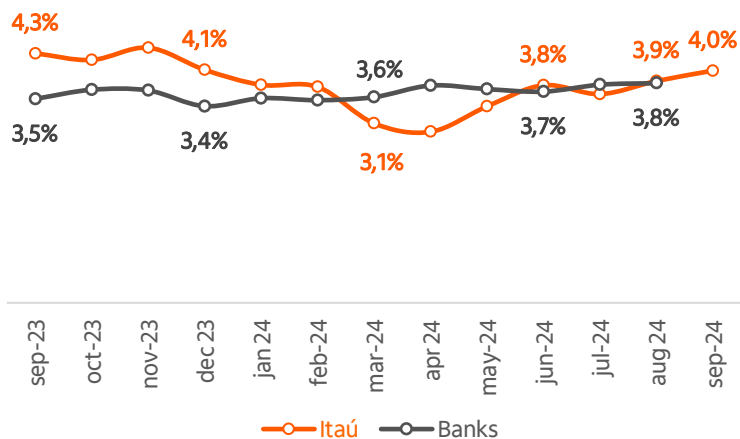
Coverage Ratio 30+ (%)



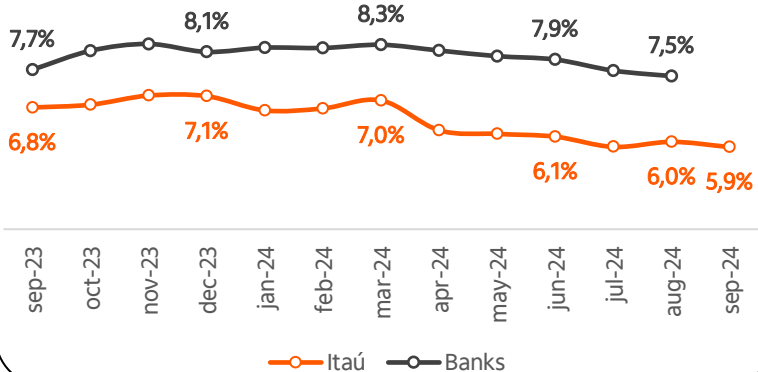
CoC -Costo of Credit- (%)



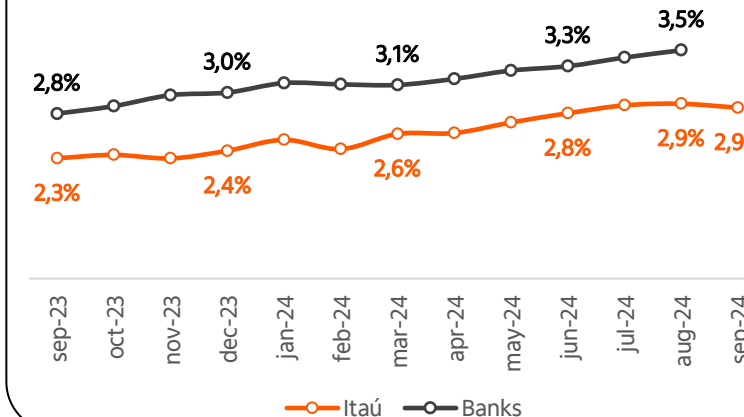
Commercial PDL 30+ (%)



Consumer PDL 30+ (%)



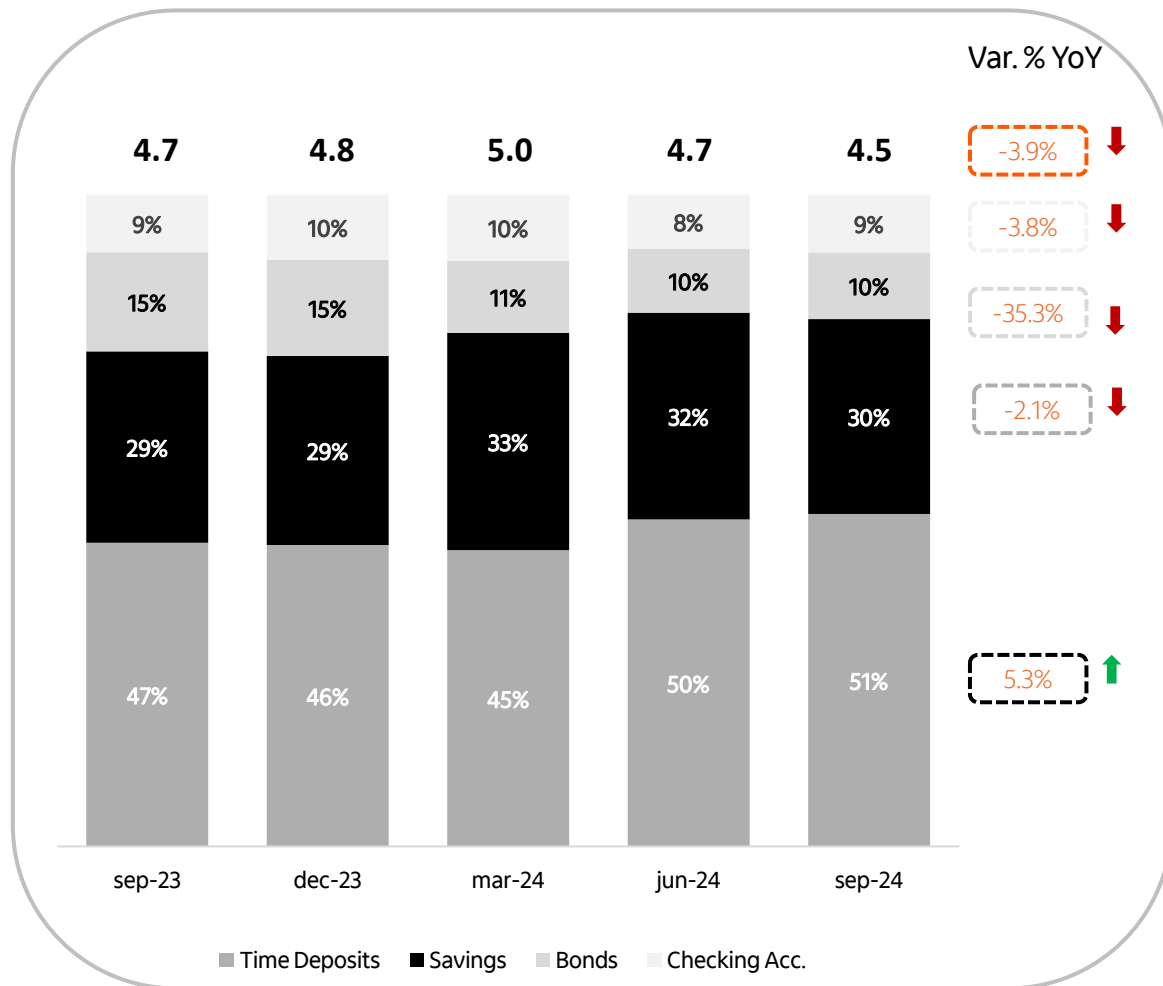
Mortgage PDL 120+ (%)



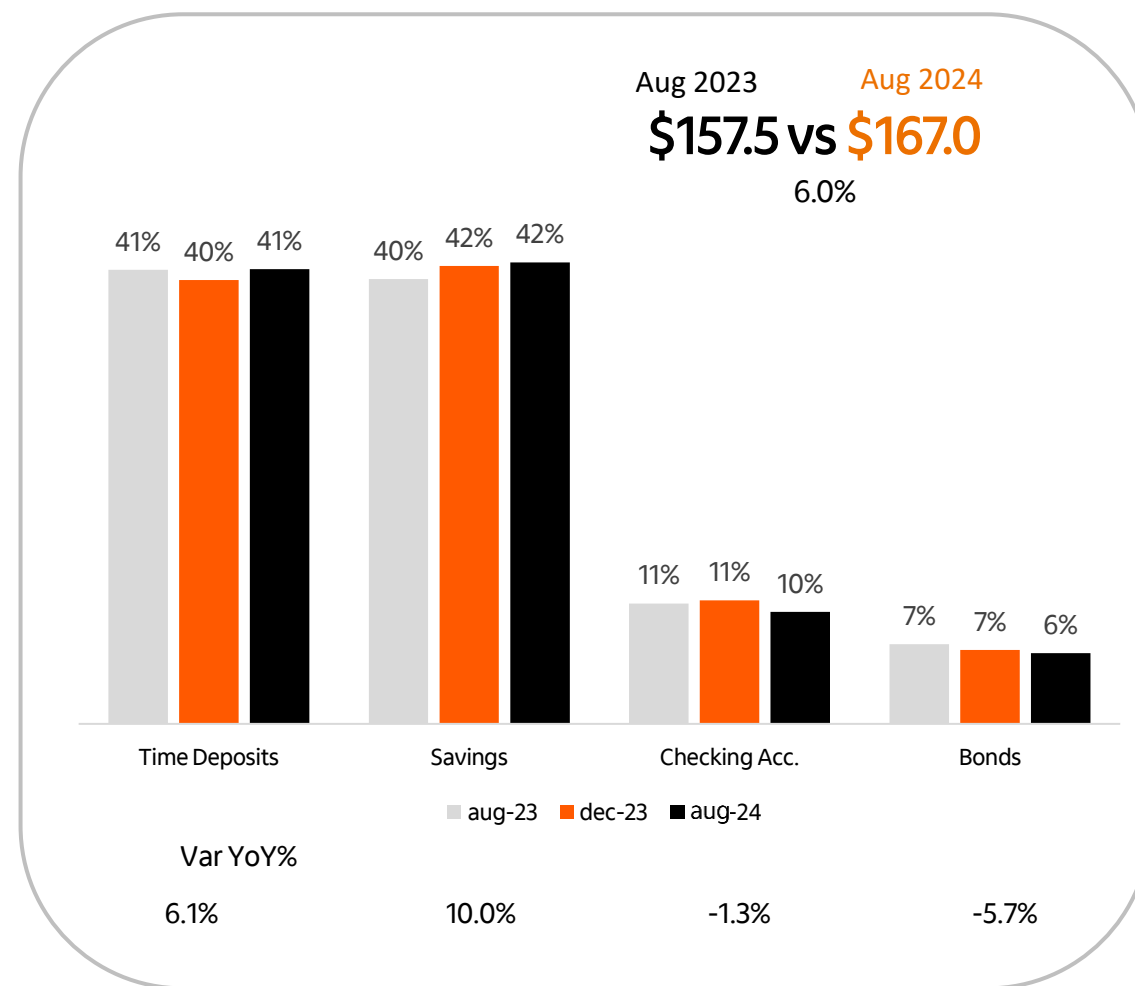
Deposits

With a reduction in deposits that goes along with the movement of the loan portfolio and a funding composition change with a greater weight in time deposits reaching 51% of total deposits

Itaú Deposits



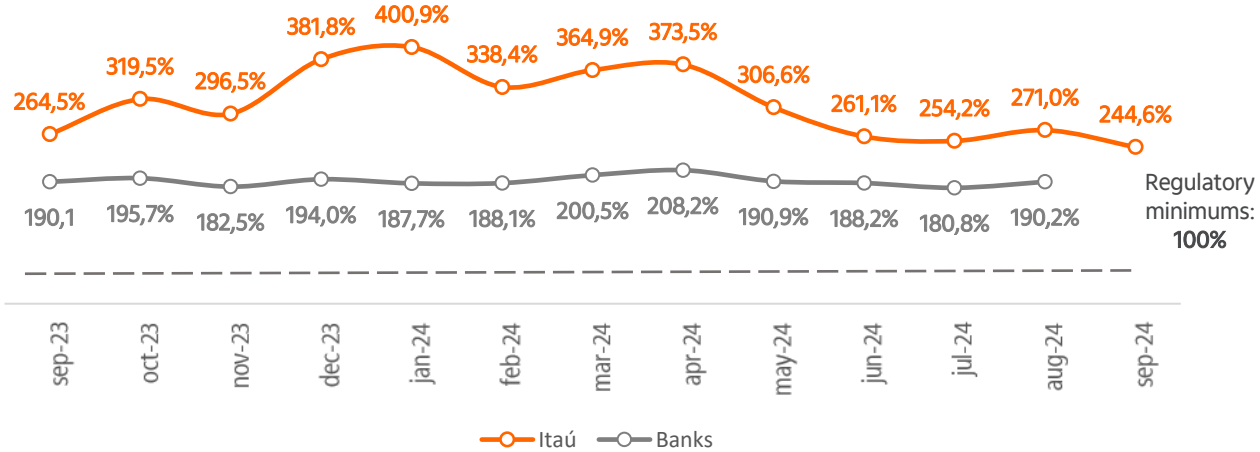
Total Banks Deposits



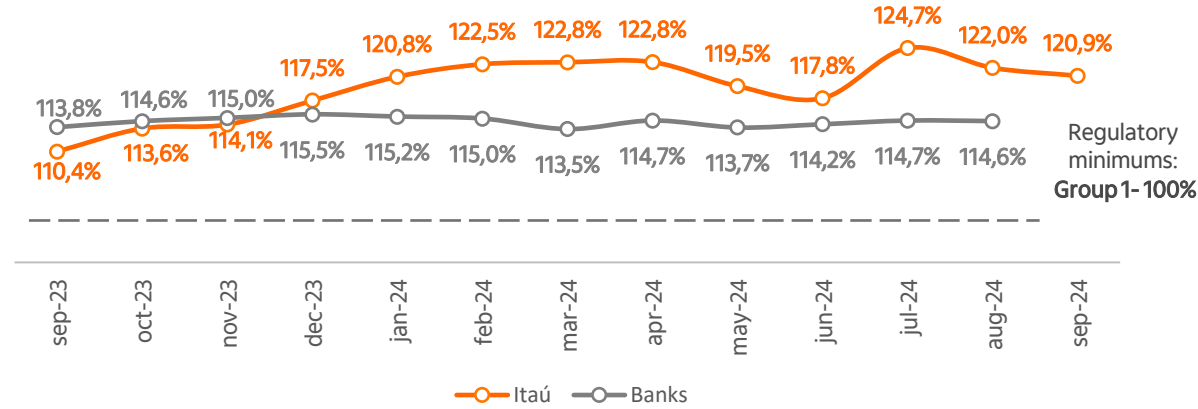
Liquidity and Capital Adequacy Ratios

Maintaining robust liquidity and capital adequacy ratios

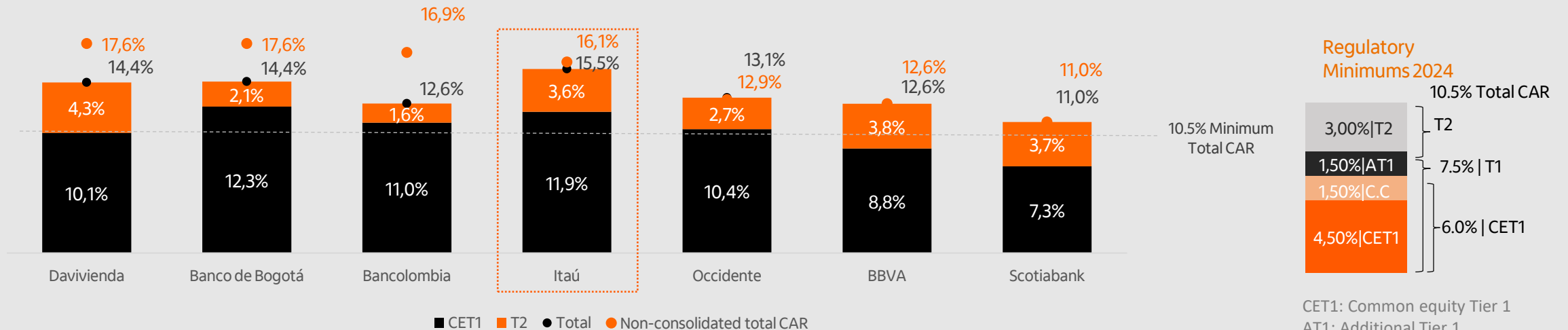
LCR-Liquidity Coverage Ratio



NSFR- Net Stable Funding Ratio (CFEN)



Benchmark Consolidated Capital Adequacy Ratio¹



1. Information updated as of June 24 for banks, and September 24 for Itaú.

2. Regulatory minimum solvency ratios for 2024, in accordance with the transition plan of EC 020/19 CBCF of the SFC and Decree 2555/10 of the Ministry of Finance. Systemic buffer corresponds to 1.0% applies only to Bancolombia, Davivienda, Banco de Bogotá and BBVA.

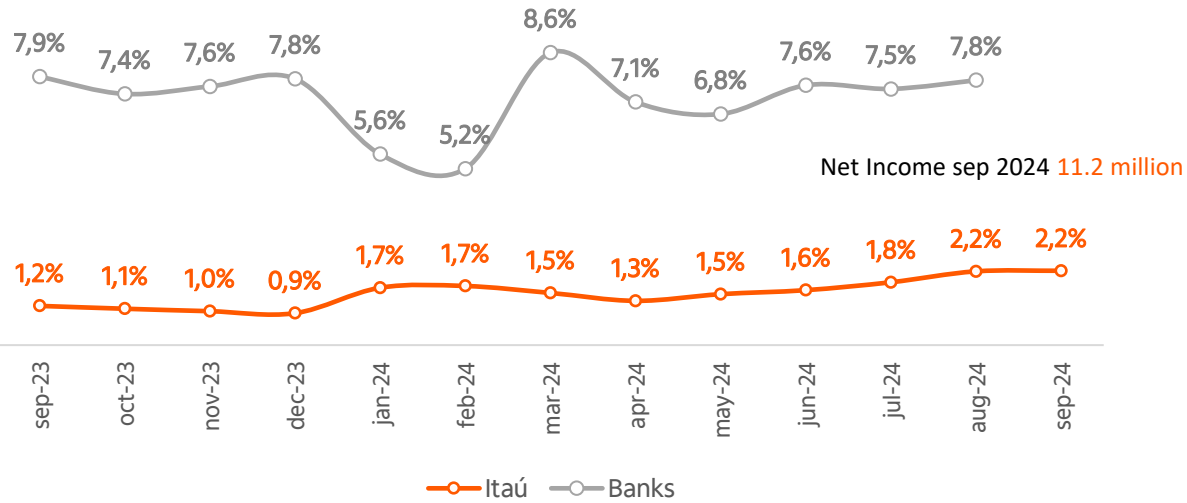
* Data source SFC.

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

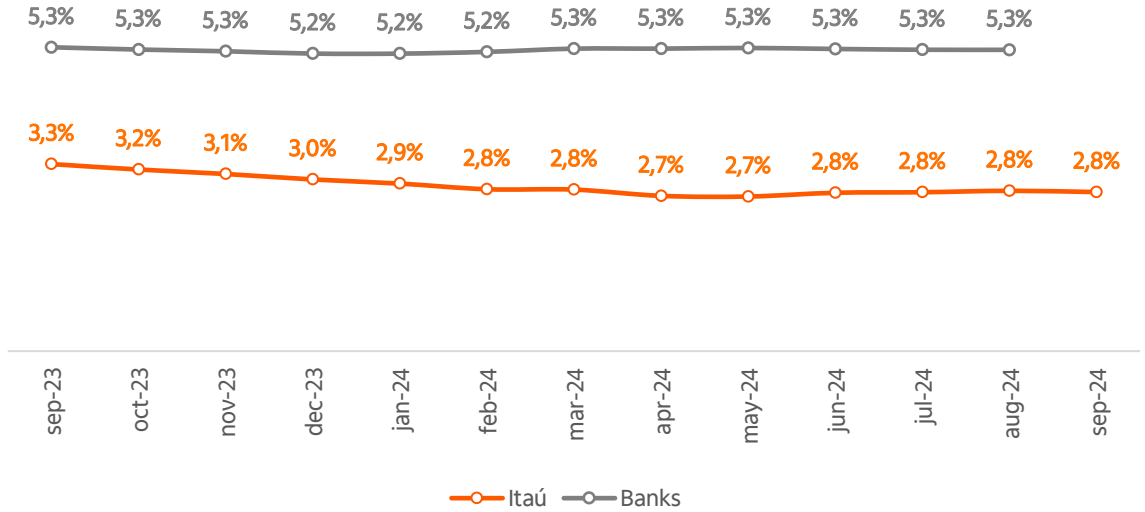
Results September 2024

With a profitability that was impacted by the market situation in terms of interest and delinquency rates

ROE- Return on Equity¹



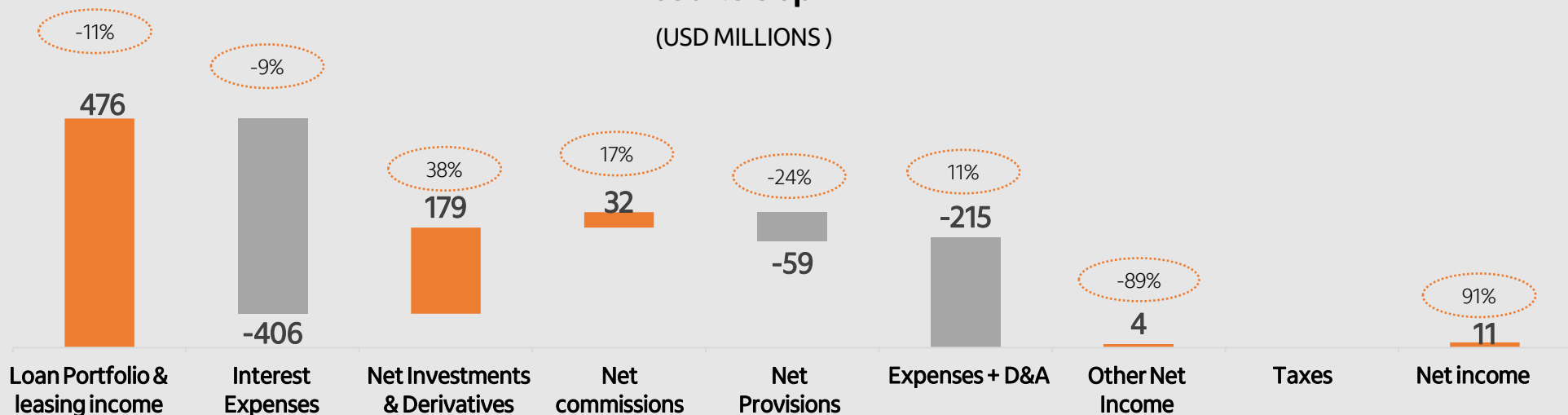
NIM- Net Interest Margin



Results Sep 24

(USD MILLIONS)

Var YoY



1. ROE: annualized profit / average equity. | 2. NIM = (Portfolio income - deposit expenses) / average 12-month gross loan portfolio. | 3. Exchange rate: 4.178,3 COP/ USD.



Investors Relations

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