

MATERIAL FACT

7th ISSUANCE OF DEBENTURES FOR THE EARLY REDEMPTION OF DEBENTURES FROM THE 3rd ISSUANCE OF ITAÚSA

ITAÚSA S.A. ("Itaúsa" or "Company") (B3: ITSA3, ITSA4) announces to its shareholders and the market that the Company's Board of Directors today approved the 7th Issuance of Itaúsa's Debentures, not convertible into shares, in a single series, in the amount of R\$1.3 billion ("7th Issuance of Debentures"), the proceeds will be fully used to pay the optional early redemption of the 3rd Issuance of Itaúsa's Debentures ("3rd Issuance of Debentures"), to be carried out in December 2024, on a date to be informed in due course to the holders of the 3rd Issuance of Debentures ("Refinancing").

The final maturity term of the 7th Issuance of Debentures is in ten years, with repayments in 2032, 2033 and 2034, and remuneration subject to the Interbank Deposit Certificate (CDI) rate, plus 0.88% per year. The 3rd Issuance of Debentures, which will be redeemed with the proceeds of the 7th Issuance of Debentures, provides for amortizations in 2028, 2029 and 2030, and a cost of the Interbank Deposit Certificate (CDI) rate, plus 2.4% per year, which allows Itaúsa to reduce its average debt cost of CDI+1.98% for CDI+1.54% per year, in addition to lengthening the average maturity term by approximately one year.

The Refinancing is part of the Company's liability management strategy, strengthening the financial discipline and conservative profile of the holding company, granting Itaúsa after completion of the operation: (i) the reduction in the average cost of debt and financial expenses; (ii) the redistribution of the debt amortization schedule, increasing the average maturing term to approximately seven years, elimination of principal amortization until 2028 and reducing the principal amortization concentration in 2029 and 2030; and (iii) the reduction of refinancing risk and the maintenance of the Company's liquidity levels.

São Paulo (SP), July 23, 2024.

ALFREDO EGYDIO SETUBAL

Investor Relations Officer