Fitch Ratings – São Paulo – 19 de janeiro de 2026

Itu Fundo de Investimento em Cotas de Fundos de Investimento em Direitos Creditórios (Itu FIC FIDC)

Sumário do Emissor

Classe Única de Cotas

Analistas	Cristina Barretto	+55 11 3957 3668
	Daniel Batarce	+55 11 4504 2219
Classe dos Ativo(s)		ABCP
País		Brasil

Emissão	Sep/2014
Valor	20,000,000,000
ISIN	BRITU1CTF007
Moeda	BRL

Histórico do Rating Nacional de Longo e Curto Prazo

Data	Ação	Rating Nacional de Longo Prazo	Rating Nacional de Curto Prazo
18/Dec/2025	Afirmado	AAAsf(bra)	F1+sf(bra)
21/Feb/2025	Afirmado	AAAsf(bra)	F1+sf(bra)
26/Mar/2024	Afirmado	AAAsf(bra)	F1+sf(bra)
31/May/2023	Afirmado	AAAsf(bra)	F1+sf(bra)
30/Jun/2022	Afirmado	AAAsf(bra)	F1+sf(bra)
06/Aug/2021	Afirmado	AAAsf(bra)	F1+sf(bra)
14/Aug/2020	Afirmado	AAAsf(bra)	F1+sf(bra)
13/Sep/2019	Afirmado	AAAsf(bra)	F1+sf(bra)
24/Oct/2018	Afirmado	AAAsf(bra)	F1+sf(bra)
03/Nov/2017	Afirmado	AAAsf(bra)	F1+sf(bra)
07/Nov/2016	Afirmado	AAAsf(bra)	F1+sf(bra)
18/Nov/2015	Afirmado	AAAsf(bra)	F1+sf(bra)
26/Nov/2014	Atribuição	AAAsf(bra)	F1+sf(bra)
24/Oct/2014	Atribuição	AAA(EXP)sf(bra)	F1+(EXP)sf(bra)

Perspectiva	Observação	Tipo
		Positiva
		Negativa
		Indefinida
		Estável

Monitoramento

Últimas informações em: 31 de Dezembro de 2025.

Performance dos Ativos

	Direitos Creditórios	Outros Ativos	Total Direitos Creditórios (% PL)	Patrimônio Líquido (PL)
28 Nov 2014	671,383,951	-291,440	100.04%	671,092,510
30 Dec 2014	671,695,652	-284,588	100.04%	671,411,064
30 Jan 2015	745,163,293	-279,279	100.04%	744,884,014
27 Feb 2015	764,421,993	-311,603	100.04%	764,110,390
31 Mar 2015	766,184,716	-385,884	100.05%	765,798,832
30 Apr 2015	785,643,382	-366,160	100.05%	785,277,222
30 May 2015	785,919,655	-367,188	100.05%	785,552,468
30 Jun 2015	786,577,925	-385,002	100.05%	786,192,924
31 Jul 2015	787,500,734	-424,975	100.05%	787,075,759
31 Aug 2015	786,876,348	-386,177	100.05%	786,490,170
30 Sep 2015	685,784,987	-386,114	100.06%	685,398,873
30 Oct 2015	706,022,990	-404,352	100.06%	705,618,638
30 Nov 2015	705,622,921	-383,918	100.05%	705,239,003
31 Dec 2015	706,424,345	-424,921	100.06%	705,999,424
29 Jan 2016	705,610,933	-384,073	100.05%	705,226,859
29 Feb 2016	705,205,276	-363,555	100.05%	704,841,721
31 Mar 2016	615,821,734	-357,585	100.06%	615,464,149
29 Apr 2016	566,085,737	-290,122	100.05%	565,795,616
30 May 2016	566,407,866	-305,570	100.05%	566,102,296
30 Jun 2016	576,819,625	-334,324	100.06%	576,485,301
29 Jul 2016	576,528,166	-321,515	100.06%	576,206,651
30 Aug 2016	577,185,083	-354,018	100.06%	576,831,065

30 Sep 2016	727,515,110	-335,891	100.05%	727,179,219
31 Oct 2016	879,281,260	-350,760	100.04%	878,930,500
30 Nov 2016	1,139,437,207	-370,760	100.03%	1,139,066,448
30 Dec 2016	1,182,687,152	-595,544	100.05%	1,182,091,608
30 Jan 2017	1,243,409,106	-682,637	100.05%	1,242,726,469
24 Feb 2017	1,240,976,302	-580,971	100.05%	1,240,395,330
31 Mar 2017	1,203,087,550	-714,814	100.06%	1,202,372,736
28 Apr 2017	1,169,371,489	-564,065	100.05%	1,168,807,424
31 May 2017	1,115,732,452	-601,137	100.05%	1,115,131,314
30 Jun 2017	1,018,578,185	-532,239	100.05%	1,018,045,946
31 Jul 2017	1,008,461,571	-528,485	100.05%	1,007,933,086
31 Aug 2017	993,445,528	-567,172	100.06%	992,878,355
29 Sep 2017	991,738,676	-489,079	100.05%	991,249,598
31 Oct 2017	1,027,099,679	-545,379	100.05%	1,026,554,300
30 Nov 2017	1,081,625,285	-562,538	100.05%	1,081,062,747
29 Dec 2017	1,126,439,489	-655,889	100.06%	1,125,783,600
31 Jan 2018	1,112,276,393	-855,702	100.08%	1,111,420,692
28 Feb 2018	1,110,748,056	-692,012	100.06%	1,110,056,044
29 Mar 2018	1,126,420,799	-782,638	100.07%	1,125,638,161
30 Apr 2018	1,121,548,246	-822,495	100.07%	1,120,725,751
30 May 2018	1,126,570,227	-827,813	100.07%	1,125,742,414
29 Jun 2018	1,126,561,390	-827,866	100.07%	1,125,733,524
31 Jul 2018	1,116,826,733	-859,411	100.08%	1,115,967,322
31 Aug 2018	1,097,021,037	-881,353	100.08%	1,096,139,684
28 Sep 2018	1,095,741,125	-720,332	100.07%	1,095,020,793
31 Oct 2018	1,242,421,206	-869,218	100.07%	1,241,551,988
30 Nov 2018	1,271,927,520	-905,640	100.07%	1,271,021,880
31 Dec 2018	1,282,113,794	-945,775	100.07%	1,281,168,019
31 Jan 2019	1,222,542,001	-1,010,932	100.08%	1,221,531,069
28 Feb 2019	1,216,712,186	-900,250	100.07%	1,215,811,936
29 Mar 2019	1,150,054,365	-809,056	100.07%	1,149,245,309
30 Apr 2019	962,151,434	-736,143	100.08%	961,415,291
31 May 2019	877,910,286	-694,666	100.08%	877,215,620
28 Jun 2019	826,871,180	-554,876	100.07%	826,316,305
31 Jul 2019	777,502,683	-629,806	100.08%	776,872,877
30 Aug 2019	701,533,852	-531,166	100.08%	701,002,686
30 Sep 2019	676,110,978	-483,594	100.07%	675,627,383
31 Oct 2019	641,078,711	-497,474	100.08%	640,581,237
29 Nov 2019	610,223,105	-403,630	100.07%	609,819,474
31 Dec 2019	587,543,526	-405,312	100.07%	587,138,214
31 Jan 2020	586,566,172	-418,060	100.07%	586,148,113
28 Feb 2020	584,994,868	-337,328	100.06%	584,657,541
31 Mar 2020	584,350,929	-416,028	100.07%	583,934,901
30 Apr 2020	582,991,826	-375,372	100.06%	582,616,454
29 May 2020	512,502,794	-317,333	100.06%	512,185,460
30 Jun 2020	502,403,780	-342,549	100.07%	502,061,231
31 Jul 2020	502,351,846	-376,771	100.08%	501,975,075
31 Aug 2020	532,158,179	-347,710	100.07%	531,810,469
30 Sep 2020	532,213,859	-377,859	100.07%	531,836,000
31 Oct 2020	532,339,151	-376,838	100.07%	531,962,313
30 Nov 2020	532,272,113	-357,947	100.07%	531,914,166
31 Dec 2020	512,343,361	-370,930	100.07%	511,972,431
31 Jan 2021	512,215,268	-335,536	100.07%	511,879,732
26 Feb 2021	542,112,617	-310,164	100.06%	541,802,452
31 Mar 2021	581,394,413	-85,865	100.01%	581,308,549
30 Apr 2021	581,393,987	-74,152	100.01%	581,319,835
31 May 2021	566,685,372	-76,126	100.01%	566,609,245
30 Jun 2021	581,930,719	-78,159	100.01%	581,852,560
30 Jul 2021	582,196,111	-82,174	100.01%	582,113,925
30 Aug 2021	567,526,549	-80,057	100.01%	567,446,481
30 Sep 2021	557,528,483	-74,923	100.01%	557,453,549
29 Oct 2021	567,759,167	-72,541	100.01%	567,686,603
30 Nov 2021	568,328,510	-72,598	100.01%	568,255,901

31 Dec 2021	554,225,767	-82,026	100.01%	554,143,722
31 Jan 2022	554,054,334	-131,447	100.02%	553,922,875
28 Feb 2022	554,127,559	-118,309	100.02%	554,009,234
31 Mar 2022	353,237,026	-87,986	100.02%	353,149,025
30 Apr 2022	342,808,922	-73,167	100.02%	342,735,746
31 May 2022	353,600,916	-88,065	100.02%	353,512,846
30 Jun 2022	353,520,250	-83,856	100.02%	353,436,392
31 Jul 2022	338,434,801	-80,271	100.02%	338,354,519
31 Aug 2022	395,454,343	-96,335	100.02%	395,358,007
30 Sep 2022	444,737,113	-104,798	100.02%	444,632,307
31 Oct 2022	429,382,340	-96,742	100.02%	429,285,585
30 Nov 2022	478,875,953	-107,897	100.02%	478,768,051
31 Dec 2022	580,495,475	-144,577	100.02%	580,350,897
31 Jan 2023	600,693,364	-149,717	100.02%	600,543,632
28 Feb 2023	599,411,735	-120,991	100.02%	599,290,725
31 Mar 2023	585,809,245	-153,012	100.03%	585,656,210
30 Apr 2023	599,411,735	-120,974	100.02%	599,290,753
31 May 2023	580,010,353	-20,651	100.00%	579,989,680
30 Jun 2023	585,196,115	-138,977	100.02%	585,057,137
31 Jul 2023	580,143,481	-137,753	100.02%	580,005,725
31 Aug 2023	580,952,620	-151,783	100.03%	580,800,815
30 Sep 2023	579,989,777	-130,822	100.02%	579,858,949
31 Oct 2023	580,140,627	-137,764	100.02%	580,002,860
30 Nov 2023	579,694,829	-130,737	100.02%	579,564,090
31 Dec 2023	579,581,819	-130,691	100.02%	579,451,126
31 Jan 2024	580,017,044	-144,537	100.02%	579,872,504
29 Feb 2024	579,039,995	-123,699	100.02%	578,916,294
31 Mar 2024	564,117,650	-127,201	100.02%	563,990,448
30 Apr 2024	594,690,367	-148,311	100.02%	594,542,054
31 May 2024	574,197,186	-136,352	100.02%	574,060,832
30 Jun 2024	563,859,029	-127,199	100.02%	563,731,829
31 Jul 2024	554,460,128	-144,834	100.03%	554,315,292
31 Aug 2024	554,233,699	-138,191	100.02%	554,095,493
30 Sep 2024	554,042,173	-131,572	100.02%	553,910,601
31 Oct 2024	569,708,017	-148,814	100.03%	569,559,190
30 Nov 2024	568,900,022	-121,560	100.02%	568,778,455
31 Dec 2024	569,679,223	-135,244	100.02%	569,543,962
31 Jan 2025	570,129,694	-142,147	100.02%	569,987,527
28 Feb 2025	569,954,315	-128,570	100.02%	569,825,726
31 Mar 2025	569,805,189	-121,751	100.02%	569,683,433
30 Apr 2025	570,332,558	-128,655	100.02%	570,203,901
31 May 2025	570,799,574	-135,532	100.02%	570,664,041
30 Jun 2025	570,550,120	-128,717	100.02%	570,421,401
31 Jul 2025	571,585,675	-149,303	100.03%	571,436,369
31 Aug 2025	570,937,865	-135,594	100.02%	570,802,255
30 Sep 2025	571,372,371	-253,127	100.04%	571,119,230
31 Oct 2025	571,696,431	-260,051	100.05%	571,436,378
30 Nov 2025	570,401,292	-232,391	100.04%	570,168,889
31 Dec 2025	267,778,919	-177,435	100.07%	267,601,476

Histórico das Classes / Classe Única

	Montante Inicial	Subscrição	(Amortização)	Saldo Final
28 Nov 2014	697,865,307	35,000,000	-67,550,925	671,092,510
30 Dec 2014	671,092,510	157,000,000	-163,312,650	671,411,064
30 Jan 2015	671,411,064	73,000,000	-6,643,931	744,884,014
27 Feb 2015	744,884,014	20,000,000	-7,235,492	764,110,390
31 Mar 2015	764,110,390	82,061,630	-88,532,476	765,798,832
30 Apr 2015	765,798,832	257,023,554	-245,197,664	785,277,222
30 May 2015	785,277,222	125,249,566	-132,925,658	785,552,468
30 Jun 2015	785,552,468	96,000,000	-103,952,002	786,192,924
31 Jul 2015	786,192,924	31,124,210	-39,731,120	787,075,759
31 Aug 2015	787,075,759	2,017,441	-11,521,105	786,490,170
30 Sep 2015	786,490,170	162,808,970	-271,726,070	685,398,873

30 Oct 2015	685,398,873	20,000,000	-7,770,976	705,618,638
30 Nov 2015	705,618,638	10,035,369	-18,037,322	705,239,003
31 Dec 2015	705,239,003	40,348,797	-47,970,830	705,999,424
29 Jan 2016	705,999,424	3,003,255	-11,385,871	705,226,859
29 Feb 2016	705,226,859	0	-7,609,162	704,841,721
31 Mar 2016	704,841,721	114,868,154	-211,591,939	615,464,149
29 Apr 2016	615,464,149	30,000,000	-85,797,755	565,795,616
30 May 2016	565,795,616	6,065,381	-12,167,677	566,102,296
30 Jun 2016	566,102,296	107,263,180	-103,672,521	576,485,301
29 Jul 2016	576,485,301	0	-6,797,775	576,206,651
30 Aug 2016	576,206,651	408,299,910	-414,818,590	576,831,065
30 Sep 2016	576,831,065	150,000,000	-7,143,505	727,179,219
31 Oct 2016	727,179,219	150,000,000	-7,572,851	878,930,500
30 Nov 2016	878,930,500	260,000,000	-9,398,214	1,139,066,448
30 Dec 2016	1,139,066,448	173,291,524	-143,270,293	1,182,091,608
30 Jan 2017	1,182,091,608	79,297,348	-32,007,243	1,242,726,469
24 Feb 2017	1,242,726,469	0	-13,343,848	1,240,395,330
31 Mar 2017	1,240,395,330	136,945,464	-188,245,112	1,202,372,736
28 Apr 2017	1,202,372,736	108,978,940	-152,423,686	1,168,807,424
31 May 2017	1,168,807,424	53,870,063	-118,598,152	1,115,131,314
30 Jun 2017	1,115,131,314	20,000,000	-125,736,305	1,018,045,946
31 Jul 2017	1,018,045,946	34,135,447	-52,587,814	1,007,933,086
31 Aug 2017	1,007,933,086	2,805,220	-26,223,703	992,878,355
29 Sep 2017	992,878,355	68,573,428	-76,811,369	991,249,598
31 Oct 2017	991,249,598	97,825,216	-69,397,229	1,026,554,300
30 Nov 2017	1,026,554,300	132,426,759	-84,285,724	1,081,062,747
29 Dec 2017	1,081,062,747	65,876,240	-27,258,997	1,125,783,600
31 Jan 2018	1,125,783,600	40,301,943	-61,600,441	1,111,420,692
28 Feb 2018	1,111,420,692	17,965,067	-24,692,399	1,110,056,044
29 Mar 2018	1,110,056,044	78,981,852	-69,332,990	1,125,638,161
30 Apr 2018	1,125,638,161	16,854,754	-27,804,361	1,120,725,751
30 May 2018	1,120,725,751	15,222,679	-16,259,829	1,125,742,414
29 Jun 2018	1,125,742,414	18,128,622	-24,158,916	1,125,733,524
31 Jul 2018	1,125,733,524	123,208,534	-139,229,540	1,115,967,322
31 Aug 2018	1,115,967,322	63,658,025	-89,910,273	1,096,139,684
28 Sep 2018	1,096,139,684	15,011,493	-21,430,956	1,095,020,793
31 Oct 2018	1,095,020,793	494,376,363	-354,207,355	1,241,551,988
30 Nov 2018	1,241,551,988	600,619,770	-577,489,236	1,271,021,880
31 Dec 2018	1,271,021,880	12,301,944	-8,648,854	1,281,168,019
31 Jan 2019	1,281,168,019	12,126,272	-78,729,381	1,221,531,069
28 Feb 2019	1,221,531,069	27,157,072	-39,000,070	1,215,811,936
29 Mar 2019	1,215,811,936	36,235,882	-108,357,603	1,149,245,309
30 Apr 2019	1,149,245,309	83,711,775	-276,692,144	961,415,291
31 May 2019	961,415,291	1,049,986	-90,139,845	877,215,620
28 Jun 2019	877,215,620	0	-54,868,492	826,316,305
31 Jul 2019	826,316,305	1,329,661	-55,285,628	776,872,877
30 Aug 2019	776,872,877	2,908,100	-82,408,201	701,002,686
30 Sep 2019	701,002,686	6,534,094	-35,131,709	675,627,383
31 Oct 2019	675,627,383	74,219,872	-112,423,331	640,581,237
29 Nov 2019	640,581,237	0	-33,137,390	609,819,474
31 Dec 2019	609,819,474	193,770,745	-218,708,866	587,138,214
31 Jan 2020	587,138,214	42,998,321	-46,239,194	586,148,113
28 Feb 2020	586,148,113	3,623,552	-6,874,144	584,657,541
31 Mar 2020	584,657,541	1,450,338	-4,204,529	583,934,901
30 Apr 2020	583,934,901	39,172,174	-42,192,478	582,616,454
29 May 2020	582,616,454	215,928,001	-287,703,619	512,185,460
30 Jun 2020	512,185,460	1,356,073	-12,621,091	502,061,231
31 Jul 2020	502,061,231	0	-1,105,603	501,975,075
31 Aug 2020	501,975,075	30,000,000	-1,019,470	531,810,469
30 Sep 2020	531,810,469	23,271,413	-24,123,709	531,836,000
31 Oct 2020	531,836,000	24,533,293	-25,411,147	531,962,313
30 Nov 2020	531,962,313	0	-1,010,451	531,914,166
31 Dec 2020	531,914,166	0	-20,962,307	511,972,431

31 Jan 2021	511,972,431	15,013,586	-16,032,352	511,879,732
26 Feb 2021	511,879,732	33,000,000	-3,926,051	541,802,452
31 Mar 2021	541,802,452	40,000,000	-1,852,328	581,308,549
30 Apr 2021	581,308,549	0	-1,378,094	581,319,835
31 May 2021	581,319,835	724,261	-17,113,635	566,609,245
30 Jun 2021	566,609,245	0	-16,692,261	581,852,560
30 Jul 2021	581,852,560	0	-1,954,515	582,113,925
30 Aug 2021	582,113,925	0	-17,214,772	567,446,481
30 Sep 2021	567,446,481	0	-12,566,323	557,453,549
29 Oct 2021	557,453,549	10,000,000	-2,592,227	567,686,603
30 Nov 2021	567,686,603	0	-2,858,317	568,255,901
31 Dec 2021	568,255,901	0	-18,427,799	554,143,722
31 Jan 2022	554,143,722	0	-4,341,127	553,922,875
28 Feb 2022	553,922,875	38,211,122	-42,330,864	554,009,234
31 Mar 2022	554,009,234	4,344,545	-208,580,736	353,149,025
30 Apr 2022	353,149,025	0	-13,306,298	342,735,746
31 May 2022	342,735,746	10,000,000	-2,888,389	353,512,846
30 Jun 2022	353,512,846	0	-3,682,797	353,436,392
31 Jul 2022	353,436,392	0	-18,612,507	338,354,519
31 Aug 2022	338,354,519	56,100,000	-3,523,137	395,358,007
30 Sep 2022	395,358,007	49,000,000	-4,461,939	444,632,307
31 Oct 2022	444,632,307	0	-19,761,647	429,285,585
30 Nov 2022	429,285,585	49,000,000	-4,407,021	478,768,051
31 Dec 2022	478,768,051	100,000,000	-4,914,994	580,350,897
31 Jan 2023	580,350,897	20,000,000	-6,550,239	600,543,632
28 Feb 2023	600,543,632	0	-6,752,223	599,290,725
31 Mar 2023	599,290,725	0	-20,497,478	585,656,210
30 Apr 2023	585,656,210	15,000,000	-6,855,979	599,290,753
31 May 2023	599,290,753	0	-20,497,481	579,989,680
30 Jun 2023	579,989,680	0	-6,556,251	585,057,137
31 Jul 2023	585,057,137	0	-11,256,587	580,005,725
31 Aug 2023	580,005,725	0	-6,202,619	580,800,815
30 Sep 2023	580,800,815	0	-6,587,946	579,858,949
31 Oct 2023	579,858,949	0	-5,635,393	580,002,860
30 Nov 2023	580,002,860	0	-5,779,394	579,564,090
31 Dec 2023	579,564,090	0	-5,331,334	579,451,126
31 Jan 2024	579,451,126	0	-5,208,005	579,872,504
29 Feb 2024	579,872,504	0	-5,629,575	578,916,294
31 Mar 2024	578,916,294	0	-19,662,641	563,990,448
30 Apr 2024	563,990,448	30,000,000	-4,720,351	594,542,054
31 May 2024	594,542,054	0	-25,283,227	574,060,832
30 Jun 2024	574,060,832	0	-14,788,541	563,731,829
31 Jul 2024	563,731,829	0	-14,455,438	554,315,292
31 Aug 2024	554,315,292	0	-5,035,176	554,095,493
30 Sep 2024	554,095,493	0	-4,635,277	553,910,601
31 Oct 2024	553,910,601	15,000,000	-5,290,211	569,559,190
30 Nov 2024	569,559,190	0	-4,519,333	568,778,455
31 Dec 2024	568,778,455	0	-5,305,434	569,543,962
31 Jan 2025	569,543,962	0	-5,769,293	569,987,527
28 Feb 2025	569,987,527	0	-5,607,423	569,825,726
31 Mar 2025	569,825,726	0	-5,484,926	569,683,433
30 Apr 2025	569,683,433	0	-6,005,686	570,203,901
31 May 2025	570,203,901	0	-6,475,967	570,664,041
30 Jun 2025	570,664,041	0	-6,238,150	570,421,401
31 Jul 2025	570,421,401	0	-7,253,684	571,436,369
31 Aug 2025	571,436,369	0	-6,619,215	570,802,255
30 Sep 2025	570,802,255	0	-6,936,371	571,119,230
31 Oct 2025	571,119,230	0	-7,253,683	571,436,378
30 Nov 2025	571,436,378	0	-7,253,683	570,168,889
31 Dec 2025	570,168,889	0	-307,823,021	267,601,476

Reforço Inicial de Crédito

Informação Inicial

Montante Inicial	20,000,000,000	Índice de Referência	CDI
Carência (meses)	0		
Vencimento Final	Mar-2043		
Moeda	BRL		

Partes da Transação

		Rating de Curto Prazo	Rating de Longo Prazo
Emissor	Itu FIC FIDC	F1+sf(bra)	AAAsf(bra)
Coordenador/Garantidor	Banco Crédit Agricole Brasil S.A.	F1+(bra)	AAA(bra)
Administrador	BEM DTVM Ltda	NA	NA
Gestor	Cultinvest Asset Management Ltda.	NA	NA
Custodiante	Banco Bradesco S.A.	F1+(bra)	AAA(bra)

NA – Não Avaliada.

Perfil da Transação: O Itu FIC-FIDC é um fundo aberto, em que os cotistas podem solicitar o resgate das cotas a qualquer momento, sendo que o pagamento do principal e dos juros acumulados será feito trinta dias após a solicitação. A remuneração-alvo será equivalente, no mínimo, à Taxa Média Diária dos Depósitos Interfinanceiros (DI). O Crédit Agricole se compromete a adquirir cotas em montante suficiente para prover liquidez aos resgates requisitados, caso o fundo não disponha de recursos suficientes para honrar o pagamento das cotas.