

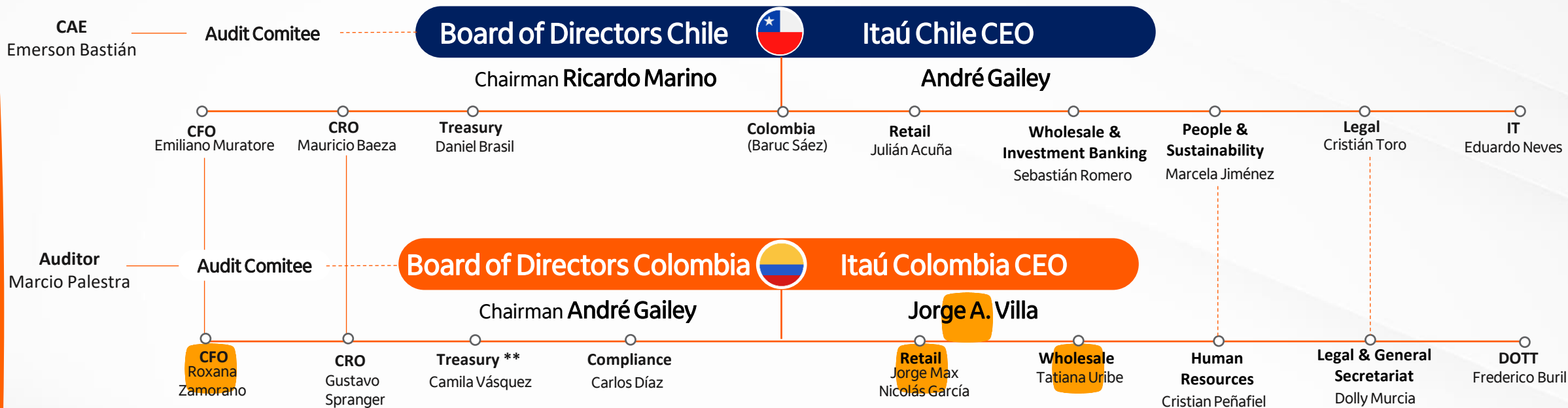


Itaú Colombia 2024

Institutional Presentation

Organizational Chart

The Board of Directors in March 2025 approved (i) the appointment of Jorge Villa as President of Itaú Colombia, replacing Baruc Sáez. (ii) Tatiana Uribe was appointed as VP Wholesale, replacing Jorge Villa. (iii) Jorge Max will step down as VP Retail in August 2025. Additionally, Juan Canel resigned from his position as CFO of Itaú Colombia.



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.

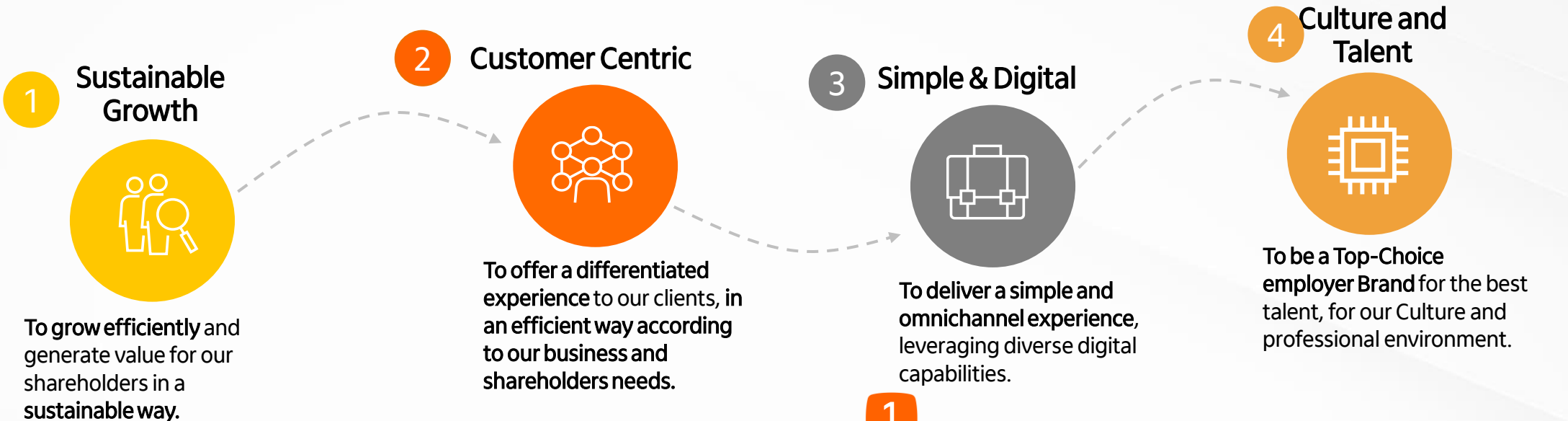
* Independent members in accordance with the terms set forth in Law 964 of 2005.

** Reports to Itaú Unibanco's Treasury.

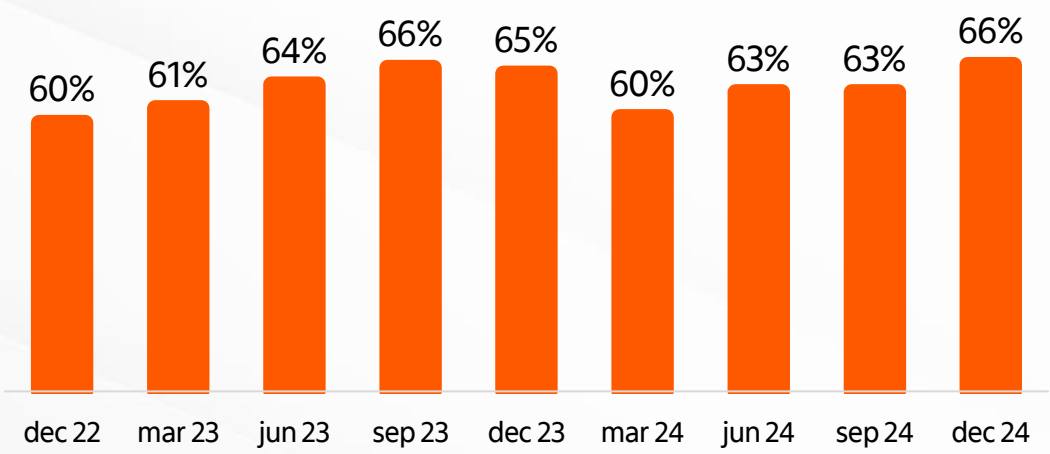
***DOTT: Digital, Operations, Technology and Transformation.

Objective Key Results – OKR's

The year 2024 will mark 7 years of experience in Colombia, promoting the transforming power of people and companies, with the objective of providing them with the best experience and being their Bank of choice.



Net Promoter Score (NPS)



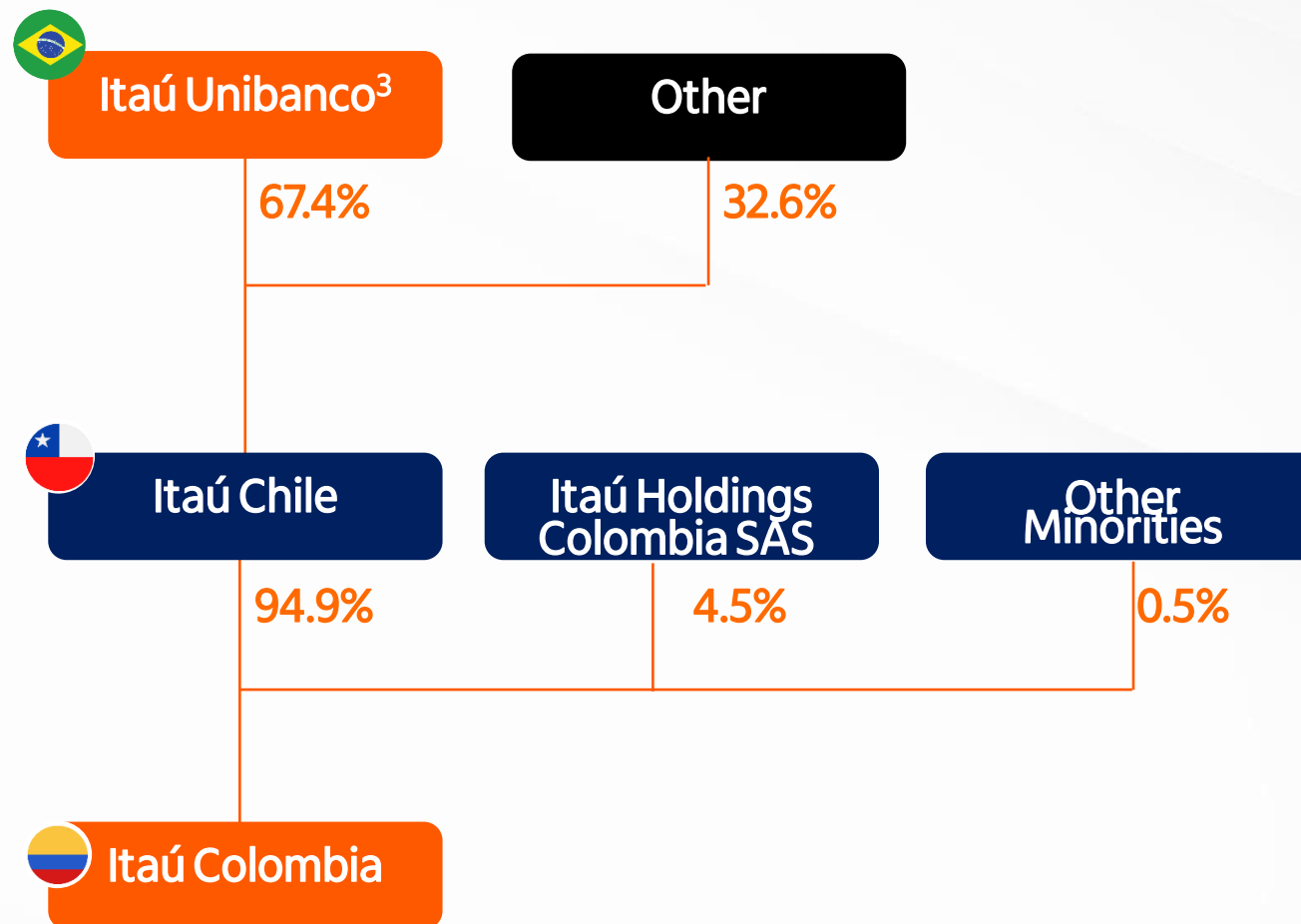
- 1** Focus on our customers
- 2** Consolidating our transformation process
- 3** Bank agile and secure
- 4** Regional Integration

Shareholders

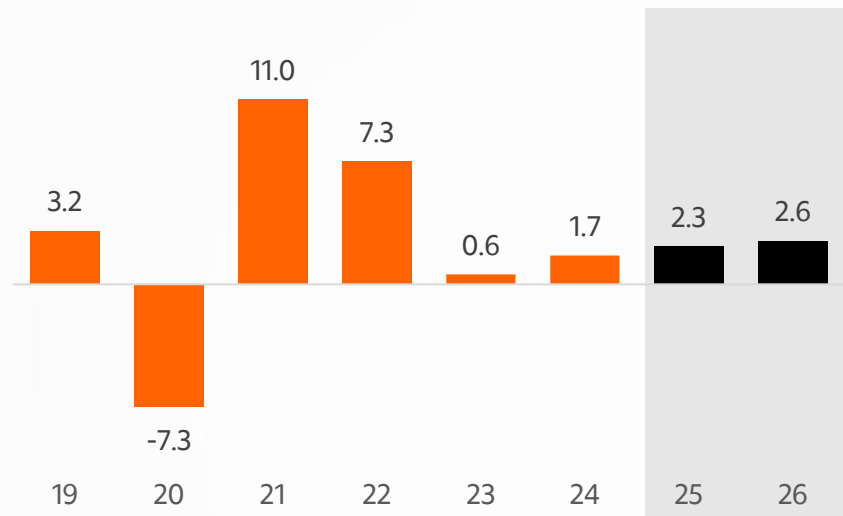
Throughout 2024 Itaú Colombia maintained its shareholder composition without any changes.



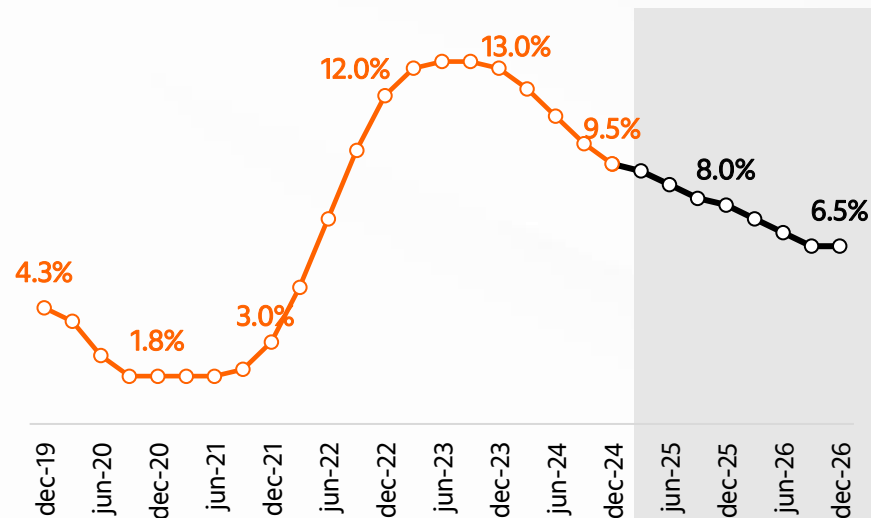
itaú



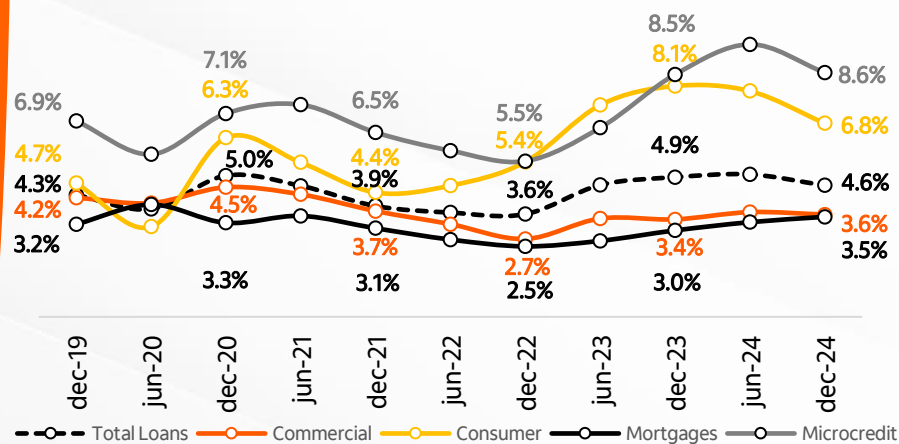
Real GDP Growth (%)



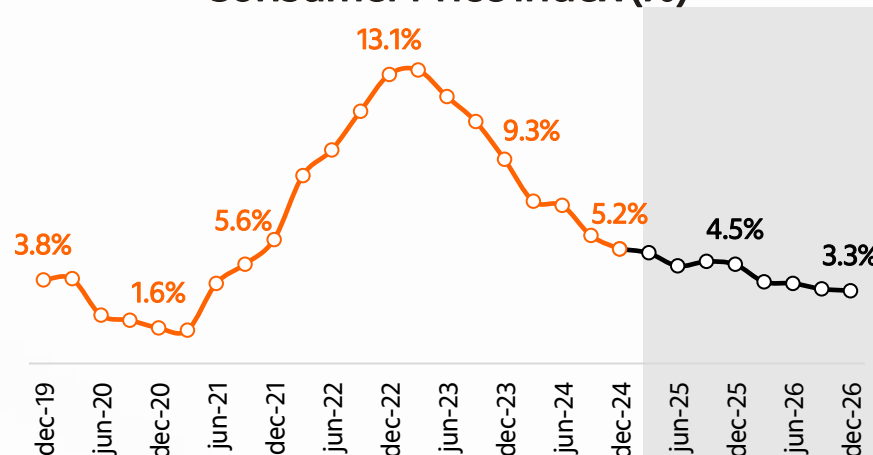
Monetary Policy Rate



PDL 30+



Consumer Price Index (%)



The Colombian economy gained gradual dynamism throughout 2024 (1.7% growth vs. 0.6% in 2023).

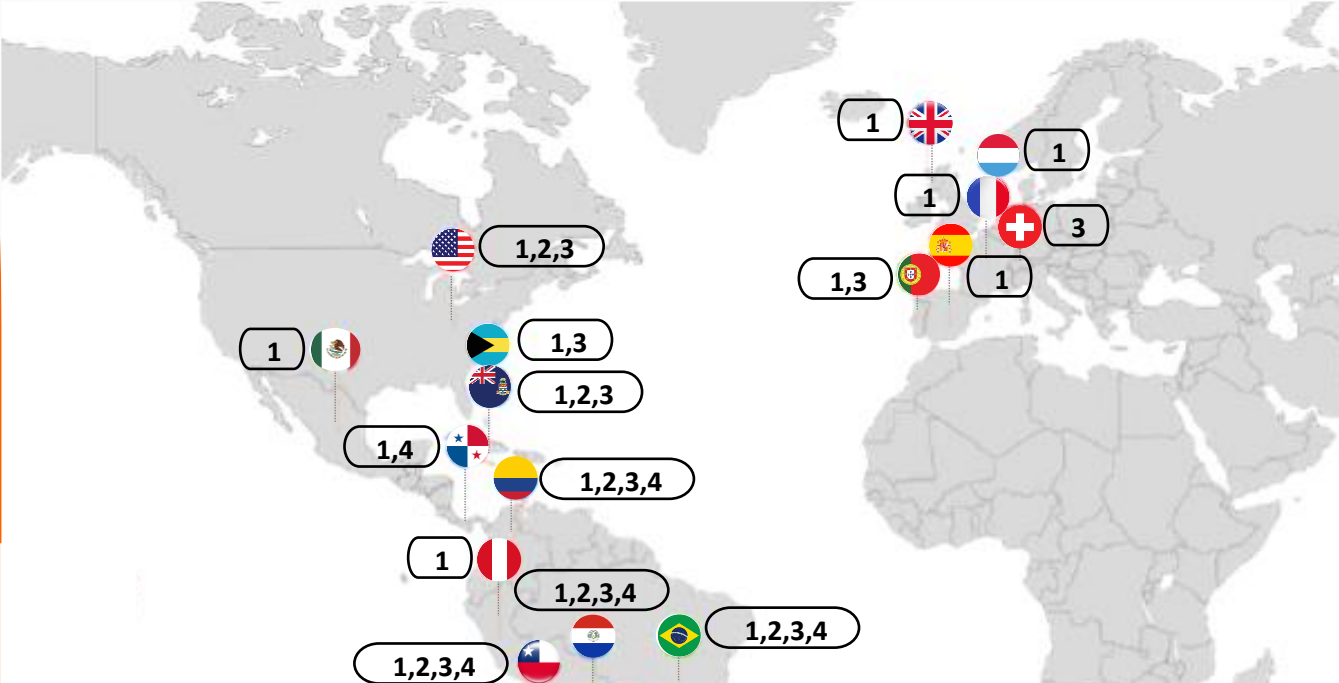
The disinflationary process marked its largest progress in history, with a decline of 400bp. However, inflation at 5.2% remains significantly above the target (3%).

Central Bank maintained cautious approach in its monetary policy strategy, with cuts mostly of 50bp reducing the MPR from 13% in December 2023 to 9.50% in December 2024. The gradual cycle of cuts it's expected to continue in 2025, reaching 8%.

The underperformance in tax revenue collection impeded adherence to the fiscal rule in 2024, where the fiscal deficit significantly exceeding expectations, reaching 6.8% of GDP (compared to the initial target of 5.6% of GDP).

Key group information

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 subordinated loan in 2024.



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

Assets	US\$ 492.4Bn ¹	US\$ 42.7Bn ³	US\$ 6.4Bn ⁴
ROE	22.2% ²	11.4%	2.4%
Employees	96.2K	6.9K	2.0K ⁵
Branches	3K	217	64 ⁶
ATMs	40K	251	116

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**

1.Exchange Rate: 6.1923 BRL/USD | 2. 2024 | 3. Exchange Rate: 996.62 USD/CLP | 4. Exchange Rate: 4,409.15 COP/ USD.I 5. 5. Does not include subsidiaries | 6. Does not include digital branches or Panama offices.

Sustainability Strategy

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



itaú



Critical Issues

- Risk Management SAC
- Decarbonization
- Customer relations
- Occupational health and safety
- Corporate ethics
- Cybersecurity and information security
- Products and services for financial inclusion
- Human rights
- Sustainability 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

Advancing our strategy to optimize capital allocation by prioritizing the most profitable operations, products and segments



Implicit Rates
Banks (dec-24)

17.2%

12.8%

14.0%

10.3%

Implicit Rates
Banks (dec-24)

11.2%

7.2%

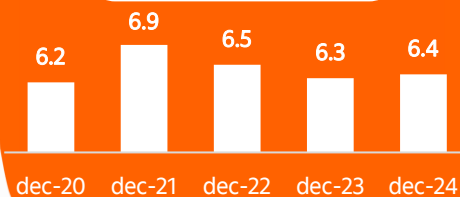
5.2%

Assets

US\$ 6.4 Bn

1.1%

2024-2023

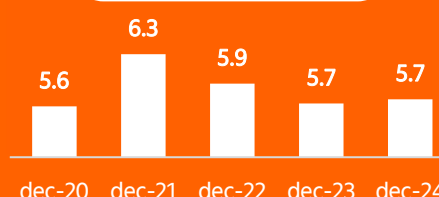


Liabilities

US\$ 5.7 Bn

0.9%

2024-2023

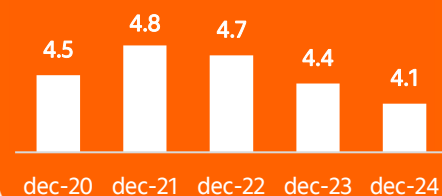


Gross Loans

US\$ 4.1 Bn

-5.7%

2024-2023

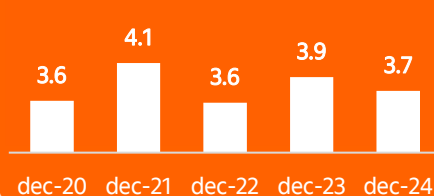


Deposits²

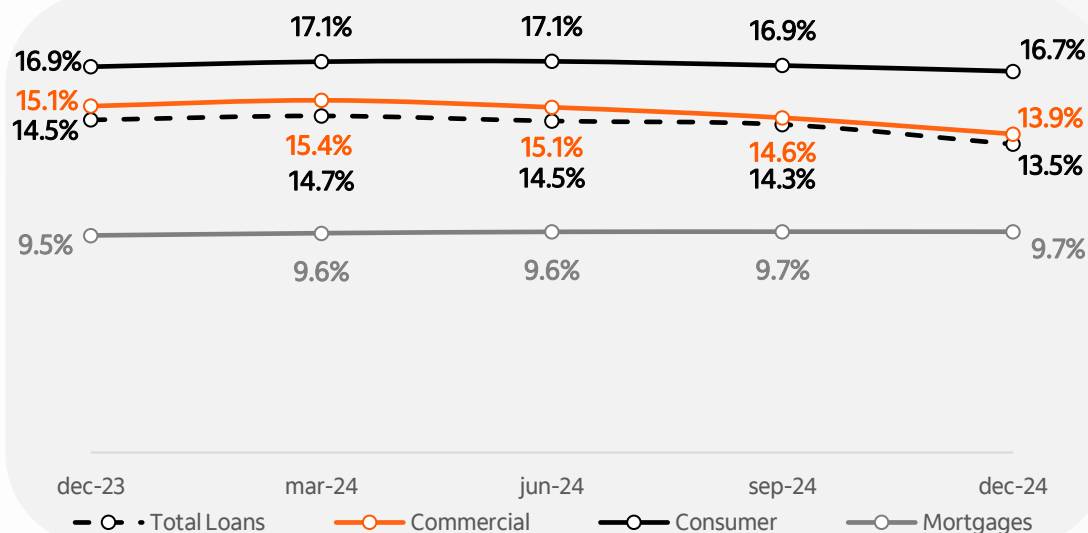
US\$ 3.7 Bn

-4.2%

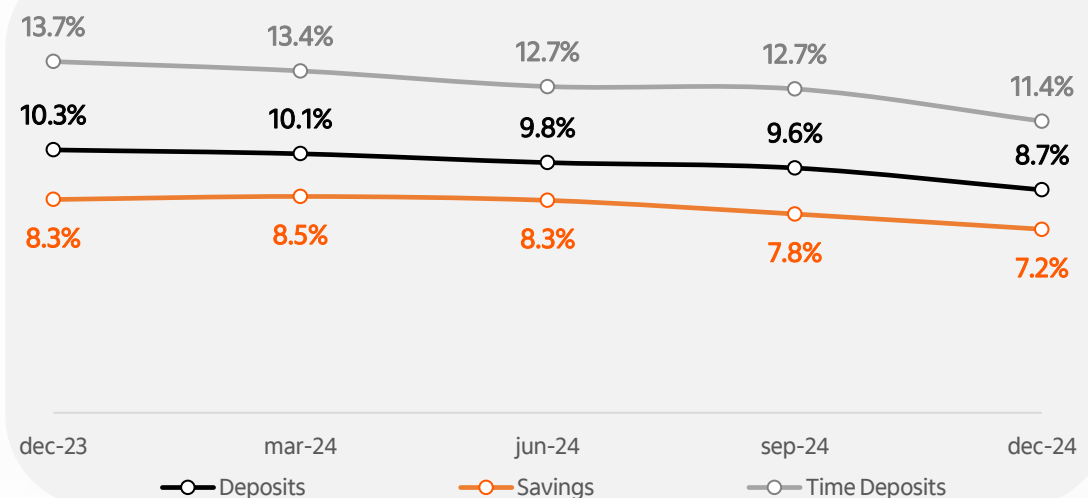
2024-2023



Implicit Portfolio Rates¹



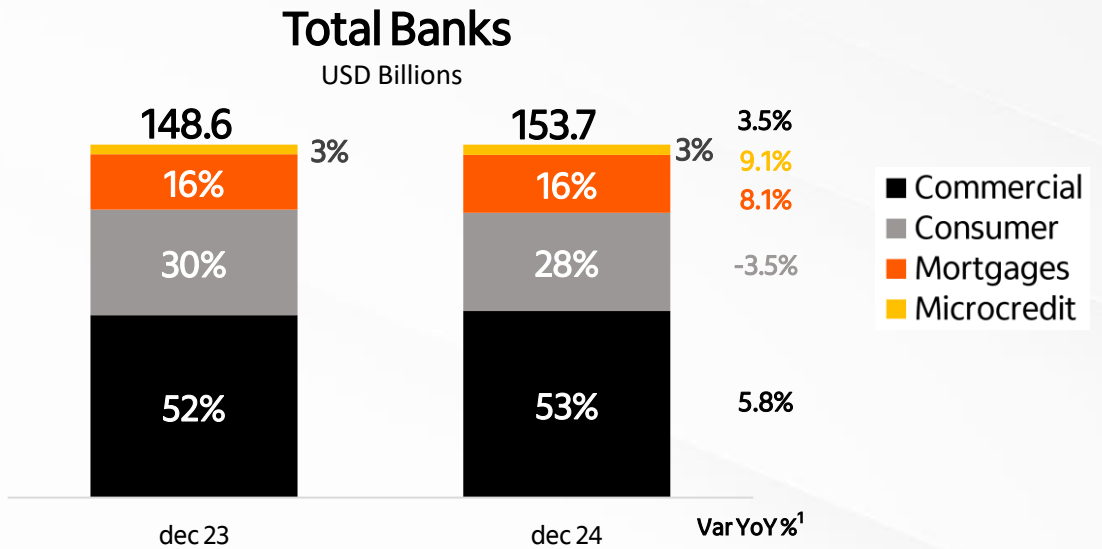
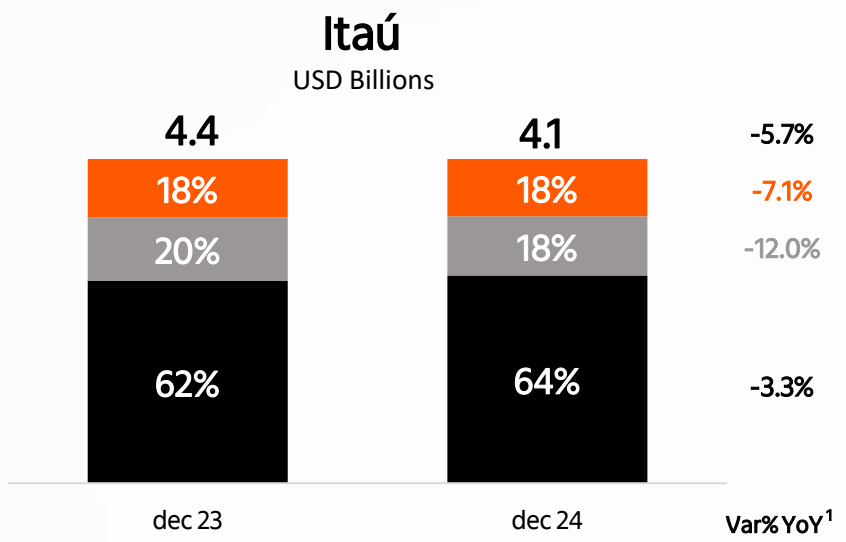
Implicit Deposit Rates²



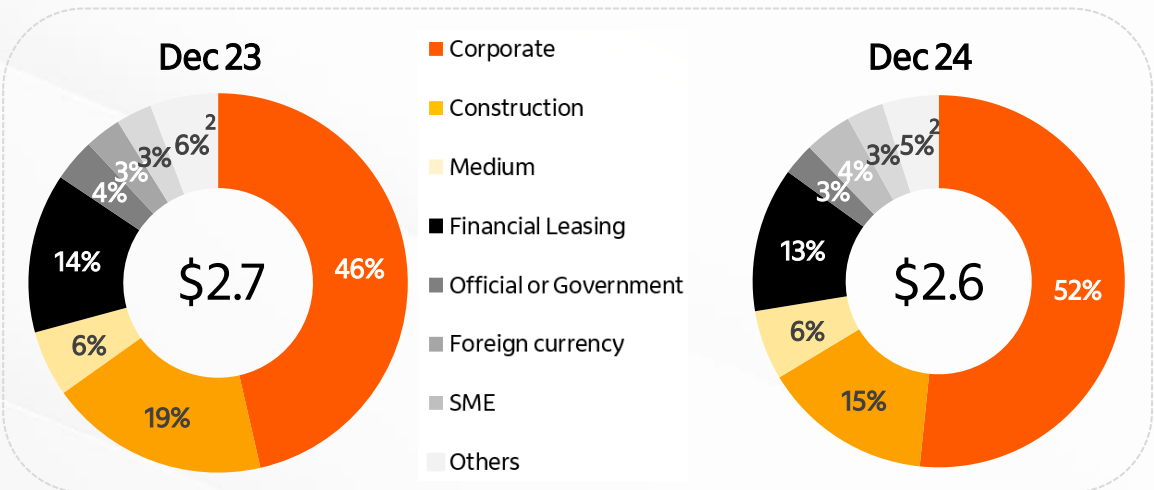
1. Mortgage Rate only includes customer rate. | 2. Does not include Bonds. Implicit rate calculated 12 months. Exchange Rate: 4,409.15 COP/ USD.

Loan Portfolio

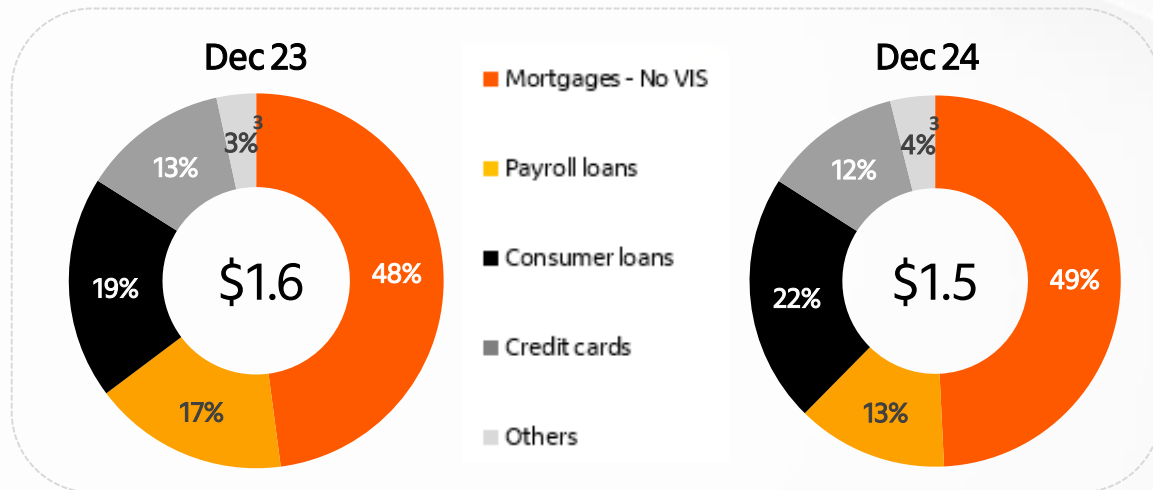
In line with the Financial System and High Portfolio Impairment, the share of the Consumer Portfolio within the Bank's total loan was reduced.



Itaú Commercial Loan portfolio by segment (US Billions)



Itaú Consumer and mortgages portfolio by product (US Billions)

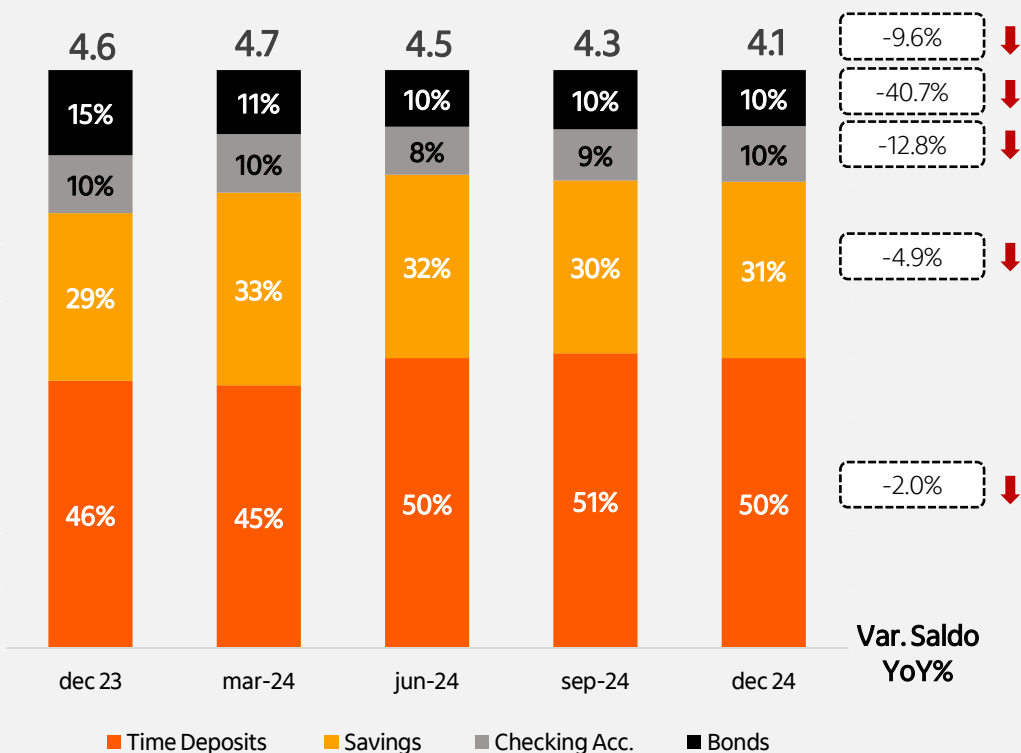


Deposits

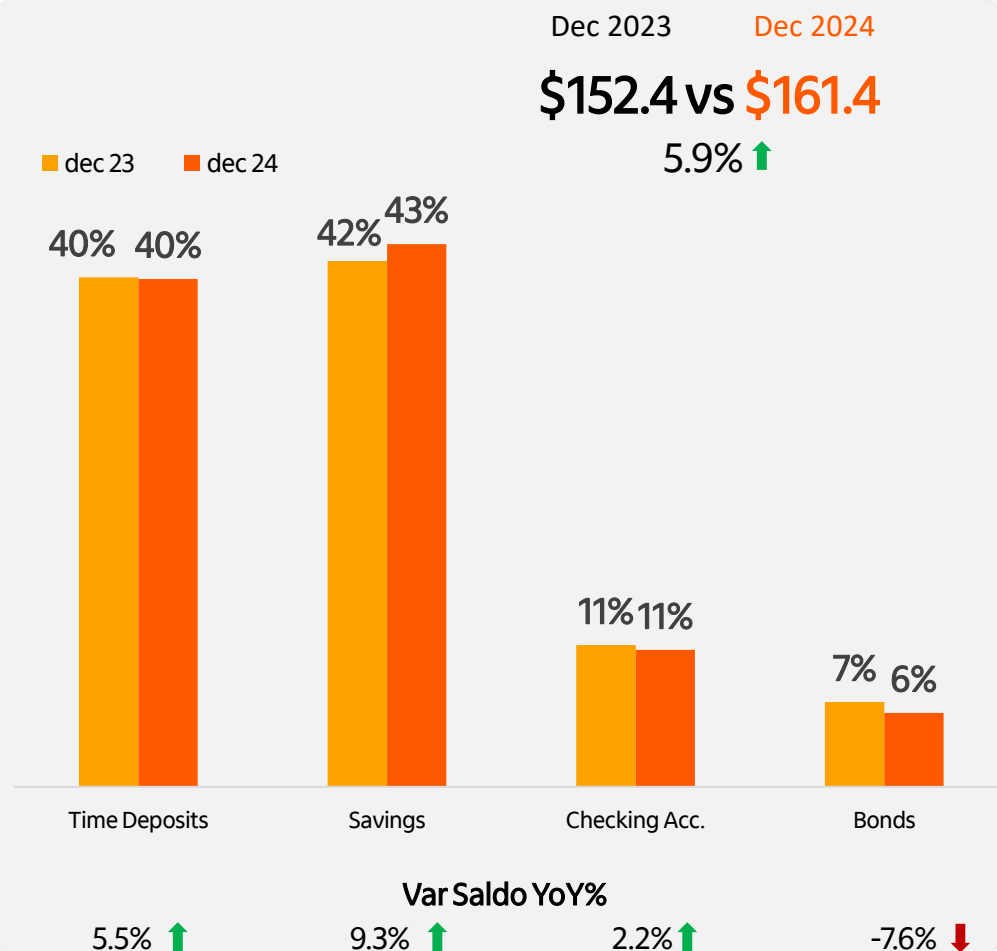
With a change in the composition of the Funding Structure by Bond maturities, we closed 2024 with a 5pp decrease in the share of total Customer Deposits and an increase in Time Deposits and Savings Accounts.



Itaú Deposits



Total Banks Deposits

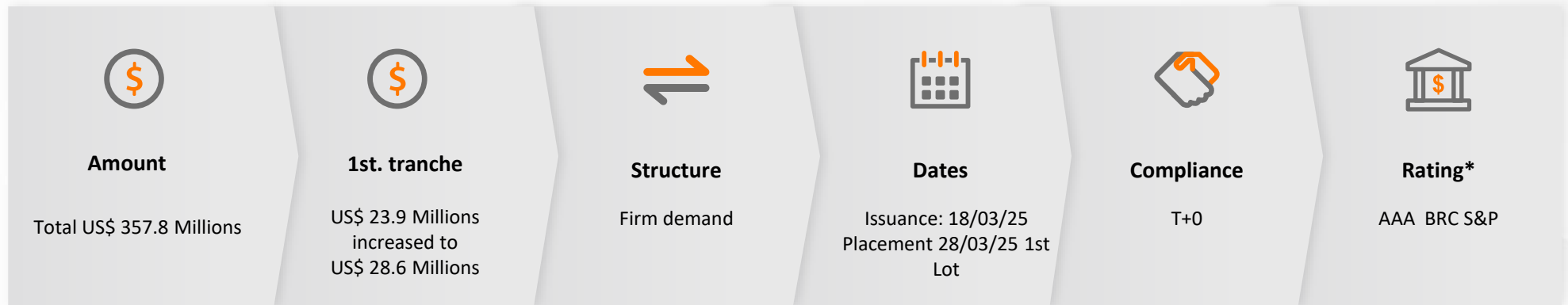


Eleventh Issuance of Ordinary Bonds¹

At Itaú Colombia We Are Pioneers: We transformed the successive placement of bonds by tranches in Colombia.

During the first quarter of 2025, we launched a new Bond Issuance under our ordinary and/or Subordinated Bonds program, with a global quota of US\$ 2.1 Billion (Used US\$ 882.7 Mill - Outstanding US\$ 357.8Mill).

Condiciones preliminares de emisión



Series placed First tranche

Sub-Series	Term Months	Fixed rate EAR.	Assigned Amount (USD millions)
A18	18	10.55%	\$13.6
A36	36	10.75%	\$2.4
A60	60	11.55%	\$4.1
TOTAL			\$20.1

Placement Agents

Lead Manager



Itaú Comisionista de Bolsa

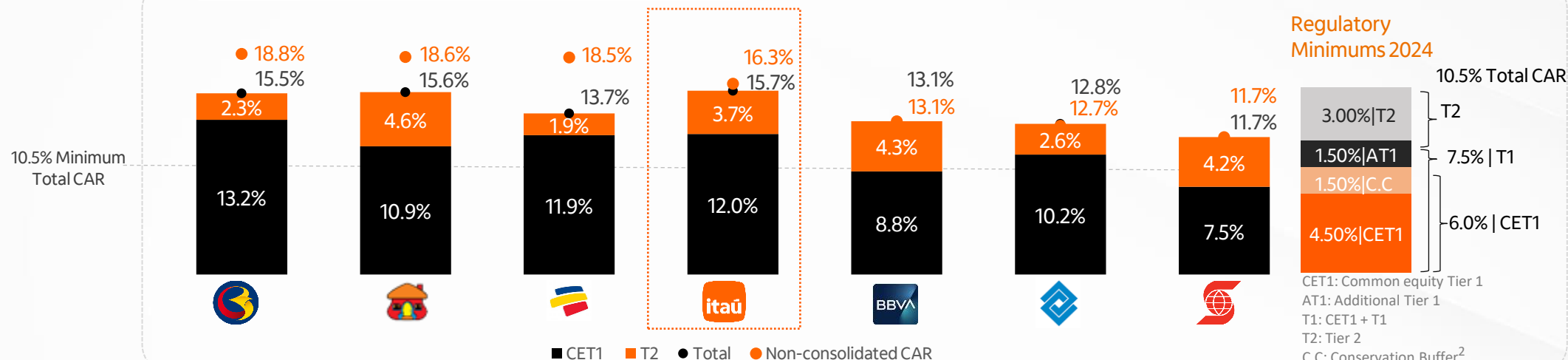
* Source: Itaú Colombia. 1. Exchange rate: 4,191.7 COP/USD.

Solvency and Liquidity Indicators

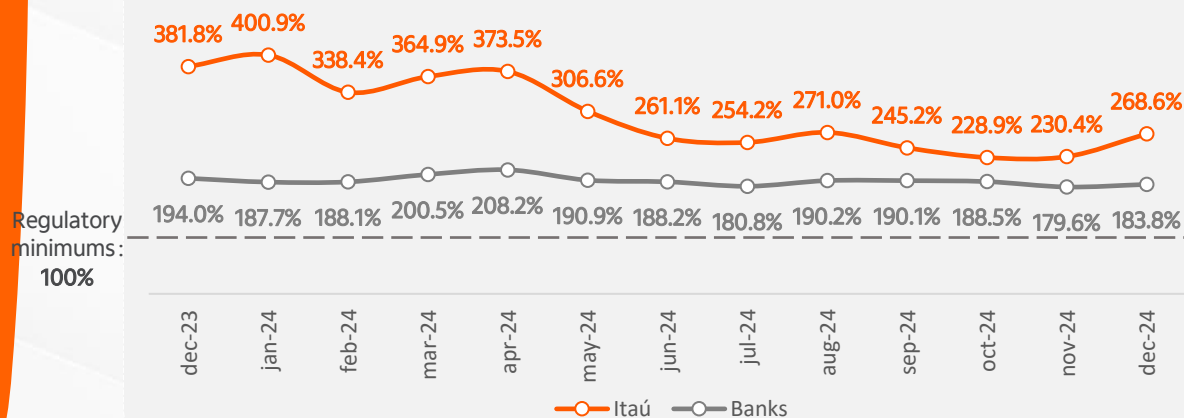
In line with our focus on maintaining robust Solvency and Liquidity indicators



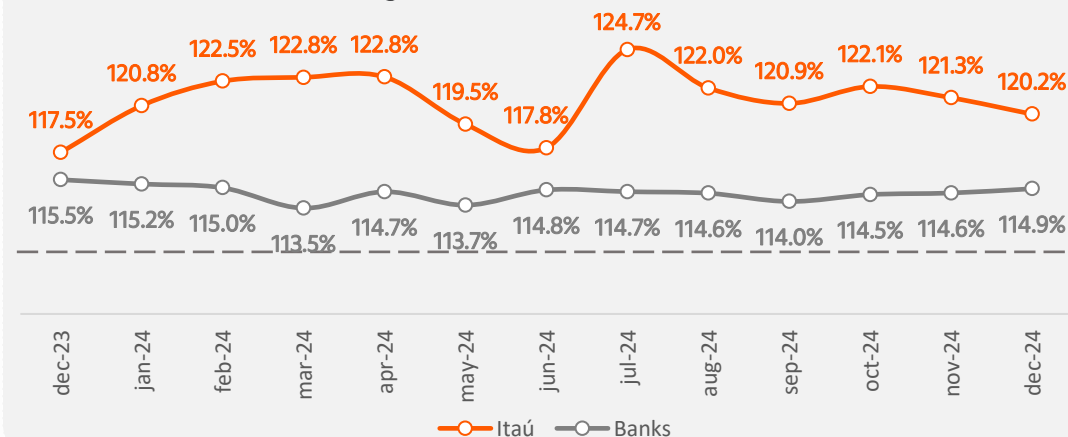
Benchmark Consolidated Capital Adequacy Ratio¹



LCR-Liquidity Coverage Ratio *



NSFR- Net Stable Funding Ratio (CFEN)



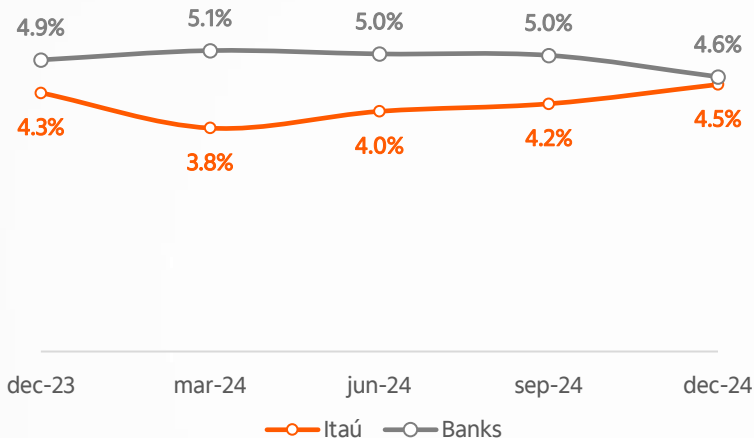
1. Regulatory minimum solvency ratios for 2024, in accordance with the transition plan of EC 020/19 CBCF of the SFC and Decree 2555/10 of the Ministry of Finance. Systemic buffer corresponds to 1.0% applies only to Bancolombia, Davivienda, Banco de Bogotá, Occidente and BBVA.

* Data source SFC.

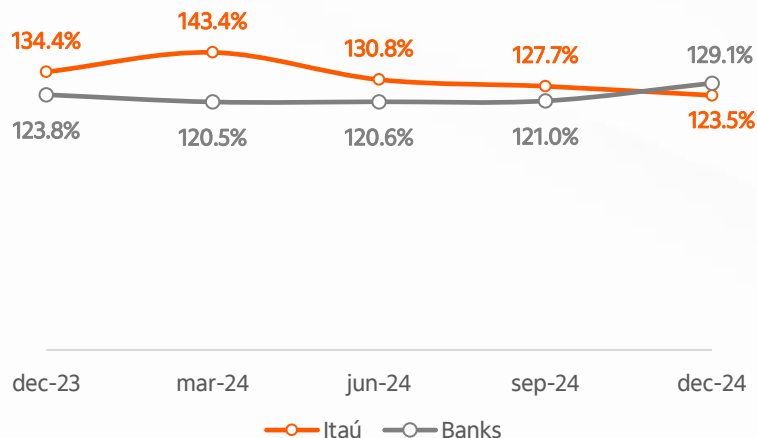
Loan Portfolio Quality and Coverage Indicators

By maintaining rigor in the management of our Credit Risk, we achieved better indicators than the average of the Financial System.

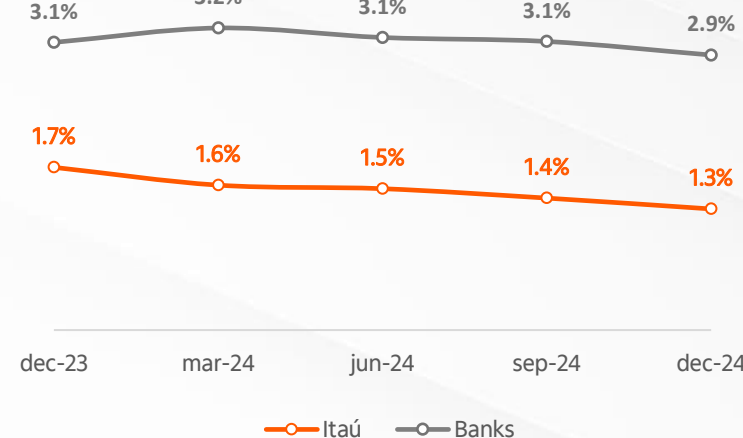
PDL 30+ (%)



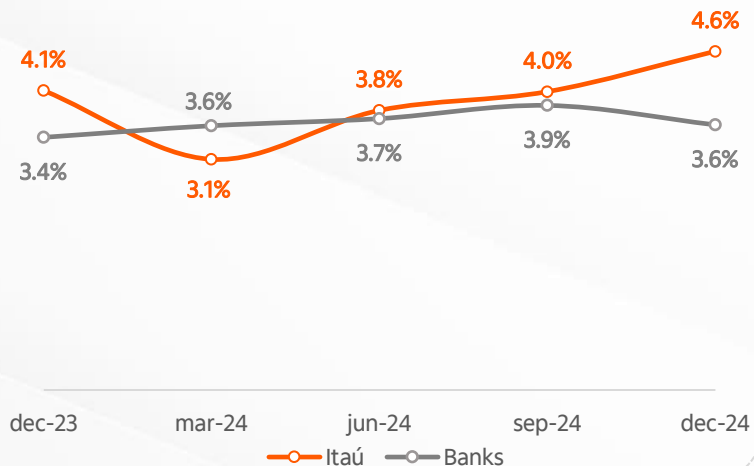
Coverage Ratio 30+ (%)



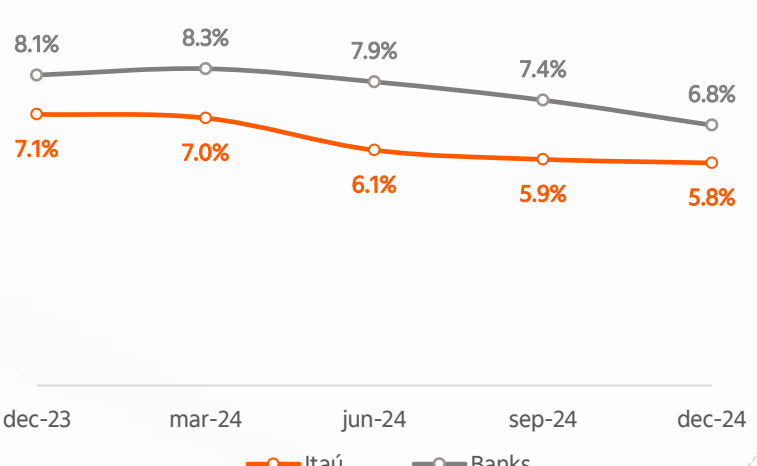
CoC -Costo of Credit- (%)



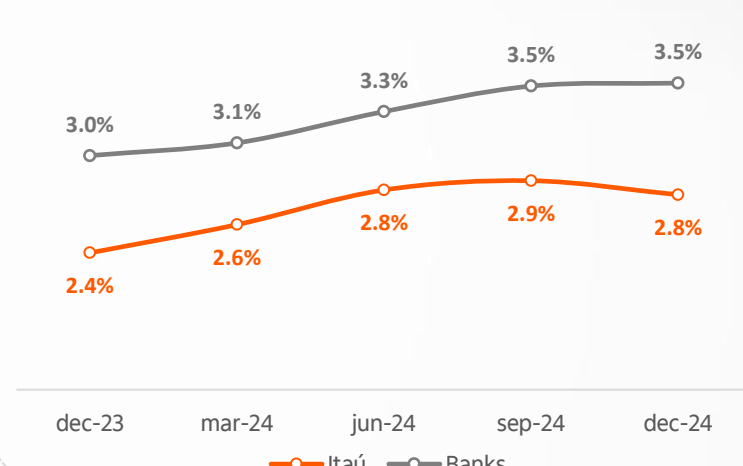
Commercial PDL 30+ (%)



Consumer PDL 30+ (%)



Mortgage PDL 120+ (%)

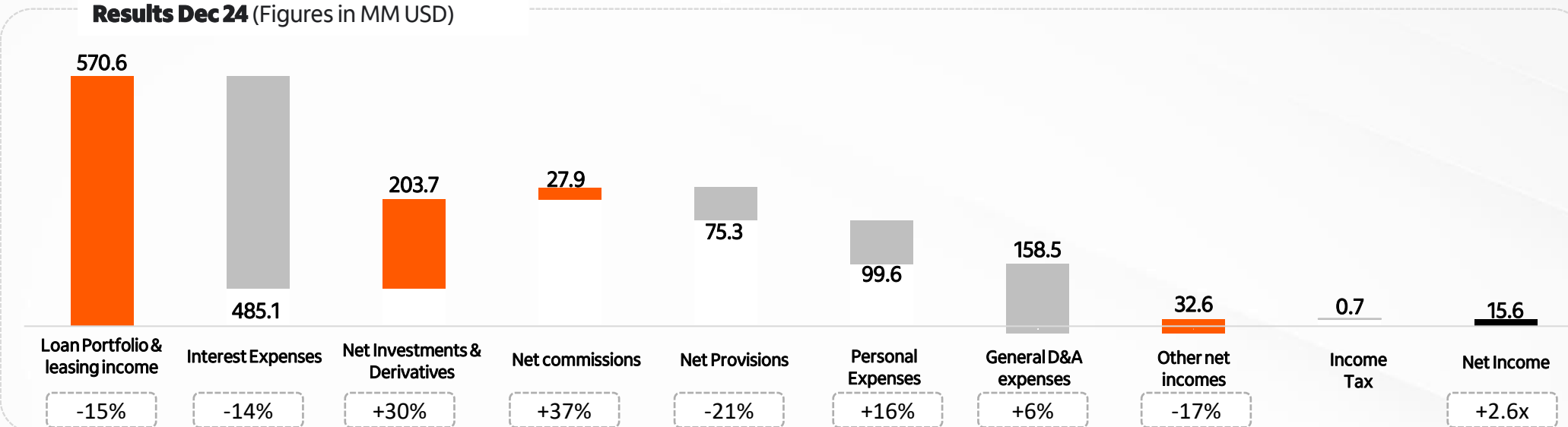


Results December 2024

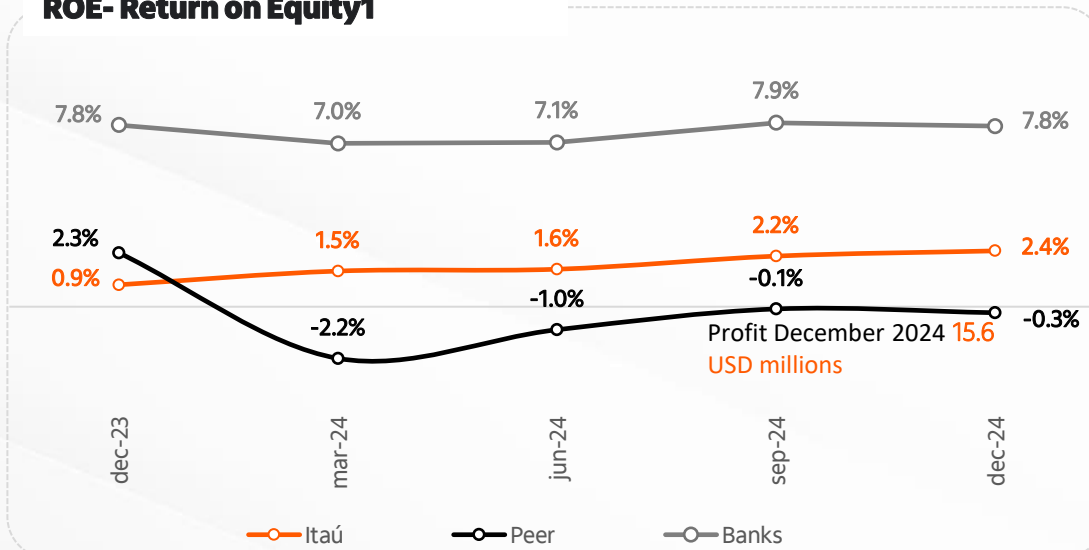
With a focus on the Bank's strategy and on deepening the integral relationship with our clients, we achieved a growth of 2.6x compared to 2023.



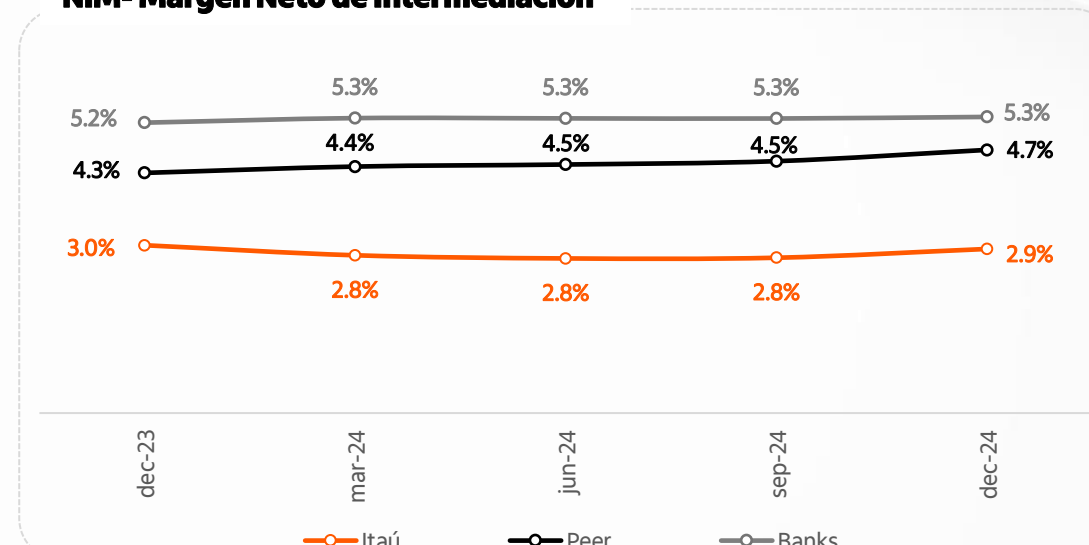
Results Dec 24 (Figures in MM USD)



ROE- Return on Equity¹



NIM- Margen Neto de Intermediación³



1. Includes: Loan Portfolio sales, recoveries,, sale of property, plant and equipment, other assets and BRDP and restituted, among others. | Annualized ROE: annualized profit/average equity. | 3. NIM: MFB 12 months / average gross loan portfolio 12 months.



Investors Relations

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



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