

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

FINANCIAL INFORMATION

As of April 30, 2026



Shown below, are the cumulative and consolidated results of the Bank and subsidiaries as of and for the Period ended April, 2026. These results have already been delivered to the Financial Market Commission.

This data is provisional until it is officially published by the referred organization.

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

(In millions of Chilean pesos -MCh\$)

ASSETS	
Cash and deposits in banks	3,370,781
Items in course of collection	1,410,728
Financial assets to be traded at fair value through profit or loss	7,113,378
Financial derivative contracts	5,600,037
Debt financial instruments	1,315,268
Others	198,073
Financial assets not held for trading compulsorily valued at fair value through profit or loss	58,100
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	9,029,962
Debt financial instruments	9,029,962
Others	-
Financial derivative contracts for accounting coverage	476,852
Financial assets at amortized cost	59,606,882
Rights for repurchase agreements and securities loans	525,307
Debt financial instruments	2,168,023
Loans and receivables to banks	916,660
Loans and receivables to customers - Commercial	36,889,664
Loans and receivables to customers - Mortgage	15,890,142
Loans and receivables to customers - Consumer	3,217,086
Investments in other companies	262,933
Intangible assets	519,725
Property, plant and equipment, net	331,374
Right-of-use asset	86,309
Current income tax	118,266
Deferred income taxes	579,429
Other assets	1,845,861
Non-current assets and groups available for sale	35,937
TOTAL ASSETS	84,846,517
LIABILITIES	
Items in course of collection	1,174,253
Financial liabilities to be traded at fair value through profit or loss	5,265,592
Financial derivative contracts	5,265,592
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	1,061,751
Financial liabilities at amortized cost:	65,104,616
Deposits and other on-demand liabilities	28,247,347
Deposits and other term loans	21,089,577
Obligations for repurchase agreements and securities loans	604,623
Bank borrowings	2,443,921
Debt issued	8,902,788
Other financial liabilities	3,816,360
Lease liabilities	76,691
Issued regulatory capital financial instruments	2,549,692
Provisions for contingencies	134,458
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	135,303
Special provisions for credit risk	323,751
Current income tax	17,887
Deferred income taxes	-
Other liabilities	1,466,505
Liabilities included in groups available for sale	-
TOTAL LIABILITIES	77,310,499
SHAREHOLDER'S EQUITY	
Capital	5,383,715
Reserves	1,194,931
Accumulated other comprehensive income	306,544
Items that will not be reclassified in results	1,944
Elements that can be reclassified in results	304,600
Net income from prior periods	375,278
Profit for the period	406,130
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(132,795)
Equity holders of the Bank:	7,533,803
Non-controlling interest	2,215
TOTAL SHAREHOLDER'S EQUITY	7,536,018
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	84,846,517

CONSOLIDATED STATEMENTS OF INCOME

(In millions of Chilean pesos -MCh\$)

	MMS
Interest income	1,265,615
Interest expenses	(618,821)
Net interest income	646,794
Indexation for inflation income	198,677
Indexation for inflation expenses	(66,474)
Net indexation for inflation income	132,203
Fee and commission income	223,122
Fee and commission expense	(49,514)
Net fee and commission income	173,608
<i>Financial result for:</i>	
Financial assets and liabilities to trade	15,251
Financial assets not held for trading compulsorily valued at fair value through profit or loss	744
Financial assets and liabilities designated at fair value through profit or loss	-
Result for derecognizing financial assets and liabilities at amortized cost and financial assets at fair value with changes in other comprehensive income	36,804
Foreign currency changes, readjustments and hedge accounting	19,556
Reclassifications of financial assets due to change in business model	-
Other financial result	-
Net financial result	72,355
Share of profit (loss) of investments accounted for using the equity method	4,361
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	567
Other operating income	9,135
TOTAL OPERATING INCOME	1,039,023
Expenses for employee benefit obligations	(265,663)
Administrative expenses	(177,156)
Depreciation and amortization	(37,992)
Impairment of non-financial assets	(3)
Other operating expenses	(3,542)
TOTAL OPERATING EXPENSES	(484,356)
OPERATING INCOME BEFORE CREDIT LOSSES	554,667
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(128,256)
Special provisions for credit risk	(8,214)
Recovery of written-off credits	35,002
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	9,825
Credit loss expense	(91,643)
TOTAL NET OPERATING INCOME	463,024
Income from continuing operations before taxes	463,024
Income tax expense	(56,813)
Income from continuing operations after taxes	406,211
Income from discontinued operations before taxes	-
Discontinued operations taxes	-
Income from discontinued operations after taxes	-
CONSOLIDATED PROFIT FOR THE PERIOD	406,211
Attributable to:	
Equity holders of the Bank	406,130
Non-controlling interest	81

As of April 30, 2026, Banco de Crédito e Inversiones has recognized additional provisions with a charge to results in the line provision for loan losses of Ch\$8,919 million (before taxes).