

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

FINANCIAL INFORMATION

As of August 31, 2025



Shown below, are the cumulative and consolidated results of the Bank and subsidiaries as of and for the Period ended August, 2025. 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	4,145,642
Items in course of collection	1,438,279
Financial assets to be traded at fair value through profit or loss	7,505,650
Financial derivative contracts	5,791,513
Debt financial instruments	1,579,795
Others	134,342
Financial assets not held for trading compulsorily valued at fair value through profit or loss	60,881
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	7,910,354
Debt financial instruments	7,910,354
Others	-
Financial derivative contracts for accounting coverage	586,024
Financial assets at amortized cost	59,671,884
Rights for repurchase agreements and securities loans	284,120
Debt financial instruments	2,482,804
Loans and receivables to banks	1,472,102
Loans and receivables to customers - Commercial	36,897,466
Loans and receivables to customers - Mortgage	15,543,026
Loans and receivables to customers - Consumer	2,992,366
Investments in other companies	225,576
Intangible assets	513,339
Property, plant and equipment, net	294,800
Right-of-use asset	101,903
Current income tax	73,138
Deferred income taxes	535,195
Other assets	1,829,531
Non-current assets and groups available for sale	34,033
TOTAL ASSETS	84,926,229
LIABILITIES	
Items in course of collection	1,416,791
Financial liabilities to be traded at fair value through profit or loss	5,477,357
Financial derivative contracts	5,477,357
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	857,966
Financial liabilities at amortized cost:	64,808,566
Deposits and other on-demand liabilities	27,658,673
Deposits and other term loans	22,209,759
Obligations for repurchase agreements and securities loans	981,405
Bank borrowings	2,657,632
Debt issued	8,160,735
Other financial liabilities	3,140,362
Lease liabilities	89,145
Issued regulatory capital financial instruments	2,597,277
Provisions for contingencies	170,639
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	224,192
Special provisions for credit risk	316,678
Current income tax	9,503
Deferred income taxes	-
Other liabilities	1,558,216
Liabilities included in groups available for sale	-
TOTAL LIABILITIES	77,526,330
SHAREHOLDERS' EQUITY	
Capital	5,383,715
Reserves	726,033
Accumulated other comprehensive income	603,156
Items that will not be reclassified in results	1,591
Elements that can be reclassified in results	601,565
Net income from prior periods	225,182
Profit for the period	681,656
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(222,008)
Equity holders of the Bank:	7,397,734
Non-controlling interest	2,165
TOTAL SHAREHOLDERS' EQUITY	7,399,899
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	84,926,229

CONSOLIDATED STATEMENTS OF INCOME

(In millions of Chilean pesos -MCh\$)

	MMS
Interest income	2,643,327
Interest expenses	(1,333,548)
Net interest income	1,309,779
Indexation for inflation income	440,236
Indexation for inflation expenses	(166,532)
Net indexation for inflation income	273,704
Fee and commission income	430,749
Fee and commission expense	(121,141)
Net fee and commission income	309,608
<i>Financial result for:</i>	
Financial assets and liabilities to trade	159,113
Financial assets not held for trading compulsorily valued at fair value through profit or loss	2,422
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	(37,659)
Foreign currency changes, readjustments and hedge accounting	(20,921)
Reclassifications of financial assets due to change in business model	-
Other financial result	-
Net financial result	102,955
Share of profit (loss) of investments accounted for using the equity method	11,673
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	5,600
Other operating income	22,395
TOTAL OPERATING INCOME	2,035,714
Expenses for employee benefit obligations	(517,827)
Administrative expenses	(373,087)
Depreciation and amortization	(74,563)
Impairment of non-financial assets	(86)
Other operating expenses	(53,030)
TOTAL OPERATING EXPENSES	(1,018,593)
OPERATING INCOME BEFORE CREDIT LOSSES	1,017,121
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(331,342)
Special provisions for credit risk	36,332
Recovery of written-off credits	75,457
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	(1,216)
Credit loss expense	(220,769)
TOTAL NET OPERATING INCOME	796,352
Income from continuing operations before taxes	796,352
Income tax expense	(114,569)
Income from continuing operations after taxes	681,783
Income from discontinued operations before taxes	-
Discontinued operations taxes	-
Income from discontinued operations after taxes	-
CONSOLIDATED PROFIT FOR THE PERIOD	681,783
Attributable to:	
Equity holders of the Bank	681,656
Non-controlling interest	127

As of August 31, 2025, Banco de Crédito e Inversiones has released additional provisions with a charge to results in the line provision for loan losses of Ch\$44,894 million (before taxes).