

COMPANY TESTIMONIALS

BANCO ITAU



What is Brazil and who is Itaú?

Company Testimonial

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What is Brazil and who is Itaú?

Company Testimonial

1. What is Brazil?

2. Who is Itaú?

3. Itaú Cultural

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Brazil Outlook



Brazil has the largest economy in Latin America and significant natural resources



World Leadership Positions

Freshwater Reserves	1st
Agricultural Production	3rd
Arable Land	5th
Population	5th
Oil Reserves	15th

Production Highlights

Iron Ore	3rd
Pulp	1st
Protein	3rd

Territory Size

5

World Economy

9

Latin American Economy

1

Production of Coffee, Sugar, Orange Juice

1

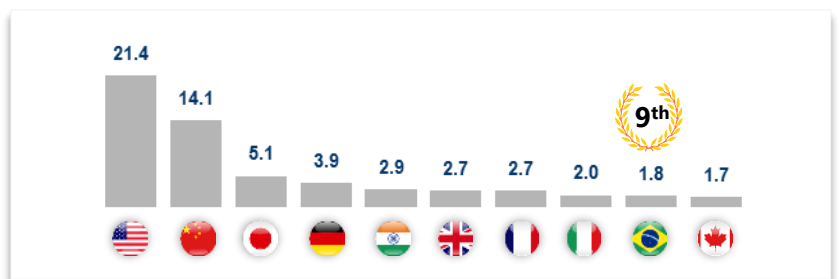
Global Ranking of Happiness

32

Most successful national football team

#1

2019 GDP (US\$ bn) – Global Comparison



A Young and Connected Population

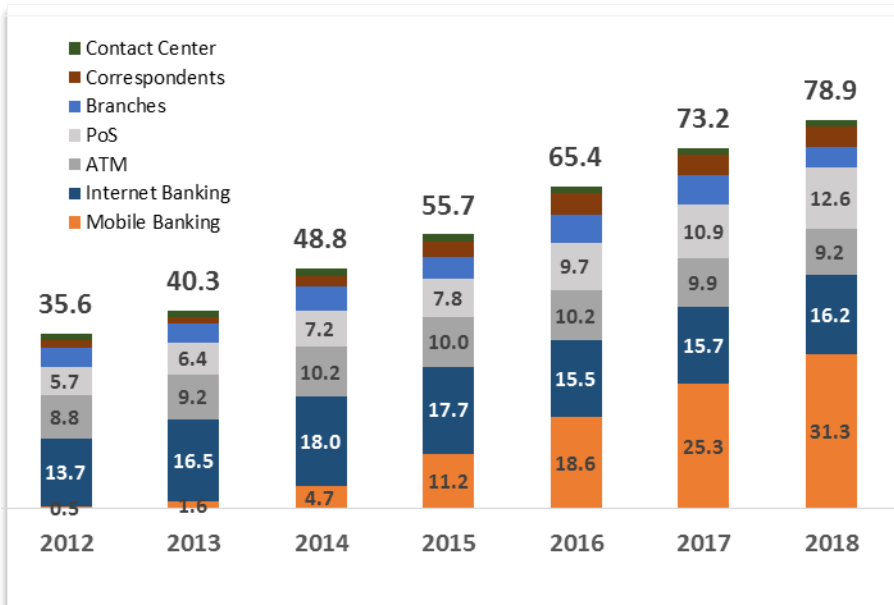


Banks transaction volume observes constant growth YoY

- ▶ Relative to more mature economies, Brazil boasts a sizeable and vibrant under-35 population
- ▶ Brazil ranks as one of the largest markets in terms of digital penetration

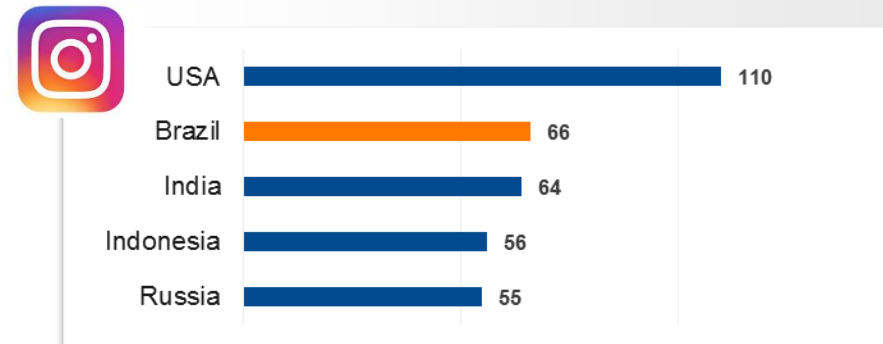
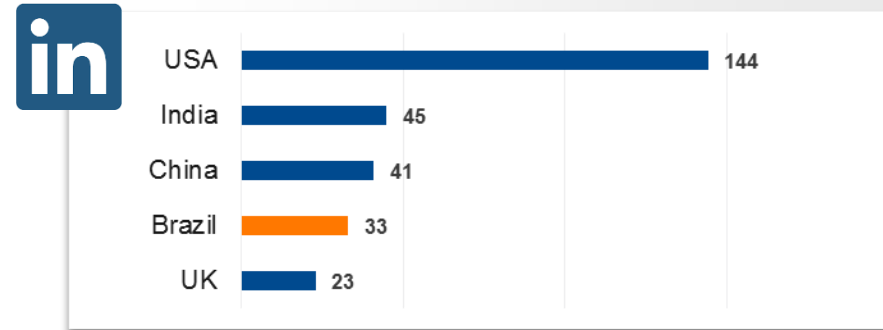
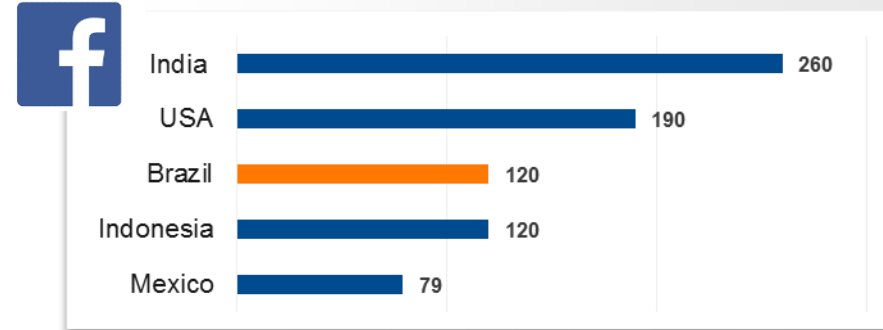
Median Age **31**
 vs. EU median age **43**

Bank Transactions Volume Evolution



Source: Statista

Social Media Users (mm)



Source: Statista

In general macro economic scenario is positive

Fundamentals of the economy are positive but political scenario is still turbulent



Bull Market Fundamentals

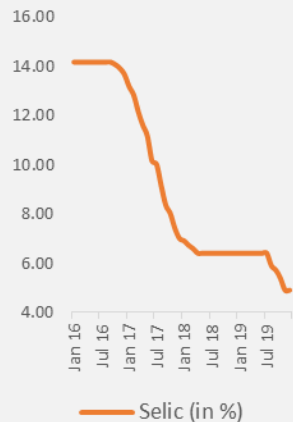
Attention

Reduction in Brazilian Interest Rate



Since 2016 Brazilian Interest Rates has dropped 9 points

Brazil historical interest rates



Structural Reforms Being Approved



Social reforms and privatizations expected to provide fiscal relief

- ✦ Pension Reform
- ✦ Labor Reform
- ✦ Tax Reform

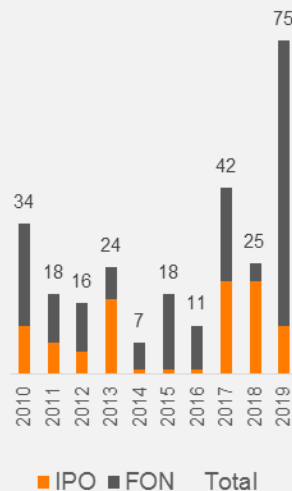
Privatization Plan: More than 20 public companies

- ✦ BR Distribution (DONE)
- ✦ Post Service (Needs Congress Approval)
- ✦ Eletrobras (Needs Congress Approval)

Equities Issuance in Record High



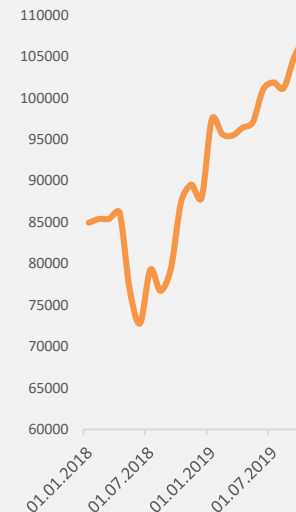
2019 had 11 IPOs and 64 Follow-Ons, which represents liquidity events for Wealth Management Industry



Equity market



Since January 2018, the stock market experienced strong valuation



Political Scenario

Global economic scenario

Political Agenda: Ex president Lula released from jail

Social Issues and Crime within the country

Challenge of doing business in Brazil, impact on foreign investments

Environmental issues and international pressure

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Itaú-Unibanco

How we can help



Itaú-Unibanco Faria Lima Building

Itaú Global Footprint



Itaú has an important presence in key financial centres

99,661 employees

4,934 branches and CSBs

47,953 ATMs

R\$1,651.4 bn in assets

R\$1,158.6 bn in assets under management

Most Valuable Brand

R\$29.8 bn

in 2017 according to Interbrand

Present in
19
countries
with a focus on
Latin America



Top 50
World Bank
(2016)



The only LatAm
bank to be part
of the index
since its
creation (1999)



Social and
Environmental
Sustainability
Commitment
Signatory
since 2004



Source: Itaú Unibanco Integrated Annual Report (2018)

Itaú Global Bank



Itaú covers multiple segments and businesses



55 million customers

Itaú Zurich

Itaú Private Bank in Zurich



Within **15** Largest Swiss Foreign Bank*

100+ Employees

Team of **Bankers, Trading Desk** and
Investment **Advisors**



In-house **IT, Operations** and
Banking Services

More than **25** different cultures in
the bank

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Itaú Cultural



Itaú Cultural Overview

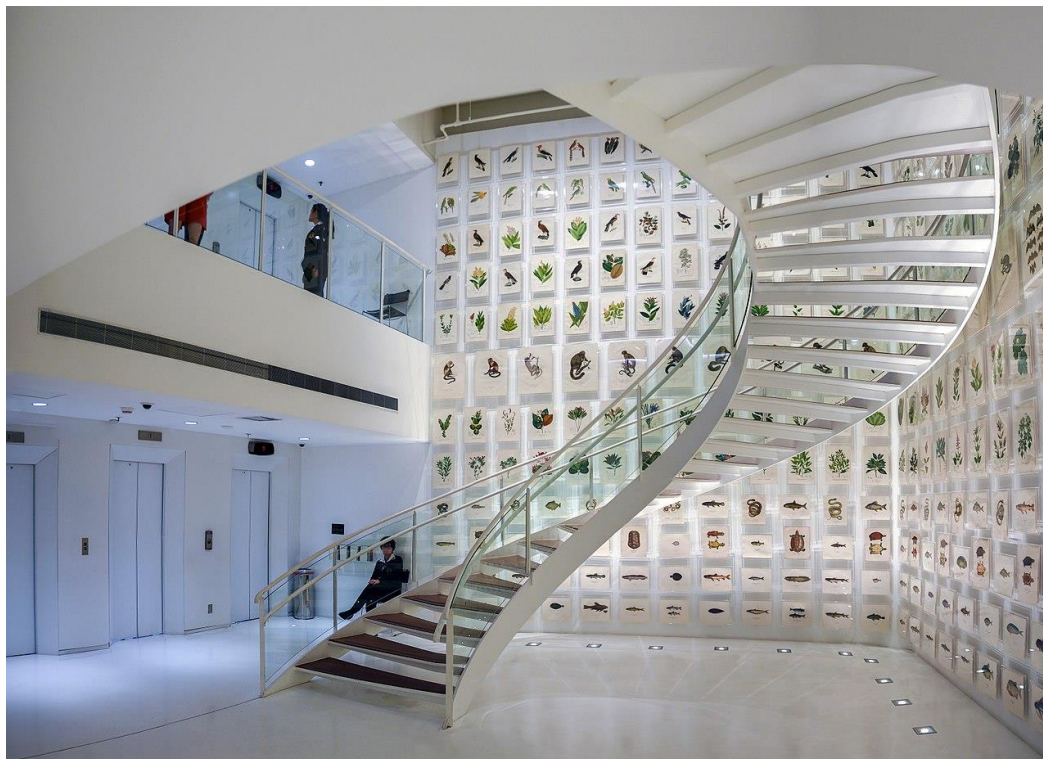


Itaú Cultural goals

Itaú invests in other sectors, in addition to our core business with aim of fostering access to culture, education, health, leisure, sport and urban mobility. It was with this in mind that we founded **Instituto Itaú Cultural (Itaú Culture Institute) in 1987**. The not-for-profit organization was founded by Olavo Egydio Setúbal and it was designed as a vehicle for the bank's efforts, in the social sphere, to improve Brazil's cultural landscape.

The institute's goal is to map artistic manifestations and to foster artistic research and production related to all cultural sections.

Many of the Itaú Cultural actions go towards the United Nations Sustainable Development Goals.



Sources:

Adapted and translated from the " Relatório Anual de Atividades | 2018"
And the «Integrated Report 2018 "



Itaú Cultural Overview



Areas of Action



Rumos is a program for cultural research, cataloguing manifestations in visual arts, film, dance, literature, theater, and music, among others.

Permanent exhibition in the Espaço Olavo Setubal

Biennial “Emoção Art.ficial” of art and technology

Digital library: “Enciclopédia Itaú Cultural”

Collection of 15k pieces in the “Acervo de Obras de Arte”, **the biggest private collection of Latin America.**

Some of the pieces are distributed in several branches of the bank, in particular at the **Itaú Private Bank Zurich’s** offices.

And more: shows, workshops, courses, seminars

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Adapted and translated from the “Relatório Anual de Atividades | 2018”
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Itaú Cultural Overview



Visits by Numbers

Visits in Brazil



773.407

Visitors in Brazil



1.113

Activities

Online presence



Site

22,2 MM



Facebook

838,710 followers



Instagram

120,960 followers



Twitter

123,120 followers



YouTube

9,8 MM



Enciclopédia

20,180 MM

Sources:

Adapted and translated from the "Relatório Anual de Atividades | 2018"
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Thank you