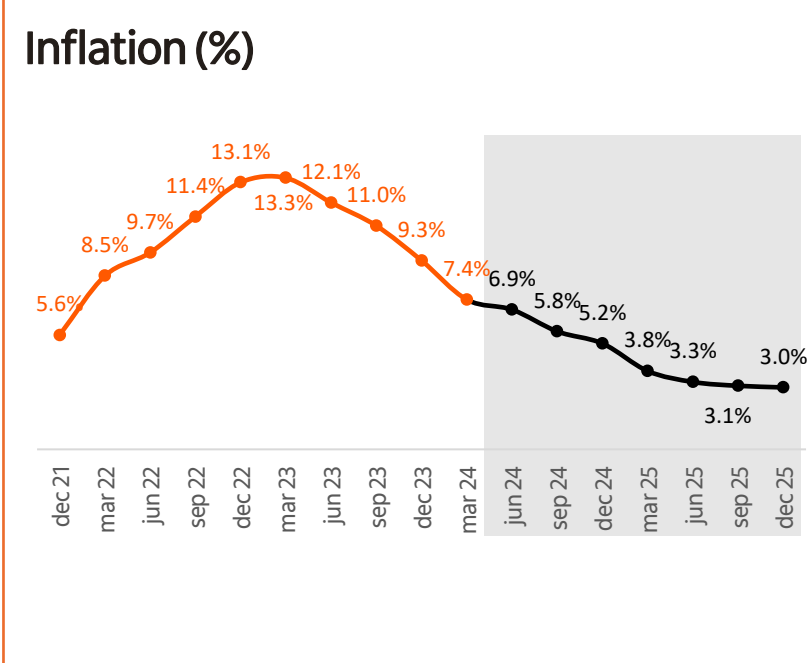
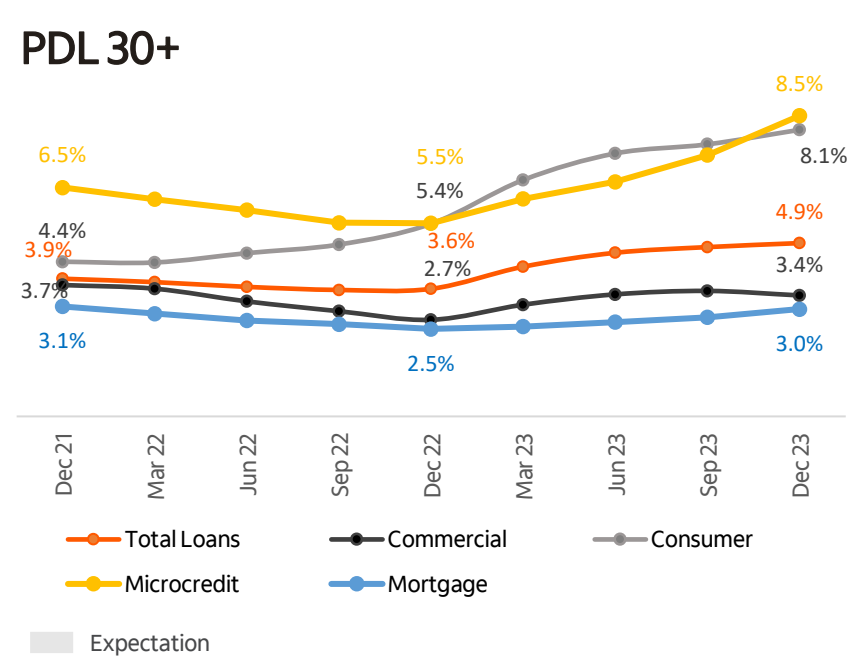
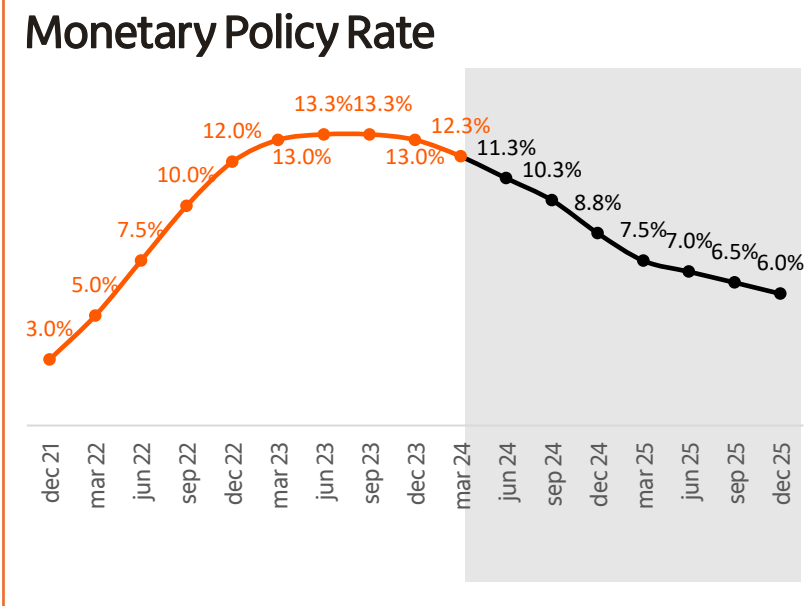
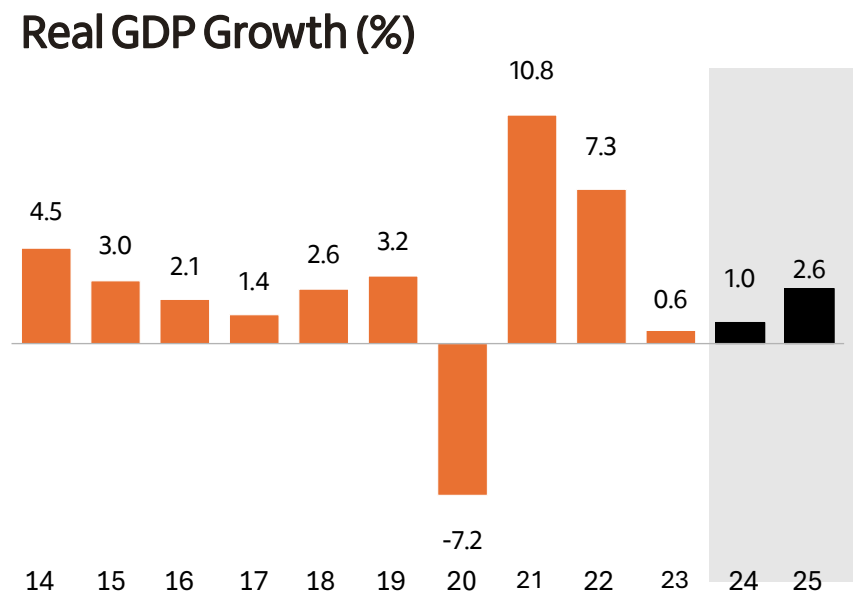




Itaú Bank 2023

Institutional Presentation

In a challenging macroeconomic environment



Considerations

Persistent inflation at high levels delayed the reductions in the MPR. A scenario of strong pressure on credit portfolios and a reduction in the demand for credit in the System continues.

Banks have not only been affected by the deterioration of past due portfolios, but also by other financial factors such as higher liquidity premiums which led to the relaxation of long-term liquidity indicators (NSFR).

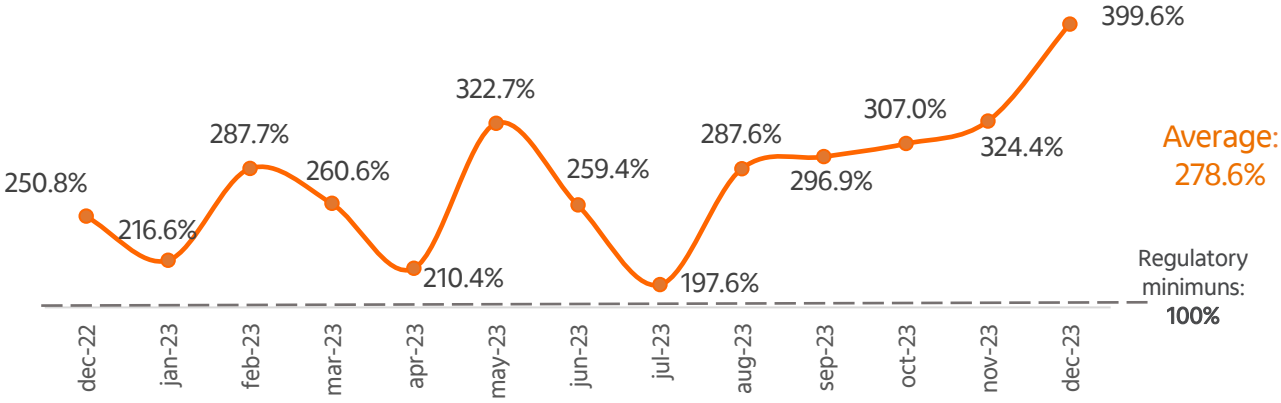
This environment requires Itaú Colombia to maintain a strong focus on collections, efficiency and client profitability.

Source: DANE, Macro Research Itaú

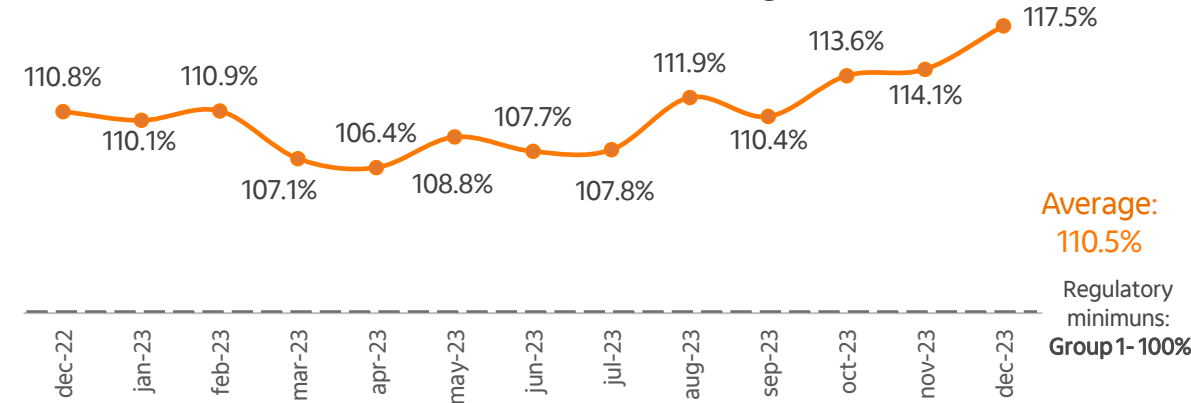


We have focused on maintaining robust liquidity and capital adequacy ratios

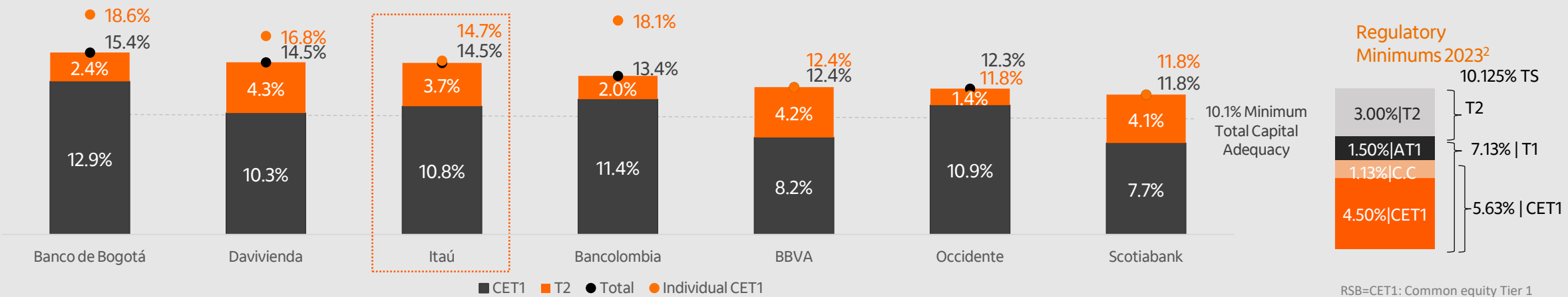
LCR-Liquidity Coverage Ratio



NSFR- Net Stable Funding Ratio



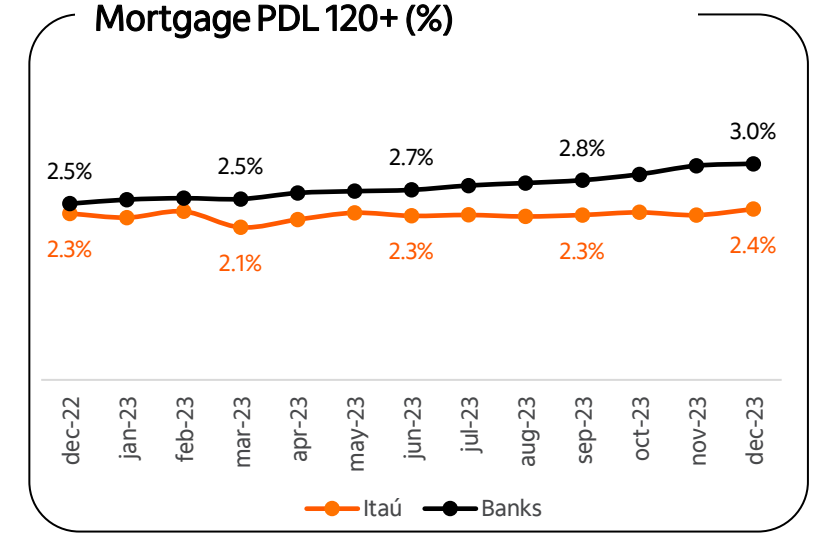
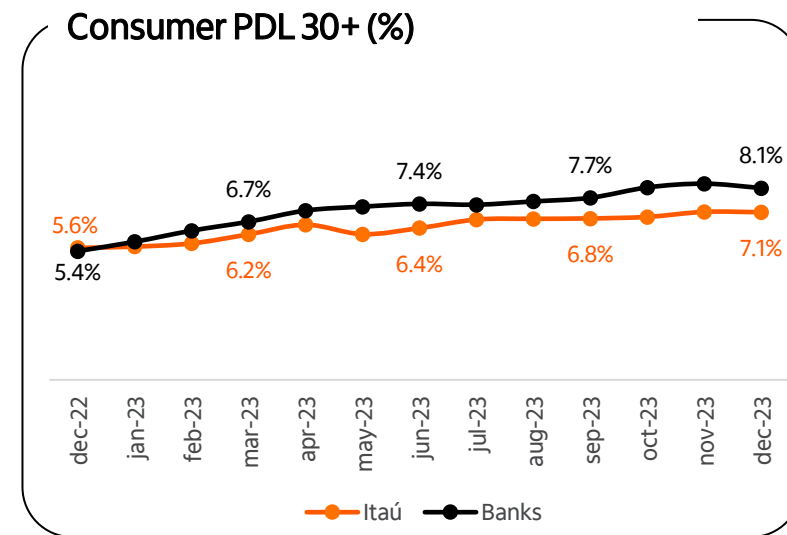
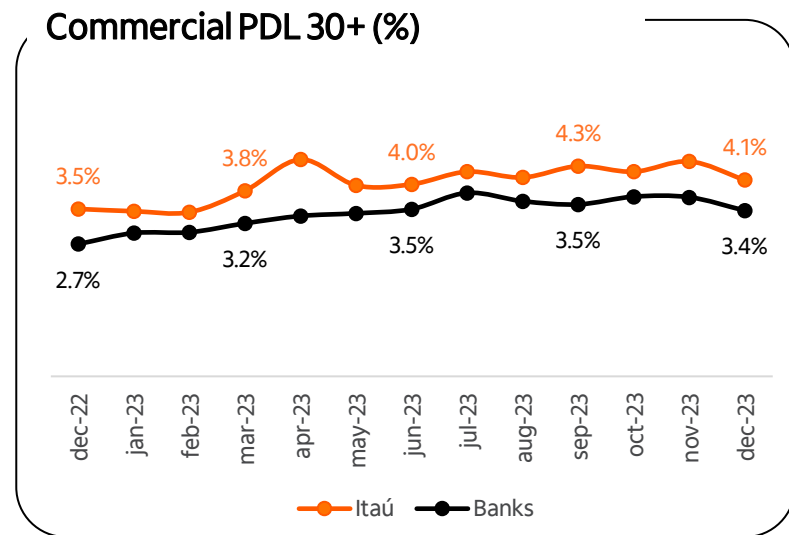
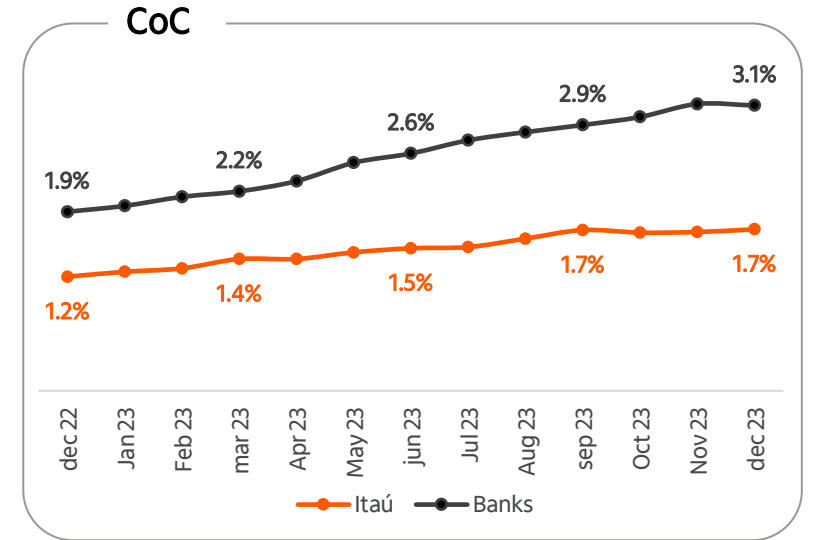
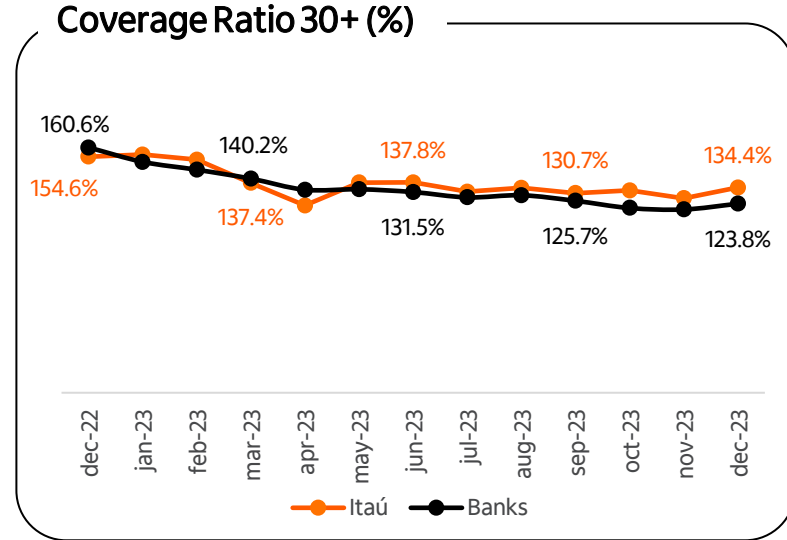
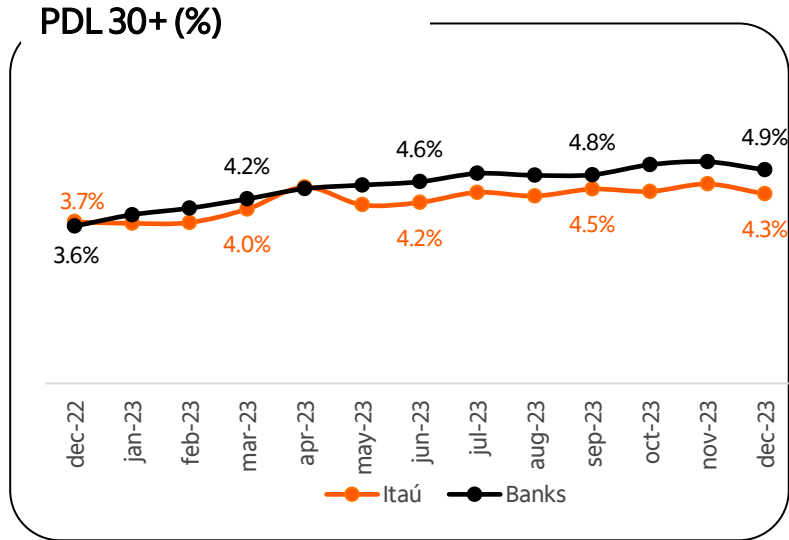
Benchmark Consolidated Capital Adequacy Ratio¹



1. Information updated as of December 23.
 2. Regulatory minimums of capital adequacy ratios, according to the transition plan of EC 020/19 CBCF of the SFC for 2022 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 2023

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

While maintaining rigorous credit risk management.





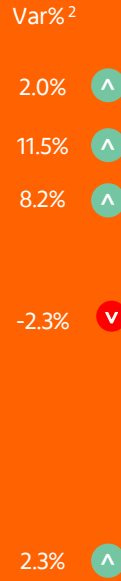
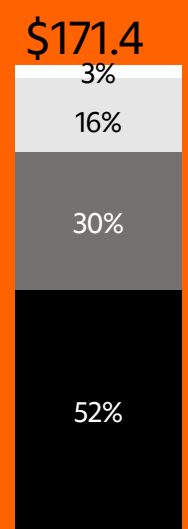
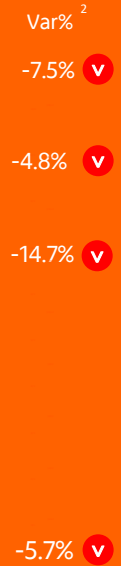
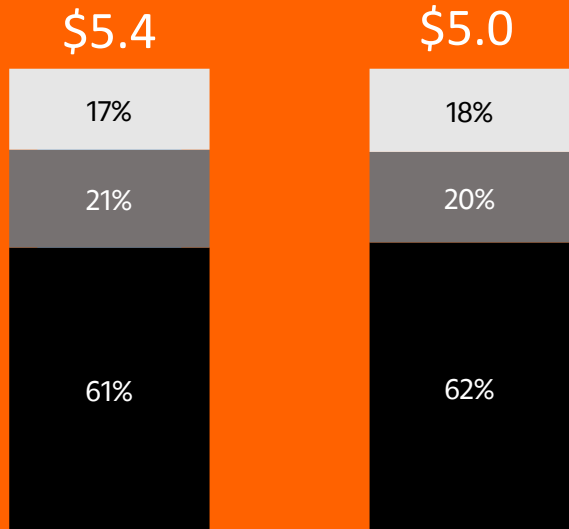
Itaú focused on profitable and lower risk products with low loan portfolio growth

Gross Loans

Figures in USD billions

Itaú

Banks¹



dec-22 dec-23

■ Commercial ■ Consumer ■ Mortgages

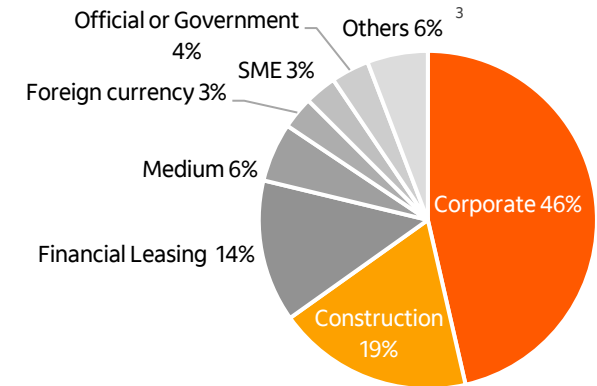
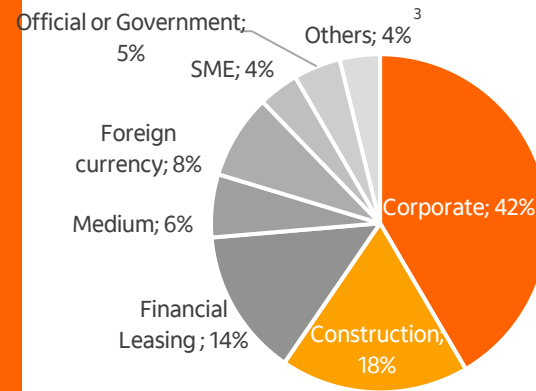
■ Commercial ■ Consumer
■ Mortgages ■ Microcredit

Commercial Loan portfolio by type

Figures in USD billions

Itaú¹ dec 22 \$3.3

Itaú¹ dec 23 \$3.1

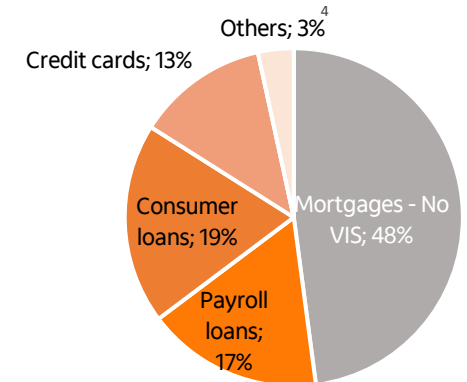
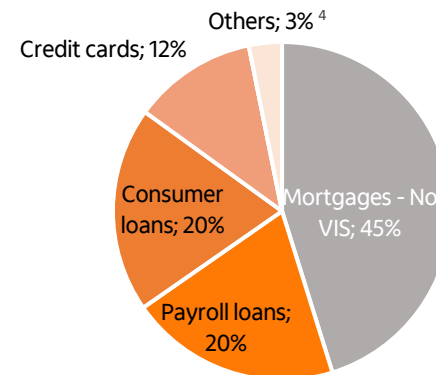


Consumer and mortgages Loans by type

Figures in USD billions

\$2.1

\$1.9

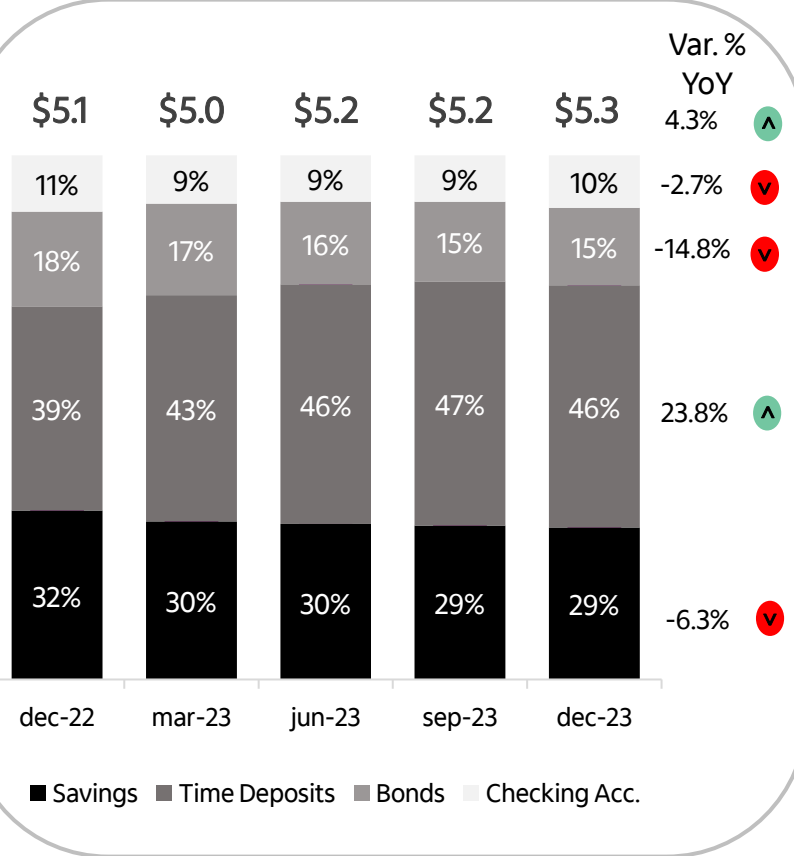


1. Source: SFC. 2. | Variation Dec 22 - Dec 23. 3. Includes microenterprise, factoring and financial and institutional. 4. | Mainly revolving credit. | Exchange rate 3,822.05

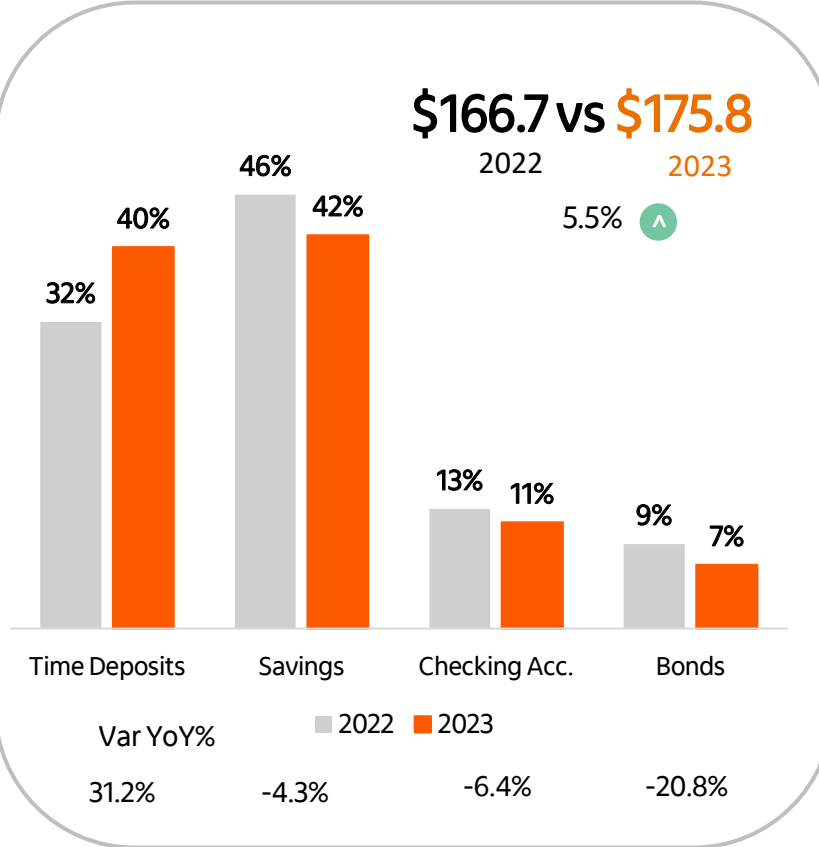


The funding structure was affected by the market situation in terms of liquidity, rates and implementation of the NSFR (CFEN)

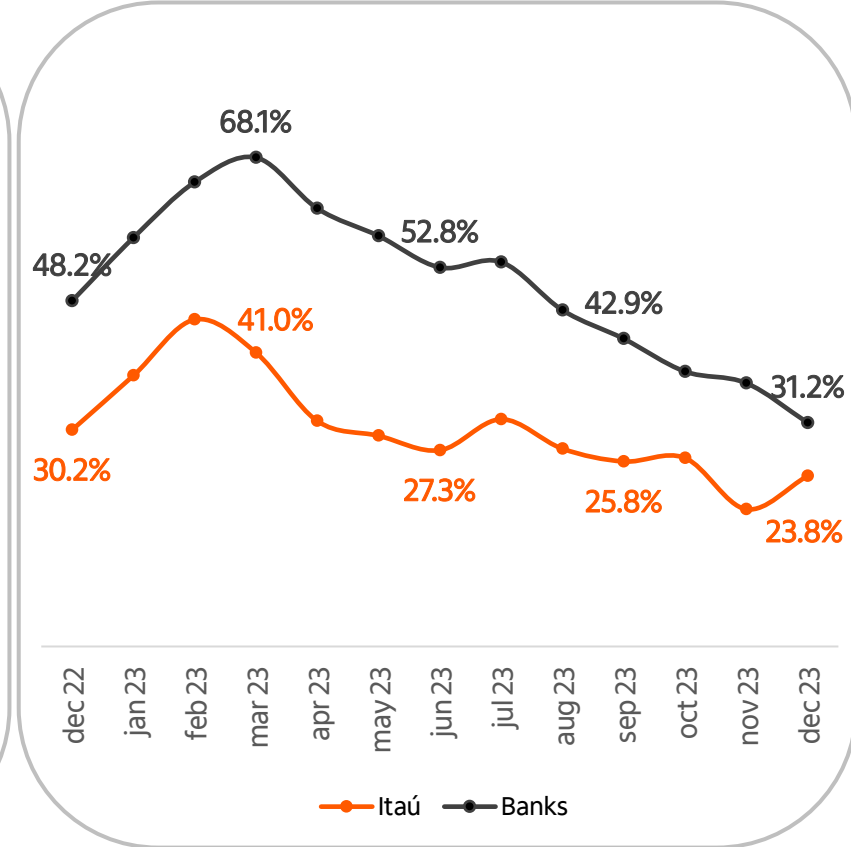
Itaú Deposits



Bank Funding



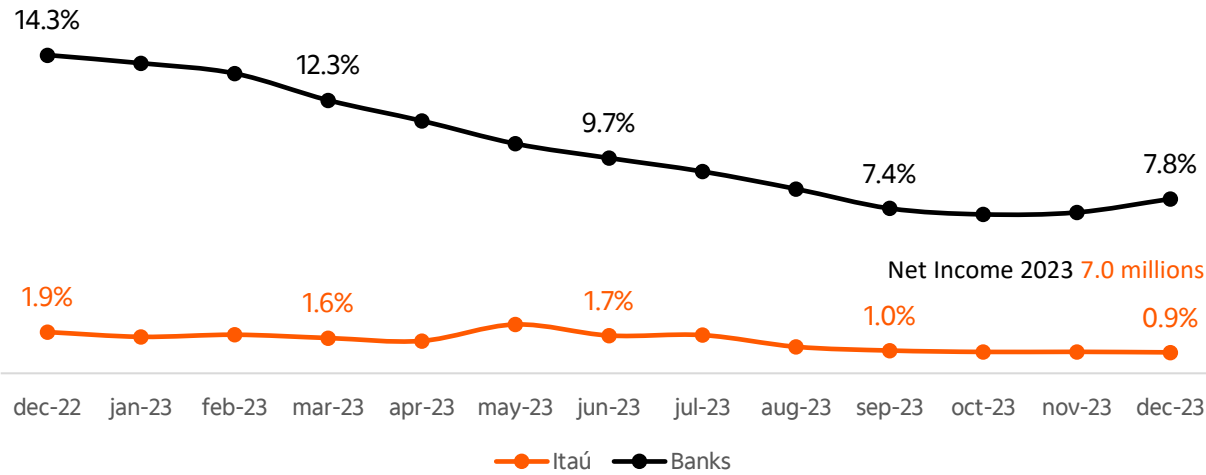
YoY CDT growth



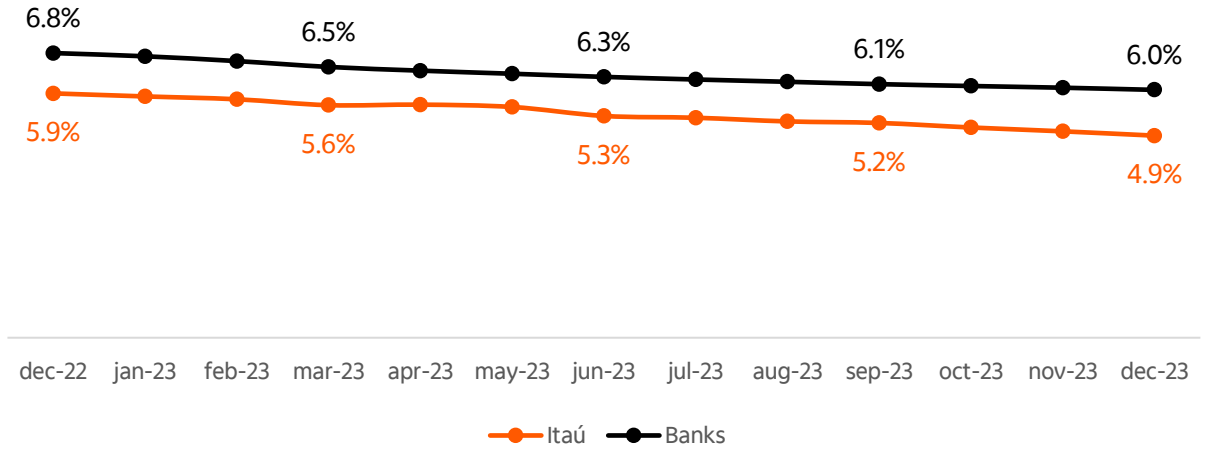


Itaú's goal is to generate sustainable profitability and has had strong discipline on controlling its expense base

ROE- Return on Equity¹

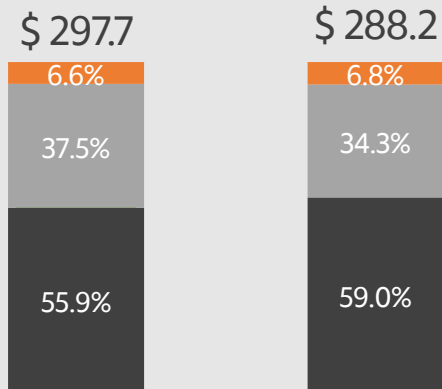


NIM- Net Interest Marging

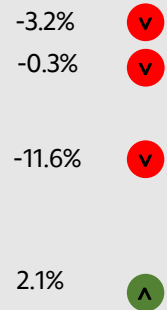


Itaú Expenses

Figures in USD millions

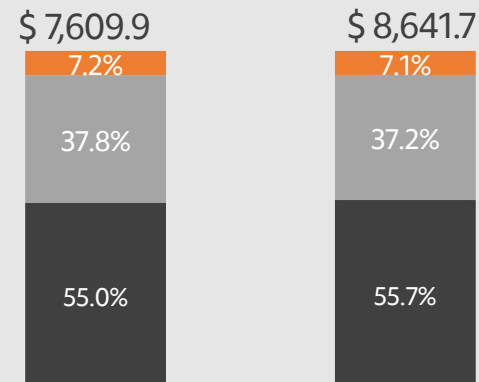


Var. % YoY

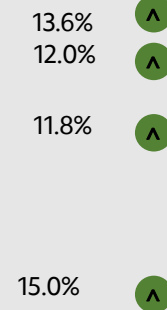


Banks Expenses

Figures in USD millions



Var. % YoY



■ General ■ Personnel ■ D&A

■ General ■ Personnel ■ D&A

Source: SFC Dec 2023. | Exchange rate 3,822.05

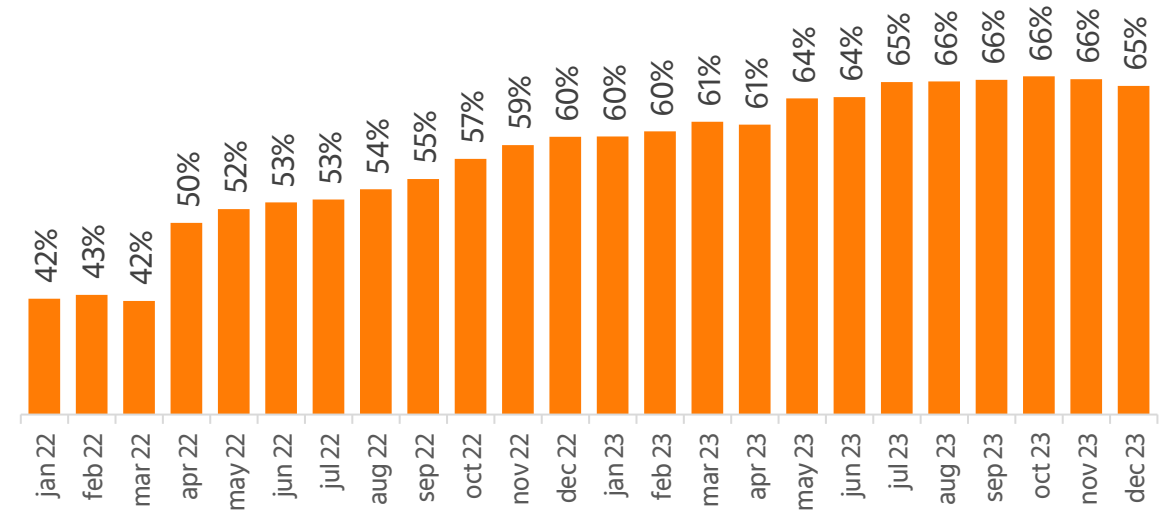
1. ROE: 12 months profit / average equity 12 months. 2. NIM = (Portfolio income - deposit expenses) / average 12-month gross loan portfolio.

We continue to advance in our plans based on 4 strategic pillars with improvements in customer service 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



As well as executing our sustainability strategy with 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 inclusion
 - Responsible financing
- 6**
 - Decarbonization
 - Risk management SAC
 - Sustainable results



El primer crédito sostenible de Itaú en Colombia es con Colombina S.A





With the continued support of the Itaú Unibanco group, the largest bank in Latin America, through our Head Office Itaú Chile, from which we received a \$20 million subordinated loan in March 2024

We are in **18 countries**



Latam

- Argentina ①
- Brazil ①②③④
- Chile ①②③④
- Colombia ①②③④
- Mexico ①
- Panama ①④
- Paraguay ①②③④
- Peru ①
- Uruguay ①②④

Universal Bank Other operations



Total Assets US\$ 555.8 bn¹
ROE 22.2%
Employees 95.7K
Branches 3.5K
ATM's 42 K

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



Total Assets US\$ 47.9 Bn
RoTE 12.9%
Employees 6.8 K
Branches 231
ATM's 254

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



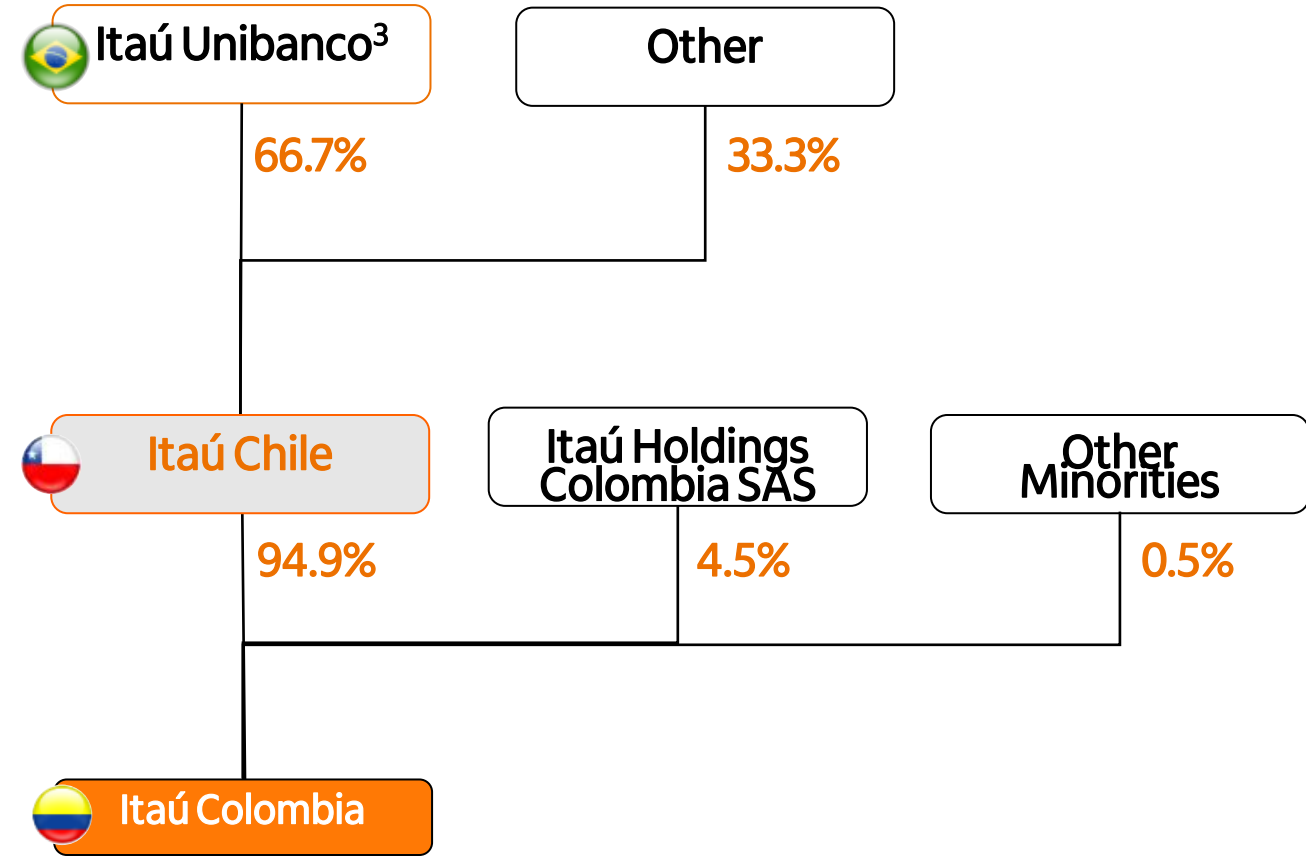
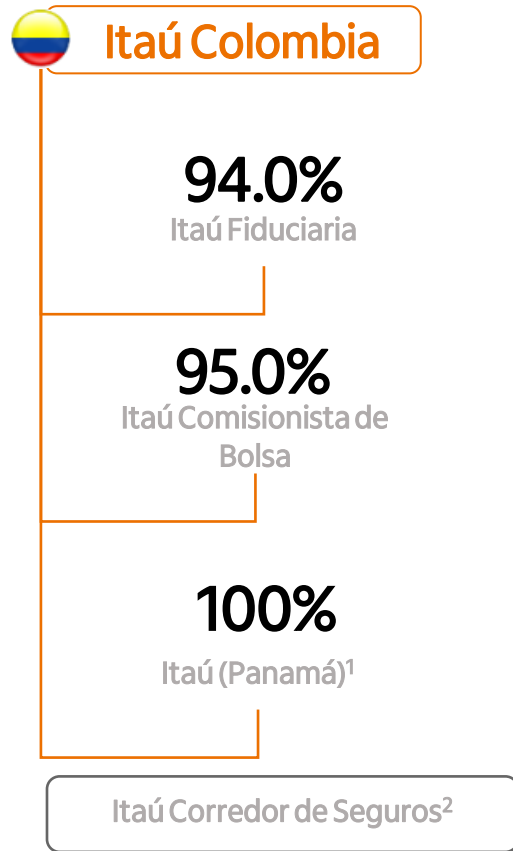
Total Assets US\$ 7.3 bn³
ROE 0.9%
Employees 2.1K²
Branches 65
ATM's 107

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

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

1. Exchange rate: 4,8526 BRL/USD 2. incluye filiales. 3. Exchange rate: 3,822.05 COP/ USD

No change in shareholder structure during 2023



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



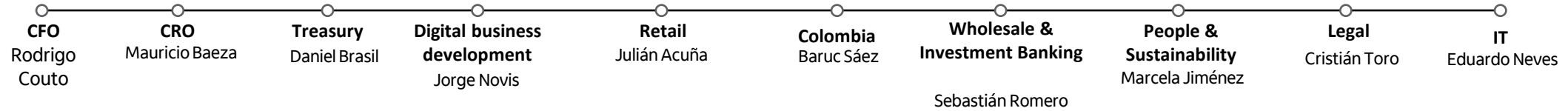
Integrated organizational structure with our head office



Board of directors Chile

Itaú Chile CEO
Gabriel Moura

Audit Committee
CAE
Emerson Bastián



Board of directors Colombia

Itaú Colombia CEO
Baruc Sáez

Audit Committee
Auditor
Marcio Palestra



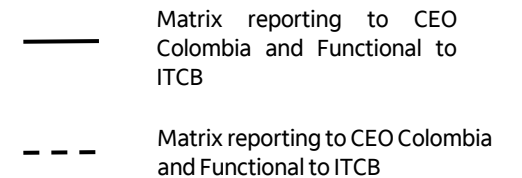
Board of directors Colombia Chairman: Gabriel Moura

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



Audit Committee Colombia

Mónica Aparicio
Roberto Brigard Holguín
Juan Echeverría González
Diego Fresco



*Independent members under the terms set forth in Law 964 of 2005. At the shareholders Meeting of Feb. 24, Sergio Muñoz (pending SFC authorization) was appointed in replacement of Roberto Brigard.

** Reports to Itaú Unibanco's Treasury

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

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





Investors Relations

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