2 YEARS 4 YEARS



Positive Impact
Commitments_



ItaúPositive Impact



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The time for change

In our pursuit to building a sustainable future, we enhanced our Positive Impact Commitments, which are increasingly connected with needs of today and tomorrow.

In 2021, we celebrate two years since the launch of our Positive Impact Commitments, which represent the consolidation of our ESG (Environmental, Social and Governance) strategy. This period was marked by many challenges and learning experiences that have consistently driven the progress of our sustainability agenda, based on sound fundamentals, while connected to the changes of a constantly evolving society. Even though our Commitments have just recently been outlined, sustainability is not a new topic at Itaú. Our journey in this area began more than 20 years ago. During this time, we have joined a number of global and local compacts, while reaching other milestones, aimed at addressing the environmental and social issues of

today and, in defense of Human Rights, we introduced the Environmental and social Credit Risk Policy, which documents our sustainability strategy, and launched a climate commitment platform, influencing new players to engage in the environmental issue. In 2019, we adhered to the United Nations (UN) Principles for Responsible Banking by acknowledging our role in contributing to achieving the targets stipulated in the Paris Climate Agreement and the Sustainable Development Goals (SDGs).

We continue to mature by seeking new ways to promote sustainable development, whether through our products and services, or acting as an influential player in our network of relationships.

Our Positive Impact Commitments are aligned with the Sustainable Development Goals, defined in the UN's 2030 Agenda, which sets goals for solving current sustainability challenges on a global scale.



Understand how our initiatives connect to the SDGs. Please access:

We place the client at the center of our strategic decisions and seek to understand their actual needs to propose solutions that generate positive impacts on their business, the environment, and society. In line with the growing demands of today's world, we have reviewed our commitments, set medium- and long-term goals, and launched two new commitments in early 2021: Private Social Investment and the Amazon.

In our journey to increase diversity within the bank, we announced the new Diversity Goals, focused on gender and race. The idea is to increase the presence of women in leadership positions and black representation at all levels of the organization.

The principles of sustainability permeate our business and are reflected in the offer of products and services increasingly aligned to the ESG agenda.

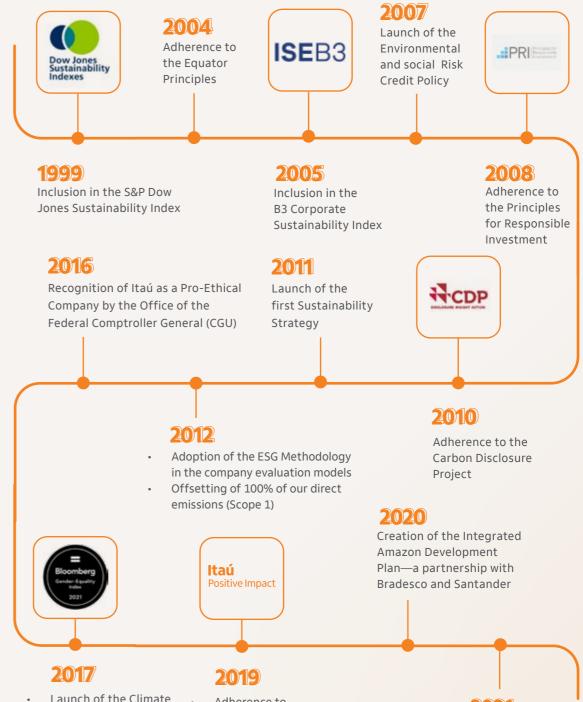
Click here to learn more.

Our ESG performance is constantly evolving. In October 2021, we joined the Net-Zero Banking Alliance, which sets us before the challenge of achieving zero funded greenhouse gas emissions by 2050, i.e., emissions of clients in which we have a stake in the form of granted funding, with a 50 percent decrease already by 2030.

We know that there is much to be done to ensure a sustainable, thriving future for communities and the planet. We are aware that many problems facing the world today require urgent action and, therefore, there is no reason to wait around. We want to be part of the solution right now. And this is what we are doing.

In the following pages, you will learn about some of the initiatives implemented over the past two years. These are the examples that we have selected, among many, that show how we have contributed in practice to generate a positive impact on society. Enjoy your reading!

Our ESG Journey



- Launch of the Climate Commitment platform
- Adherence to the Bloomberg Gender Equality Index;
- Offsetting of 100% of our indirect emissions (Scope 2)
- Adherence to the Principles for Responsible Banking (PRB):
- Launch of Positive Impact Commitments

202

- Launch of two new Positive Impact Commitments: Amazonia and Private Social Investment;
- Adherence to the Net-Zero Banking Alliance



Our Positive Impact Commitments_

Commitments that are the basis for

our conduct and way of acting

Our Positive Impact Commitments

The commitments express our sustainability strategy as part of a performance landscape that extends over ten key areas.



Inclusive

management









Reporting and communication transparency

Our commitment is strengthening our business transparency to go beyond financial results, thus showing value to our stakeholders in an integral way in line with the best market practices.

In the last two years, the number of individual investors in Brazil has grown from 1 million to 3.8 million. With more investors seeking alternatives in the market, our number of direct shareholders has also increased

since 2019, which has reinforced the challenge of providing our stakeholders quality information about our performance, pursuant to high accuracy and transparency standards.

We have

approximately million clients and direct shareholders



To communicate with society in an

increasingly responsive manner, we have redesigned our Investor Relations website by adding new features such as the interactive dashboard, a tool that allows investors to customize result graphs in the way they see more appropriate for their analysis. We also publish every year the Integrated Annual Report and the ESG Report, which consolidate our deliveries and earnings in detail, using international reporting guidelines as reference.













Our clients and investors can now also count on Investcast, a that gathers our main disclosures and communications to the market. In addition to making these platforms available, we post various contents on social media and the news library of our website.

Innovations in communication:*



7 videos



41 posts



4 episodes



Updates

website to make it more

* Information for the period Jan-Aug 2021.





All this effort is proof of our commitment to strengthening communication with our stakeholders, as in the most recent Itaú Day, an event which brought together the cochairs of the Board of Directors and the Executive Committee to talk about challenges and strategies to building the bank of the future.

people connected to the event and more than views on YouTube.

The event brought key information about our business, initiatives, and developments in the ESG strategy, and gave thousands of people the opportunity to clear doubts and interact directly with our Investor Relations team.

Reporting and communication transparency

Click here to check the current status of this commitment's targets.













Financing in **Positive Impact** Sectors_

Our commitment is to continue to step up our financing and services in positive impact sectors.



One company is among the top Brazilian companies in the cosmetics industry, the other is a telecommunications giant.

What do organizations from such different industries such as the Boticário Group and TIM have in common? In today's world, companies of the most different sizes and industries share a common responsibility: to take care of the planet's future and the wel-being of people and communities.

To foster the development of a sustainable, increasingly greener and inclusive economy, we encourage companies to adopt positive social, environmental, and governance practices through our credit offer and by structuring capital market transactions linked to ESG criteria in the local and foreign markets. To this end, we combine our financial knowledge with more than 20 years of expertise in sustainability to create

sustainable financing instruments such asbut not limited to, Green, Social, Sustainable, Sustainability-Linked, or transition Bonds. In 2020, we coordinated the first issuance linked to Local Market goals (Sustainability-Linked Bonds) in the amount of R\$1 billion for the Boticário Group. In this type of bond, the interest charged is linked to sustainability targets and indicators. One of the targets set by the Boticário Group, as part of the transaction, was to consume 100% renewable electricity with low environmental impact in its factories in São José dos Pinhais (PR) and Camaçari (BA), and in its distribution centers in Registro (SP) and São Gonçalo dos Campos (BA) by 2025. The other commitment is to ensure, within the same timeframe, that 97% of solid waste generated by the operations of the same sites is recycled.



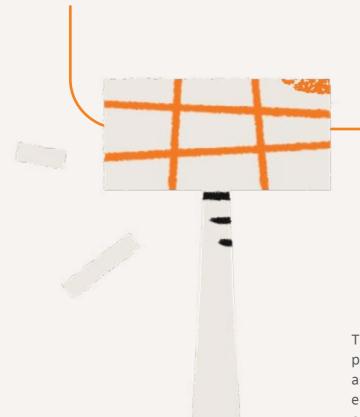




As the Boticário Group, TIM also raised SLB bonds underwritten by Itaú BBA in the largest transaction of its kind conducted in Brazil to date. The funds raised, totaling R\$1.6 billion, will be used to finance the expansion, maintenance, and upgrading of the existing infrastructure, aiming at improving the quality and availability of the services offered by TIM. Two targets are linked to the securities raised: increase data traffic eco-efficiency (bit/Joule) by 80% by December 2025, and reach 100% 4G coverage in Brazilian municipalities by December 2023.

ETIM

Largest SLB bond issue in Brazil to date, totaling



This is how, through innovation and pioneering, anticipating market trends, we assist our clients in the transition to a new economy, understanding that sustainable companies will be the companies of the future, those truly able to transform society for the better.

From August 2019 to October 2021 we disburse R\$157 billion in loans to companies that promote a sustainable, inclusive economy. Our target is to invest R\$400 billion by 2025 in positive impact sectors.

Financing in Positive Impact Sectors Click here to check the current status of this commitment's targets.



Responsible Investment_

Our commitment is to integrate ESG criteria into financial analysis, generating value for the client and encouraging companies to advance their environmental and social agendas.

In recent years, we have seen important initiatives from countries, companies, and civil society being structured to address significant environmental and social issues over the long term. Against this backdrop, sustainable investments are gaining market share and aiming resources to companies that are concerned about the sustainability of their businesses is becoming more relevant.

We believe that environmental, social and corporate governance factors (ESG) are important long-term performance drivers for the companies in which we invest, whether due to the opportunities presented or due to the risk mitigation standpoint. In general, these are companies that are better prepared to address changes in production and consumption

Every year we progress in the integration of ESG indicators in our models and investment analysis. Itaú Asset Management has proprietary ESG assessment models that already cover 99.8% of our managed assets, and take into consideration climate as one of the key components of review, along with seven other environmental and social issues. By taking these issues into consideration in our process, we are able to obtain an overview of risks and opportunities and thus allow us to make better investment decisions, generating value for our clients by obtaining more risk-adjusted returns.

Concurrently, we have expanded the product offering based on investments that consider ESG variables. Today, we have a diversified shelf of proprietary assets, third-party products distributed on the bank's platforms, and emphasize our commitment to growing our volume of ESG assets. To this end, we have incorporated the goal of fostering market engagement by 2025, encouraging companies and other investment managers to introduce ESG governance into their operations, as part of our pursuit for the continued expansion of responsible investments.







Get to know our ESG Funds

Funds developed by Itaú Asset Management

Allocation Investment Fund Itaú International ESG Portfolio

Credit Fund

Itaú Active Fix ESG

Actively managed Variable Income Fund Itaú Momento ESG Ações equity fund

Indexed Variable Income Funds: ETFs (Exchange Traded Funds) Exchange traded funds

- **ISUS11** (tracks the B3 Corporate Sustainability index)
- **GOVE11** (tracks the B3 Corporate Governance Index)
- **REVE11** (indexed to the Russell 1000 Green Revenues 50 price index)
- YDRO11 (replicates the S&P Kensho Hydrogen Economy index)
- Itaú ESG H2O Ações (replicates the S&P Global Water 50 Index)
- Itaú ESG Energia Limpa Ações (mirrors the INRG ETF)



Click here for more information.

Funds distributed via Fund of Funds

- JGP ESG Seleção Ações (equity selection)
- Brigdewater All Weather Sustainability
- MOV Impact Investments



With an eye on the trend of increasing investor interest in assets that consider environmental, social and governance criteria, we have structured the ESG **Recommended Portfolio for different** investor profiles. We are pioneers in creating a diversified portfolio of assets that includes fixed income, equities, and local and foreign commodities.

The goal is to select assets with good performance, based on the bank's technical expertise. We believe that the release of the ESG Monthly Letter may encourage managers and issuers to make products available to more people.

Click here for more information.



Responsible Investment

Click here to check the current status of this commitment's targets.





Entrepreneur Priscilla Veras worked in

outdoor markets promoting the purchase of food from family farms when she decided

to create the startup Muda Meu Mundo in

2016. Today the business is a marketplace

that connects small rural producers from Ceará and São Paulo to supermarket chains,

helping in the distribution of production

and income generation. The initiative promoted a disruption in the food supply

chain, since it dispensed with the need

more efficiency in the sale of products

and profitability for both retailers and

the network.

for middlemen and distributors, ensuring

producers. In addition, it has been providing

end customers with higher quality and more sustainable food, thanks to the continuous

qualification of the farmers that are part of









Inclusion and Entrepreneurship_

Our commitment is to support Brazilian entrepreneurship with financial solutions and support for business management.







In 2020, in the Itaú Mulher Empreendedora acceleration program, Priscila found the support she needed to continue expanding her revenue and transforming local realities. The initiative, a partnership between Itaú and the IFC (International Finance Corporation), aims to boost income generation and the growth of businesses led by women. Priscilla was one of the women selected to participate in the more than 90 hours of training and mentoring promoted under the program, in a journey that lasted three months. The result came in the form of new strategies and learning that contributed to the growth of the business.

Today the number of producers with an active registration on the platform reaches 160, which represents a growth of 433% in just one year. During the pandemic, in 2020, almost half a million Brazilian reais was injected in the small businesses of 79 families in Ceará, a 120% increase in the average income of these families. In 2021, the numbers were even higher.

Businesses led by women participating in the acceleration program recorded an increase of

66%

in average monthly revenue in 2020 compared to the previous year, and job creation grew by

النَّن 20%











On another front, we intensified the offer of low-cost digital services, serving 14.6 million people through iti, Itaú's digital bank. With no monthly more than 12.3 million users from middle, lower-middle, and lower classes. Furthermore, it has been helping self-employed professionals and individual microentrepreneurs to prosper in their businesses, increasing the flexibility of their financial operations.



14.6 million people ... served via of which 12.3 million

users from middle, lower-middle, and lower classes.

(December 2021 data.)



Itaú is constantly maturing its strategies to support Brazilian entrepreneurship, aware of its role as a financial institution in contributing to the continuity of micro and small companies even in adverse scenarios. By leveraging this segment, which accounts for a significant portion of the job creation and income generation in Brazil, we contribute not only to the flourishing of businesses, but to the development of people and communities in every corner of Brazil.



To support female entrepreneurs of different profiles and intercultural backgrounds, Itaú launched the Acceleration **Program focused on black** and indigenous women from Brazil's North and Northeast regions.

Inclusion and Entrepreneurship Click here to check the current status of this commitment's targets.







Financial Citizenship_

Our commitment is to offer support to those who need it to rebalance their accounts and take better care of their financial health.



For many people, managing their own money well is a challenge, especially in vulnerable contexts such as during the Covid-19 pandemic. This fact strengthens the importance of financial education and consumer protection actions that are at the core of our strategies to promote a positive impact on Financial Citizenship.

More than offering the right product for each client profile, we want to help people to have a healthy relationship with their money. On the one hand, we work in a preventive manner, and on the other, we seek feasible solutions to help our clients overcome debt stress situations and recover their financial balance.

In 2020, with the Travessia (Crossing) Program, we eased our terms and rates for individuals and businesses, covering more than 4 million contracts and an amount of R\$50.8 billion in facilitated loans. Many debts were renegotiated by granting grace periods of up to 120 days for payment and maturities extended for up to six years.

In 2021, we continued to take actions aimed at helping nonperforming clients and people accumulating excessive debt. To support our work, we carried out the Dinheiro Tabu 2.0 survey about the financial behavior of Brazilians and the impacts of the pandemic in consumption, planning, and investment habits, among others. The survey showed the importance of preventive actions and renegotiation alternatives for the independence of our clients.

For defaulters, we offer special terms, rates, and payment plants. On average, more than 150,000 clients are impacted every month by our offers. In addition, every month we actively contact approximately two million clients at risk of default for debt restructuring, which shows our interest in preserving the financial health of our clients on an ongoing basis.



According to the Money Taboo 2.0 survey:

respondents feel fear or anxiety when dealing with money.

usually buy something and then see if they can pay.

can't sav how much they owe.

Check out the full survey at: www.itau.com.br/educacao-financeira









Financial Education

In the last year, we expanded our service via WhatsApp to handle renegotiations. Now, our clients can quickly perform several services, such as simulations and installment prepayments, and also access financial education primers with useful tips on how to reorganize their finances.

Another novelty in 2021 was the launch of the Inteligência Financeira (financial intelligence) platform, with tips and news for those who want to learn more about the world of personal finance and economic concepts important for everyday life. In addition to this channel, we have our blog on Financial Education, where visitors have access to a variety of content to stay informed and gather inputs to make the best decisions in managing their own money. And to help our clients keep their budget under control, we make available the tool Minhas Finanças (My Finances) in the Itaú App, which has reached an average of 630,000 users a month.









Simulations and installment prepayments.



Financial education content with useful tips on how to reorganize one's finances.



Learn more about the Inteligência Financeira platform.

Click here and learn more about financial planning.



With these initiatives, we have helped people at different times to make planned and sustainable choices, ensuring a positive impact on their wellbeing and quality of life, now and in the future.

Click here to check the current status of this commitment's targets.











Inclusive

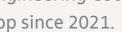
Management_

Our commitment is to empower people and promote learning in the construction of a more diverse, inclusive, and healthy workplace.

IOX

Twenty years ago, when he was about to graduate as an electronics technician, **Ângelo Beck went became blind and** had great difficulties to continue his studies and enter the job market. He decided to change his plans and learn to code by himself, but he knew that without professional experience it would be difficult to enter this new area. It was then that he enrolled in the Tech Training Program for People with Disabilities, a free course offered by Itaú with hiring prospects for the students who stood out.

Today, Ângelo is one of the project's participants who were invited to integrate our staff and has been working in the Engineering Coordination of the IU Conecta app since 2021.











Since the iox platform was launched in 2019, users have consumed approximately

10 million pieces of content

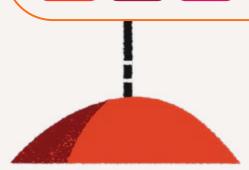
We believe that inclusion and learning are important allies in the construction of an increasingly safe, healthy, and diverse environment. In this sense, we created the iox learning platform, which acts as a catalyst of opportunities and professional development for employees. In 2021, the platform was responsible for qualifying people with disabilities that applied to jobs through a selection process for the branch network, by issuing market certificates, and qualifying teams increasing engagement and accelerating learning.

Encouraging inclusion also helped Camila Gomes, a participant in the Development Program for Black Interns promoted by Itaú. The initiative supports the development and empowerment of these professionals at the beginning of their careers, with content on emotional, behavioral, and work world issues, covered in 10 classes.

I learned to tell my story and get to know myself. I am grateful to be part of this initiative because soon after the training, I was hired and I am living one of my biggest dreams.

Camila Gomes





Another initiative to increase the insertion of black people in our company is the speed hiring of technology professionals. The action called **Speed Hiring** focused on the conversations for recruitment in a single day, with 30 minutes of duration per candidate.

In all, 33% of the candidates were hired immediately in the project. The remaining registered applicants were referred other opportunities.

We also carried out training programs for women in leadership positions, through mentoring with the partners, and strengthened the mechanisms to make representation a real process in the organization.

We are a bank made of people. Our employees develop products, services, and relationships. The potential for positive impact starts from within, from an environment that provides opportunities, encourages, and recognizes professional and human development. We seek this diversity of voices and visions also focused on the creation of differentiated solutions for all stakeholders.

Inclusive Management

Click here to check the current status of this commitment's targets.



Our targets for increasing the representation of Women and Black people in the organization by the end of 2025:

Have at least

35% to 40% women in leadership. (Middle managers and above.)



Have at least

27% to 30% **Black representation** in the organization. (With progression at all position levels, including leadership.)

Aligned with the target of having representation of 50% women and 40% black people in the entry level jobs.











Responsible **Management_**

Our commitment is to promote eco-efficiency in our operations and encourage good practices throughout the value chain.



2021

Given this challenge, and in consistently with our commitment to responsible management, we ensure that the electricity consumed in our administrative buildings, branches, and data centers is 100% from clean, renewable sources.









This target was met with the purchase of 547,000 Renewable Energy Certificates (RECs) from Voltalia's plants referring to the energy generated in 2019 in seven of the company's wind farms located in Rio Grande do Norte. In addition to the renewable seal, the certificates acquired carry the seal of sustainability, as Voltalia's plants meet at least five of UN's 17 Sustainable Development Goals.

> The RECs are digital documents marketed as proof of the origin of the energy source, following a global tracking system.



Today, our energy is 100% renewable throughout Brazil. The acquisition of the certificates allowed us to **neutralize** our carbon emissions from electricity consumption and represented 20% of all RECs issued in Brazil in 2019, causing a positive impact not only on our operations but on the entire Brazilian renewable energy market.

Today, our energy is renewable throughout Brazil.

(RECs)



We are a reference bank in terms of sustainability and we will continue innovating encouraging partners and suppliers to act responsibly in their businesses. Our commitment to eco-efficiency and the smart consumption of resources is based on objective targets that reiterate our quest for



Click here to check the current status of this commitment's targets.











Ethics in relations and business_

Our commitment is to establish lasting bonds with our stakeholders by adopting the best governance and management practices to build a shared value.

Ethics and integrity are nonnegotiable principles of our corporate culture, present in our way of doing business and relating to our stakeholders—clients, employees, suppliers, investors, shareholders, and society in general. We are committed to doing the right thing, with no shortcuts, far beyond mere compliance with the law.

We are aware of our responsibility for promoting a business environment increasingly fair and aligned with a sustainable development

agenda. We have a robust Ethics and Integrity Program that sets conduct guidelines, reporting channels, monitoring actions, and communication campaigns and training to enable employees and suppliers to identify, prevent, and solve ethical dilemmas and misconduct.

In the second half of 2020, we launched a new cycle of distance training in the Integrity and Ethics Education Program and, by October 2021, about 96% of employees had already completed the training trail. For our suppliers, we held the Itaú + Suppliers Meeting in 2021 to disseminate good practices and challenges on topics such as Ethics, Compliance, Anticorruption and Anti-Money Laundering, and Combating the Financing of Terrorism. At the event, we presented our Supplier Relationship Code, which was recently revised, and disclosed the opening of the Ombudsman channel, which will handle reports from suppliers and suppliers' employees.

business

Click here to check the current status of this commitment's targets.



9 6 0 of the employees

completed the Integrity Program training trail.

(October 2021 data.)





Consolidating the data protection culture

Privacy and the use of data in an ethical, responsible manner are priority issues and widely debated within our organization. Accordingly, adjusting to the provisions of the General Personal Data Protection Act (LGPD) was made via our Privacy Program and involved a series of activities aimed at disseminating and consolidating a companywide data and privacy protection culture:





Our actions

- ✓ Prepare the Privacy Guide
- Disseminate the Privacy by Design and Privacy by Default concepts in the development of products and services
- Review policies and procedures
- Create new internal policies
- Provide training to all employees

By taking consistent actions, in compliance with the highest standards of conduct, we have built relationships based on trust, cooperation, and mutual respect, ensuring the construction of lasting bonds with our stakeholders. We exercise our leadership in a transparent and responsible manner, fully committed to society and the best governance and management practices.





In 2021, Itaú was recognized as a Pro-Ethics **Company for the fourth** consecutive year.

Pro-Ética is an initiative of the Brazilian Federal Government, which recognizes companies committed to implementing measures to prevent, detect, and remedy corruption and fraud.





Positive Impact













Private Social Investment

Our commitment is to encourage collective engagement and promoting policies and initiatives in defense of basic rights and social welfare.







Building a fairer, egalitarian, and sustainable world is a challenge that mobilizes governments, social organizations, and companies all over the world. As the largest Brazilian bank, we recognize our role as a transformative agent in society and an incentive to new models of collaboration that favor fundamental values and collective welfare. Through joint policies and agendas with public authorities and the third sector, we have contributed, together with our institutes and foundations, to generate a positive impact on the lives of thousands of people in priority areas such as education,

We believe that the first step to reduce inequalities is to ensure that everyone can fully exercise their citizenship and, accordingly, it is a priority to invest efforts in improving public education nationwide. Through Itaú Social, we have developed and implemented initiatives focused on training educators and strengthening civil society through volunteer actions, research, publications, and monitoring, among others.

culture, mobility, and longevity.

Through our program Itaú Educação e Trabalho (Education and Work), we encourage the implementation of public policies that contribute to improving the quality of young people training to prepare them for the work world. By working together with the state departments of education and economic development, we offer technical support to facilitate and improve the offer of Professional and Technological Education to promote the valorization of young people through an upward and continuous professional and personal development path. But our actions in favor of public education do not stop there.

We believe that quality, efficient, and resultoriented management can have a significant impact on learning. Through Instituto Unibanco, we support the educational management of public schools by offering methodologies and tools that, in addition to improving learning conditions for students, contribute to reducing inequalities among educational institutions. As a result, our institutes seek to get involved in the complete educational cycle of citizens, from their basic training to their preparation for the workplace.

> **Our Jovem** do Futuro **Programa**

> (Youth of the Future),

conducted by UNIBANCO

impact

students in

public schools throughout Brazil by 2020.

Private Social Investment_











When the matter is culture, we also spare no efforts to generate a positive impact on society. In 2021, we launched the streaming platform Itaú Cultural Play, which has helped democratize access to cinema by taking audiovisual productions into the homes of thousands of Brazilian citizens, remotely and free of charge. With a catalog dedicated to domestic productions, the platform streams productions from all Brazilian states and reinforces the diversity, authorship variety, and regional representativeness of such productions. Our next big step will be the availability of the streaming channel on **Smart TVs.**

398 contents available

including films, documentaries, and other audiovisual productions.

(December 31, 2021 data.)

In the mobility area, the Bike Itaú project, present in São Paulo, Rio de Janeiro, Porto Alegre, Salvador, and Pernambuco, in addition to Chile and Argentina, has contributed to leveraging significant transformations in favor of the quality of life in the covered cities. We have managed to get public authorities to approve several innovations, such as increasing the cycling network in the locations where the service is available, reducing of road speeds, and improving the overall infrastructure.

Launched in 2011,

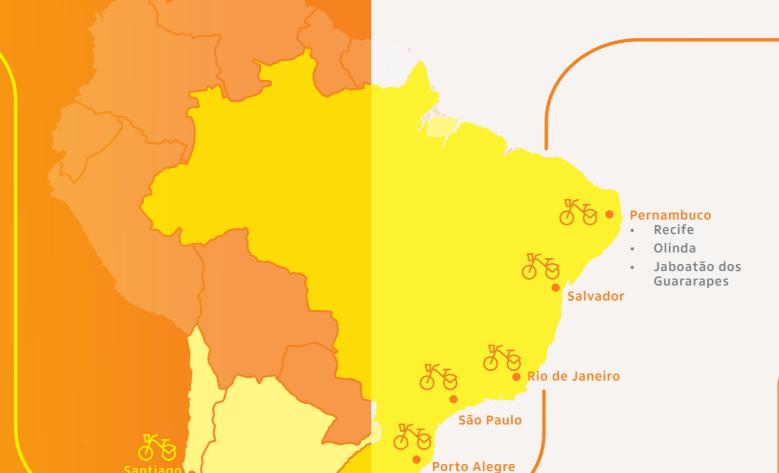
bike itaú project currently has **14,000** bicycles in 9 cities

In recent years, we have also led a movement to support and protect the elderly under the Itaú Viver Mais (live longer) program, as we understand that population aging is one of the great challenges of the present and the future. We have trained professionals who work directly with elderly people, promoted discussion forums, helped implement network coordination methodologies, and made available the **Longeviver Platform**, a set of tools aimed at supporting the public policy making cycle, from issue diagnosis to monitoring of the implemented projects.

elderly people rights councils qualified:

greater efficiency in the use of resources, greater transparency, and better governance.

users already use at least one feature of the **Longeviver Platform.**



80

Buenos Aires

targets.

1.2 million

trips a month on average, contributing to a more sustainable, inclusive, and low-carbon mobility.

Private Social Investment Click here to check the current status of this commitment's













The Amazon_

Our commitment is to contribute to the sustainable development of the Amazon region by sponsoring initiatives that generate a positive impact on the region and guarantee the preservation of the forests. A pioneering project in Brazil is helping to write a new chapter in the history of thousands of people who live off the extraction and sale of açai berries in remote locations in the Amazon.

With financing from Itaú, Bradesco and Santander, Transportes Bertolini will put into operation the first **floating factory** barge in Brazil capable of processing these berries.







solar power panels.



Processing capacity of

metric tons of açai per day.











The project is an important stimulus for the development of a sustainable economy in the region, in line with the goals and commitments defined in the Amazon Plan.



Amazon Plan

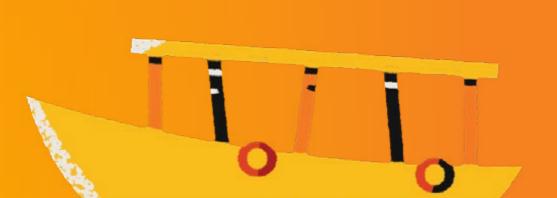
Program launched in June 2020 by Itaú, in partnership with Bradesco and Santander, to promote sustainable development in the Amazon.



The barge will travel on the Madeira, Solimões, Amazonas, Juruá, Purus, and Japurá rivers, bringing the industry closer to producers in riverside communities. Due to the distance, the rapid degradation of the fruit after being harvested and logistic difficulties, the riverside dwellers either depended on middlemen or were unable to sell their berry production. With the barge's operation, local producers will sell the açai directly to the industry, with the guarantee that they will be able to sell their entire production, for better selling prices, without intermediaries, thus providing a significant increase in their income. Bertolini Amazon Treasure estimates that they will buy approximately R\$ 1 million of açai berries per month from these communities, benefiting about 5,000 families throughout the entire year.

5,000 families benefited.





In addition to promoting the social and economic development of the region, the floating factory contributes to the preservation of the environment by employing sustainable solutions in its operating processes. With no connection to the power grid, part of the barge's energy comes from 685 solar panels installed on its roof and sides. A biomass power plant was also acquired, which will use the açai seeds to generate electricity. On the other hand, the barge uses water from the river, which is captured and turned into drinking water using state-of-the-art water filters, totaling a production of more than 200,000 liters per day. To guarantee the water and product quality, the floating factory includes a microbiology and another physicochemical laboratory. The factory also has two wastewater treatment plants to ensure the correct disposal of waste, one for industrial waste with a capacity to process 15,000 liters of wastewater per hour,

and another to treat wastewater from the bathrooms.

The project has been breaking paradigms in the processing and sale of açai berries in northern Brazil and is part of the banks' commitment to promote sustainable crops in the Amazon region by using special financing facilities and financial and nonfinancial tools.

More than ∧ 200,000 liters of drinking water produced daily from river water.

Click here to check the current status of this commitment's targets.







We live in a world with complex challenges, marked by deep inequalities and environmental risks that jeopardize the future of the planet. We can all, in some way, contribute to transforming this reality. Have you ever stopped to think about how you can create a positive impact? This is a question we ask ourselves on a daily basis because, yes, we believe that as a society we still have time to change.

The Sustainable Development Goals set in the UN's 2030 agenda are an important

benchmark so that, together, we can face today's urgent issues, and the Positive Impact Commitments we have publicly assumed are our response to these major global challenges. As a financial institution, we acknowledge our role as agents of change. For this reason, we seek to offer products and services that are increasingly aligned with the new demands, helping our clients make better decisions based on sustainable solutions.

But this is not all. We want to go further and the proof is that in November 2021

we joined the Net-Zero Banking Alliance, a global agreement led by the UN to reach zero greenhouse gas emission by 2050. In practice, we are committed to achieving carbon neutrality in all the activities we finance, in an intensive effort to minimize the impacts of climate change.



This is one more initiative among the many we have already implemented, and we

still have a long way to go. We continue to improve our ESG agenda by bolstering accountability, integrity, and transparency. The future we want depends on our ability to network, share best practices, translate knowledge into action, experiences into learning. After all, we know that to achieve the changes we so desperately need we must walk together, collaboratively by building new solutions from different standpoints. Therefore, we invite you to reflect with us and act in the world as a true agent of change. Shall we embark on this transformation journey together?

Learn about the current goals of the **Positive Impact Commitments_**

In 2021, some targets were updated and new challenges were set for the coming years.

Click on the commitments below to learn about their current targets.





















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