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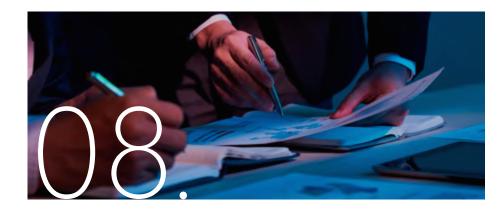
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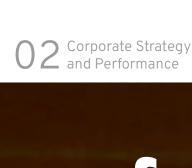
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Our Culture

- ▶ 1.1 Message from the President
- ▶ 1.2. Message from the Chief Executive Officer
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Dear Shareholders,

More than eight decades ago, Bci's founders had an extraordinary vision. They dreamed of a bank that would be distinguished by its commitment to people, innovation and the development of the country. Guided by this vision, we have built, together with our employees, a great institution, which has grown with firm and solid values, and is today a benchmark in the industry, not only for its financial results, but also for having set milestones in inclusion, sustainability and digitalization.

Since its beginning in 1937, Bci has been more than a bank: it has been an articulator of financial and non-financial solutions, contributing to the growth and development of individuals, entrepreneurs, businesses, and communities. This has been the result of the collective work and dedication of each of the employees who work and have worked in this institution, which fills me with gratitude and confidence in the future that we will continue to build together, hand in hand with renewed leadership.

I came to work at the bank in 1975, almost 50 years ago. He shared a small office on the third floor of Bci's building in Huérfanos. My first tasks were in operations and the international area, when the company had just gone through very complex years. Under the extraordinary and firm leadership of Mr. Jorge Yarur Banna, my uncle, I saw how the bank managed to overcome great social, political and economic challenges that at some point put the survival of the institution at risk.

Over the years I took on new responsibilities. Without realizing it, I was running a long marathon and I was enjoying it. I held several positions and was Chief Executive Officer for eleven years, until,

in 1991, after the sensitive and surprising death of Mr. Jorge, I was appointed president by the board of directors.

I feel fortunate to have seen Bci grow during all this time. When I took office as president, this was a small bank in a small country. Bci had a 6% market share and no subsidiaries. Today it has a 14.98% share in the domestic market and, if we include the operation outside Chile, we have a 20.7% share. We are the largest bank in the country, one of the top twelve in the region and the first of Chilean origin to internationalize. Today more than 39% of Bci's operations are outside Chile.



We have achieved the goals we set for ourselves, because from the beginning we have constantly challenged ourselves, we have always had our objectives clear, prudent policies and a team of excellence firmly committed. The dreams of the past, which seemed unattainable, have come true.

Our business culture focuses its management on the respect, integrity and excellence of each of the people who interact with us. Along the way, we have seen that, in order to persevere successfully over time, these values must be the foundation of an institution and must be put into practice in daily management. It is necessary to put people at the center of all decisions, whether they are employees, clients, suppliers or part of the community. This is what has made Bci a company of excellence and an example of business management.





In this way, we have not only created economic value – which is certainly essential – but also social value: we have given ample possibilities for personal and professional development to our employees and their families; we have provided loyal, efficient and equitable access to our clients to Bci's services and products; we have strengthened relationships of trust and mutual benefit with our suppliers, promoting compliance and transparency, and we have encouraged the generation of environmental value to grow responsibly, thinking about future generations.

Respect for the dignity of each person has been the central matter of our business management and is the basis of a virtuous equation that I repeat so much: happy employees generate happy clients and they, happy shareholders. It is no coincidence that in surveys that measure the sense of belonging of employees, Bci reaches the best international standards. And honestly, among all our achievements over the years, this is one of the ones that gives me the greatest satisfaction. It is a hallmark of our management.

In 2024, we developed new sustainability programs, in areas such as environmental financing and investment, and expanded our green financing goal. We also set our first funded 2030 carbon emission reduction targets, aligned with science. We were the first local bank to join the Net Zero Banking Alliance (NZBA), among other initiatives.

At the same time, in 2024 we continue to work to establish ourselves as leaders in innovation in the industry, with

solutions that reflect our ability to adapt and anticipate the needs of our clients, and we created the Bci Artificial Intelligence Center to accelerate the adoption of generative AI in client service functions.

We continue to work to contribute to the development of people, companies and society through a comprehensive offer that promotes inclusion and financial health. This includes supporting historically underserved sectors, with solutions that boost their economic well-being and promote their integration into the financial system in a sustainable and equitable manner.

All this shows that we dare to make a difference that hopefully inspires more companies. It is our obligation to contribute to building a better country for all.

I can say with satisfaction that Bci has achieved what it has set out to do. I am also convinced that it has completed a cycle and is ripe to evolve, after having gone through a process of growth and consolidation, both nationally and internationally.

This is my last letter as chairman of the board, an instance in which I will continue to participate from another role. After almost 50 years leading the Bci Group, I will step down my duties as president of the bank and of Empresas Juan Yarur (controller of Bci) as of January 1, 2025, leaving the presidency of both companies in the hands of a new generation; to my sons, Ignacio and Diego Yarur Arrasate. I wish you both every success in this challenge.

My son Ignacio was appointed by the board of directors as the new president as of January 1, 2025. It is a step that has been very well planned and I am happy.

Ignacio has been with the bank for more than 20 years, knows its businesses from the inside and has led innovation and technological development initiatives that have been key to Bci's growth. He assumes with the vision of continuing on the path we have built, promoting a close bank, with solid values, innovative and the clear purpose of generating development and progress for the country.

On behalf of the board of directors and all of us who are part of Bci, I deeply appreciate the trust placed in us.

I am especially grateful to the directors of the bank for their extraordinary dedication and contributions to leading the institution. To Eugenio von Chrismar, Chief Executive Officer, because together we have made a great team, led an unprecedented growth and transformation, with the determined collaboration of a group of highly committed leaders and employees.

As always, there are new goals to be met. We will continue to work with dedication and responsibility, guided by our values and great commitment. We will continue to advance along this path, which has differentiated us and has allowed us to position ourselves as an actor that promotes innovation, business development, financial inclusion and sustainability together with its clients, its employees and the community.

With gratitude and best wishes for the future,

> Luis Enrique Yarur Rey Chairman of the Board Bci Bank



During 2024, Bci made decisive progress in its strategy, which has anticipated major trends – such as digitalization, ecosystem construction and sustainability – and is in the process of deploying its capabilities and assets globally. At the bank, guided by values that identify us and put us into practice day by day, we have maintained our focus on having excellent financial results and, at the same time, on the well-being of clients, employees and the community.

Looking back on the ten years that I have been CEO of Bci, I can say that the bank has been able to evolve with a mentality open to change and permanent transformation. Hand in hand with a board of directors of great drive and vision, together with teams of excellence, today we are the largest bank in Chile when considering national and international assets. From 2015 to date, our client base grew from one million to more than six million people and our market share in loans increased from 14.2% to 20.7%. At the end of 2024, when we celebrate 25 years of our international platform, 39.7% of the institution's consolidated assets are outside Chile and Bci is the eighth largest bank in Latin America.

In 2024 we are making progress in three areas that give us clear advantages in the market.

First, we implemented a new service model that improves our clients' experience and empowers them to solve their requirements digitally with increasing agility and efficiency. We complement a wide range of digital channels with remodeled branches, where clients have a unique omnichannel service experience in the industry, and executives serve as advisors.

Secondly, at Wealth Management we are consolidating a powerful platform to lead the investment market by connecting Chile, the United States and Peru, with the aim of delivering the best experience to our clients. Currently, we manage assets of more than USD\$ 20 billion with a team of top-level bankers, who advise our clients to take advantage of the best opportunities in the national and international market.

Thirdly, in Wholesale Banking, along with leading the corporate finance market with expert bankers who accompany our clients in their international expansion, we promoted our 360 Connect Platform, a comprehensive treasury management and cash management tool, which earned us recognition as the "Best Digital Bank for Companies" by Global Finance. for the third consecutive year. In 2024 we also became the number one bank in commercial loan participation and syndicated loan leaders in Chile.

2024 was a very positive year for Bci. The bank closed with an increase in operating result of 31.8% compared to 2023, reaching \$802 billion in net income, 17.5% over the same period last year. In turn, it obtained a consolidated return on equity of 12.2% and a year-on-year growth of 9% in total loans. This has been driven by a steady increase in assets, which already exceed US\$83 billion.





At the same time, the proactive implementation of international standards, such as Basel III, has allowed us to strengthen our capital base. In this way, we have increased our capacity to sustain the provision of credit in the face of possible systemic risks and we continue with our profitable growth strategy to continue accompanying our clients. An example of this is that today we have 89% more Cet1 capital than required by the standard, which leaves us at the forefront of the industry.

In 2024, artificial intelligence (AI) emerged as a turning point in the world. At Bci we have incorporated innovative digital solutions with Al and we have been pioneers in forming teams specialized in the application of this technology in processes and services. In this way, we transform numerous functions and continuously improve operational efficiency and the experience of our clients. In addition, we have continued to enhance the bank's cybersecurity standards and data and analytics capabilities, which puts us at the forefront of the industry.

In the face of increasingly demanding users and growing competition from new players in the market, we have accelerated our capacity for innovation and redesigned our business models, with the purpose of continuing to generate value and be part of our clients' daily lives.

With this in mind, in 2024 we launched Bci Digital Investments so that new clients, from any segment, can start investing in a simple way and without maintenance costs, thus democratizing access to personal investments. Users have investment solutions adapted to their financial objectives and receive digital advice with simulation and monitoring tools for their investments.

From a social perspective, together with strategic partners we created the largest community of SMEs in Chile, Valor Pyme, which already has more than 300 thousand users who access financial and non-financial services. We also support innovation in the world of entrepreneurship, through our investment platform, with a USD \$50 million financing line for startups and scaleups, which we will expand to USD \$100 million in 2025. Our Scale Bci platform, in alliance with CORFO, has been key in the internationalization of local companies, which earned Bci recognition as the most innovative bank in the country by ESE Business School and MIC Business Consulting.

In 2024 we added more than 700 thousand new accounts of individuals. This means that, out of every three new accounts that are opened in the market, one is in Bci or MACHBANK. Bci's digital bank, which was born to increase people's access to quality financial services, reached more than 4 million clients and in 2025 it will enter the credit market.

With a focus on continuously improving the experience of all our clients, in 2024 we created the BciPlus+ card benefits program, which provides discounts and returns money directly for all purchases made at partner merchants, and we developed Ordering, a new solution for companies in the mining ecosystem, which allows a contractor or supplier to access early liquidity before the issuance of the invoice.

In a rapidly evolving market, we have pursued a business strategy that goes beyond the economic dimension. Our vision integrates fundamental aspects, such as socioenvironmental sustainability, excellence in corporate governance and transparency.

In line with this, in 2024 we updated our sustainable financing policy, which promotes responsible investments in the Wholesale, investments and SMEs divisions, promoting businesses that reduce climate risk and foster

resilience to new environmental conditions. Within this framework, we also set our first sectoral decarbonization targets, issued seven green bonds for a total of USD 158 million and developed financial products that seek to accelerate the transition to a low-emission economy, such as green mortgage loans, leasing for machinery or electric vehicles and specific insurance for electric cars. Thanks to these initiatives, we channeled more than USD 1,016 million to projects with positive environmental impact.

Thanks to these efforts, we are in the top 8% of the world's most sustainable banks, according to the Dow Jones Sustainability Index, and improve our ESG risk rating in MSCI World Selection.



Internationally, our growth has also been remarkable. Through City National Bank of Florida and Bci Miami, we reached more than USD \$35 billion in assets outside of Chile. This represents a 3.8-fold growth since the acquisition of CNB in 2015 and reflects the success of our international strategy. Today we have a complete business and financial services platform in Florida, through Bci Miami, CNB and Bci Securities, which seek to deliver the best experience to our clients. At the same time, our operation in Peru reached USD \$1,000 million in loans and more than USD \$300 million in deposits from more than 130 companies, which has exceeded our own expectations.

At Bci we care about generating a comprehensive and human experience for all our employees. In recent years we have positioned ourselves as a benchmark in the industry for our ability to combine the good

in life with the best in work. Proof of the above is that in 2024 we were once again recognized as the happiest company in Chile (Buk) and among the best companies to work for, for women, young people and technology professionals (Employers for Youth). In addition, I am deeply proud that we continue to be among the best companies with the greatest capacity to attract and retain talent in the country (Merco).

All these achievements have been possible thanks to the extraordinary leadership of Luis Enrique Yarur. His tenure as chairman of the board of directors of Bci has been marked by absolute commitment, excellent performance and solid values that he has transferred to the work of the entire company, always putting people at the center of all his management.

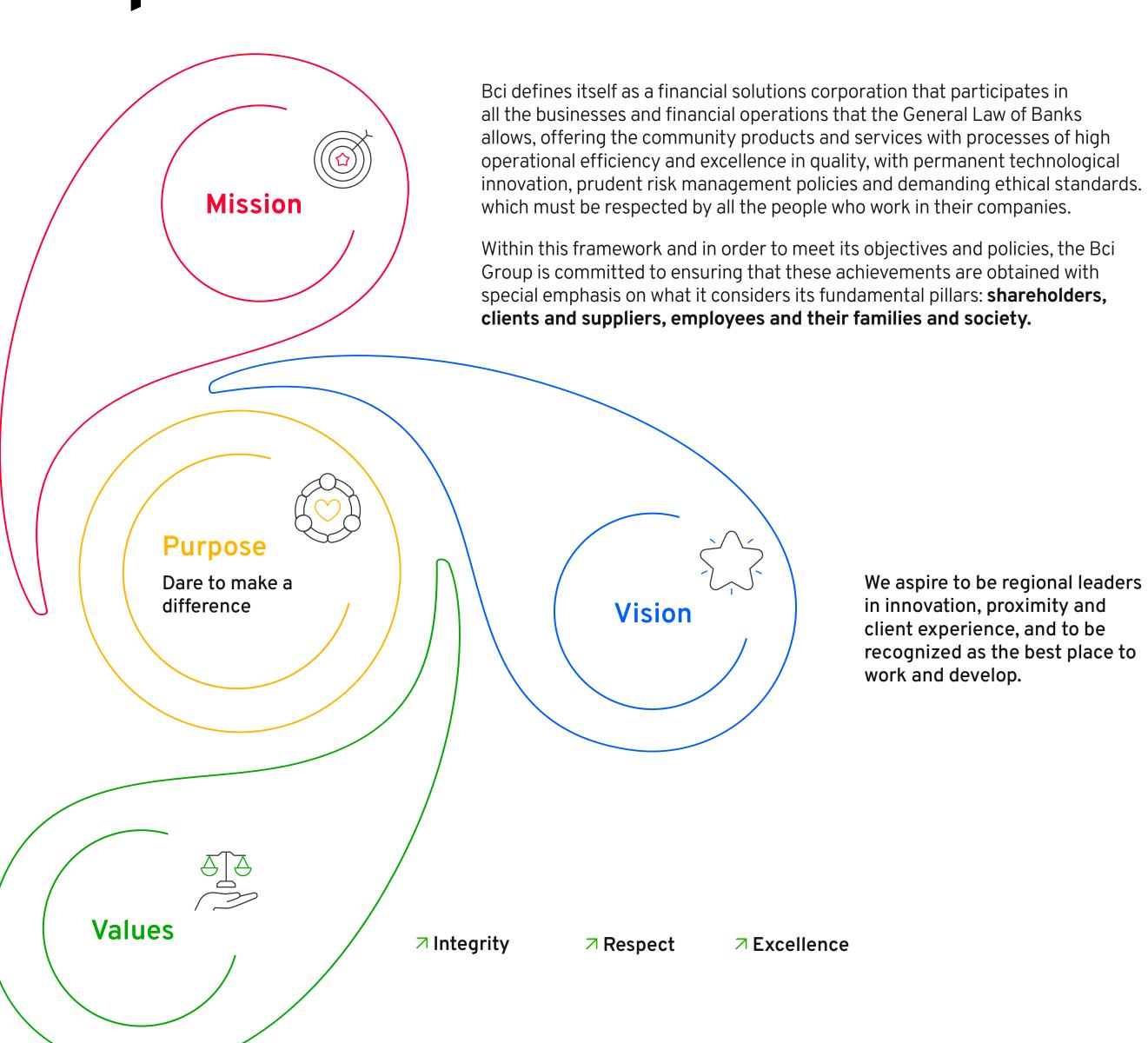
Luis Enrique is a man with a vision of the future, who has always dared to make a difference to contribute to the well-being of clients, employees and communities. With Ignacio Yarur Arrasate, the new chairman of the board since January 1, 2025, with whom I have worked for the last twenty years, the bank continues its mission to be a close, innovative, sustainable institution with the clear purpose of generating progress for the country.

We will continue to move forward with the conviction that financial success and sustainable well-being are two sides of the same coin. I thank all those who are part of Bci for being protagonists on this path.

Kind regards

Eugenio von Chrismar Carvajal The Chief Executive Officer of Bci

1.3 Mission, Vision, Purpose and Values





1.4 Our Story

Below are some historical milestones that demonstrate our commitment to clients and innovation.





1937

 Bci is born. Under the auspices of a group of immigrants, led by Juan Yarur Lolas, the Banco de Crédito e Inversiones was created, with offices at Huérfanos 1102, with the purpose of supporting the development of entrepreneurship in Chile.

1943

• Opening to the Stock Exchange. With the aim of increasing capital and thus enhancing its growth, Bci is listed on the Stock Exchange.

1956

• Valparaíso branch opening. Bci begins its expansion beyond Santiago with the opening of the first branch in Valparaíso. This milestone ushers in a new era of growth and development.

1957

Expansion begins in the Norte Grande. Thinking about providing an increasingly better service and reaching more clients, the Bank began a strong expansion towards the north of the country. The Antofagasta branch is inaugurated and later the Calama and Iquique branches, planning the opening in Chuquicamata, Potrerillos, Tocopilla, Copiapó, Arica and María Elena.

1959

 Expansion and modernization. Jorge Yarur modernized accounting operations with the acquisition of National machines. That same year, the first corporate building was inaugurated at Huérfanos 1134 and, as part of its expansion, the Bank merged with Banco de Curicó to strengthen its presence in southern Chile.

1968

• Traveler's check. Setting the tone in national banking, Bci promotes this new system that allowed the transport of cash and the possibility of paying in places where other means were not accepted.

1971

• State intervention. With the nationalization of the banks promoted by the Popular Unity, Bci and 15 other banks were intervened by the State through the fixing of interest rates, the direction of credits to strategic sectors and even the acquisition of shares.

1975

• Reorganization and innovation. Bci returned to the hands of its shareholders, being the only bank whose owners did not sell their shares to the State, which led to an increase of 78.5% in its stock market value. At the same time, in collaboration with Bank of America, it implemented improvements in its client service model, incorporating the figure of the account executive and optimizing the management of cash registers through the patented "red carpet" system.

1978

• First online bank. Bci implements the first online bank in the country, processing transactions electronically and including the payment of checks at any branch throughout Chile. That same year, it ranked second in commercial banking, according to the number of deposits, loans, total assets, capital and reserves.

1979

Pioneers in credit cards. Bci enters into an agreement with American Express Company, giving its clients access to the American Express credit card. The same year, the southernmost branch of the Bank opened its doors: Punta Arenas.

1984

We are different. The slogan We Are
Different appears, based on the leadership
achieved in the national banking sector,
after the economic crisis of the 80s. That
year, in addition, Bci once again generated
surpluses and consolidated its position as
the leading private bank in the country.

1985

• Antarctic Branch. On February 18, 1985, the southernmost bank office in the world was opened, the first installed in Antarctica. Tourists, scientists and personnel from Chilean and foreign bases could carry out all kinds of banking operations.



1987

 First ATMs. Bci launches the first six ATMs for consultation, withdrawal and electronic transfer of funds. A short time later it negotiated with other banks and constituted the Interbank Society of ATMs, now Redbanc.

1989

 Automatic Bill Payment (PAC) and other new features for banking. Bci promotes the PAC, Self-Service and Telephone Banking. At the end of that year he began to form a support society for collections and payment of services, the current Servipag. That same year, Bci created the first Vista Account, called the Cuenta Prima, a unique initiative in the market, which would later be adopted by all banks.

1991

 Bci buys back 100% of its debt from the Central Bank. Fulfilling the commitment made and before its debt matured, Bci repurchases 100% of it, providing peace of mind to its employees and becoming the first bank to issue Bankers Acceptances. However, after reporting with satisfaction the payment of the debt, Jorge Yarur Banna, president of the Bank, died unexpectedly.

XBci

1996

Code of Ethics. Bci publishes the Code
 of Ethics of the Bci Corporation, an
 unprecedented document in the sector,
 which establishes ethical and moral
 standards that aim to guide the conduct of
 its employees.

1997

• First Datawarehouse in South America.
This allows us to know, understand and take actions by knowing clients, their tastes, needs and preferences, to offer specific services, according to their needs.

1998

• TBanc begins operations. It was the first 100% remote bank, without branches, with 24-hour service, every day of the year, through telephone service and/or via the internet.

1999

 Miami Branch. Bci becomes the first Latin American bank to obtain a U.S. license to operate in the state of Florida. Thus began a period of globalization, with branches and representative offices in Lima, São Paulo, Mexico City and Hong Kong.

2004

 Monologues. Thinking about the closeness with clients, the Monologues were born, four colorful and friendly figures that are the Bank's advertising icon to this day. That year Bci also acquired Banco Conosur and SERCOEX, to shape what would later become Bci Nova.

2005

 First Innovators Fair. The participation of employees in the generation of new initiatives for the Bank is encouraged. More than 600 ideas arrived, which were presented in 2007 at the First Bci Innovators Fair.

2006

 Nace Program. A support program for those who started companies is launched, including advice and financial resources, along with the Renace program, aimed at providing second chances in the financial system.

2007

• Digitalization and Information Security.

Bci launched the first mobile banking in the country, allowing its clients to make transactions from their cell phones, along with the incorporation of the Web Kiosk and a client blog. In addition, it became the first South American bank to obtain ISO 27001 certification, guaranteeing high standards in information security management.

2010

 Bci Sustainable Branch marked a milestone by opening the world's first sustainable branch, incorporating green building principles. That same year, it implemented a voice recognition authentication system, improving security and making it easier to identify its clients.

2012

• **Presence in Colombia.** Opening of a representative office in Colombia.

2015

CNB of Florida. Acquisition of City
National Bank, becoming the first Chilean
company to acquire a bank in the United
States, thus consolidating our position
in the North American market.

2016

• **Bci Securities.** Brokerage and Wealth Management offer complete investment advice in the United States.

2017

• Totalbank, Walmart and MACH. Bci strengthened its international presence with the acquisition of TotalBank for USD 528 million and expanded its business in Chile by integrating Walmart's financial segment. That same year, it innovated in the digital market with the launch of MACH, the first digital wallet in the country, allowing fast and secure transfers between users.

2018

• Let's be different. Change of the slogan to Let's Be Different, as an invitation to all of us to dare to be different to face the new future. Merger of CNB with TotalBank, to take advantage of synergy opportunities.

2019

 Business expansion. Beginning of negotiations to create a bank in Peru.

2020

Executive National Bank integration.
 Integration of Executive National
 Bank into CNB, after the purchase
 was completed for USD 62 million.

2021

• Bci becomes the first bank in Chile to adhere to TCFD, including climate risks and opportunities in its strategic analysis.

2022

• Presence in Peru. Start of operations of Banco Bci Peru.

2023

Local and international growth.
 Capital increase equivalent to USD 665 million, enhancing the local and international growth strategy.







2.1. About Bci

Currently, we are the largest bank in the country, with total assets equivalent to USD 83,713 million as of December 31, 2024 and close to six million clients. Our expansion includes operations in the United States, where the subsidiary City National Bank of Florida (CNB) is one of the main local banks in the state of Florida, and in Peru, where we have been operating with a banking license since 2022.



International ratings

Moody's **A2**

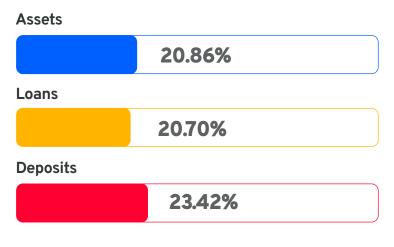
S&P Global **A**-

Fitch Ratings **A**-



Market share

Chilean banking industry, including operations abroad



→ Geographic diversification

as of December 31, 2024)1

| 39.7% | |
|-------|-------|
| erior | |
| 39.1% | |
| | erior |

¹ The contribution of the subsidiaries has been considered individually (does not include consolidation effects).

Contribution to the consolidated total

(as of December 31, 2024)

| | LOANS | ASSETS | NET INCOME |
|--|-------|--------|------------|
| City National Bank of Florida | 33.4% | 31.9% | 12.2% |
| Bci Miami | 5.1% | 7.0% | 5.6% |
| Bci Peru | 0.7% | 0.8% | -0.3% |
| Bci and subsidiaries in Chile (s/ Lider Bci) | 60.0% | 59.7% | 84.5% |
| Lider Bci | 0.9% | 0.6% | -2.0% |



2.1.1 National and International (Presence)

Latin America Asia-Pacific International subsidiaries: Representative offices: Bci Peru • Shanghái, China **United States** Representative offices: International subsidiaries: • Mexico City, Mexico • Bci Financial Group, Inc. and Subsidiaries, matriz de City • São Paulo, Brazil National Bank of Florida (CNB) • Bogota, Colombia Bci Capital (subsidiary of CNB) • Bci Securities Inc. Branch: • Bci Miami

Chile

Headquarters:

• Banco de Crédito e Inversiones

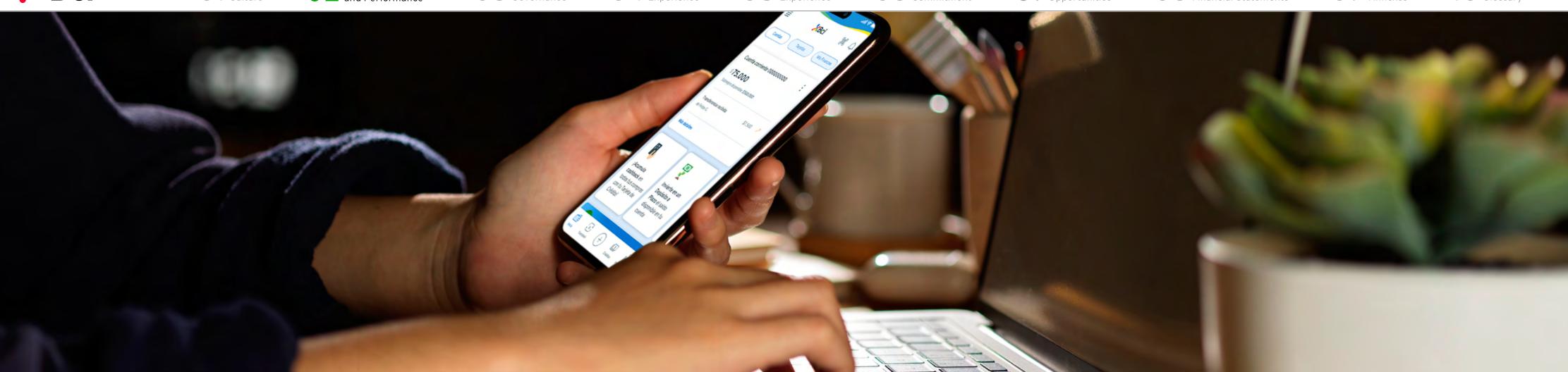
National subsidiaries:

- Bci Asesoría Financiera S.A.
- Bci Asset Management Administradora General de Fondos S.A.
- Bci Corredor de Bolsa S.A.
- Bci Corredores de Seguros S.A.
- Bci Factoring S.A.
- Bci Securitizadora S.A.
- Normalization and Collection Services, Normaliza S.A.
- Bci Corredores de Bolsa de Productos S.A. Pagos y servicios S.A.

- Servicios Financieros y Administración de Créditos Comerciales S.A.
- Administradora de Tarjetas Servicios Financieros Limitada
- SSFF Insurance Brokers and Financial Management Limited
- Services and Collections SEYCO Limited

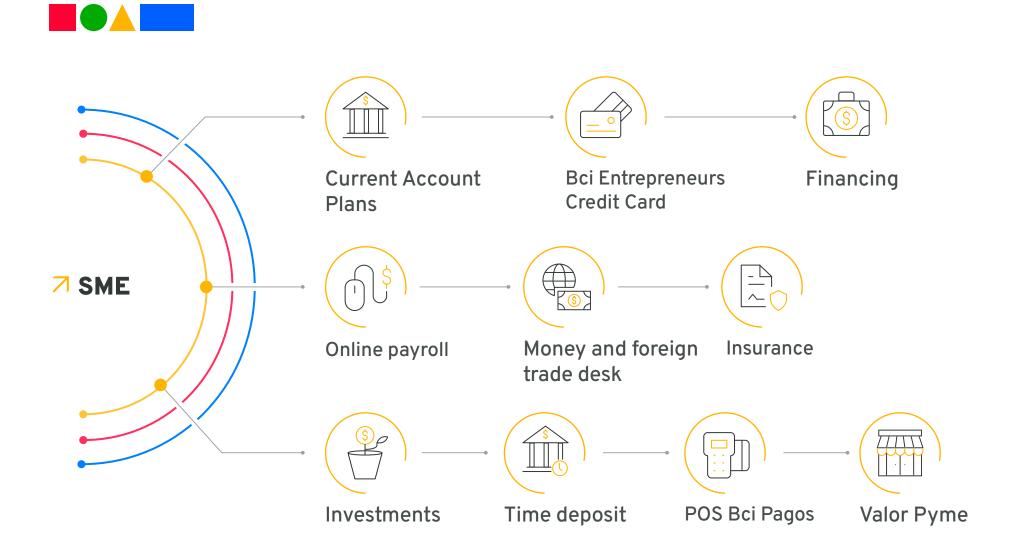
Related companies:

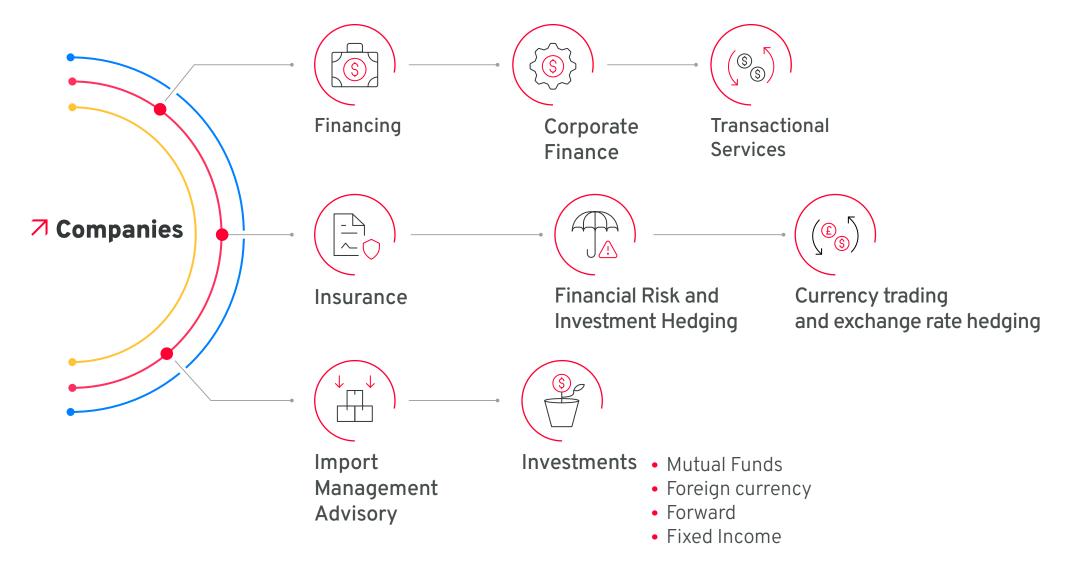




2.1.2 Products and services

At Bci we deliver financial solutions to people and companies through a national and international business platform.







Fixed Income

International

Derivative Products

Sustainable Investments

2.1.3 Service (channels)

Digital

We have web platforms and apps specifically designed for individuals, SMEs, and companies, facilitating financial management in an agile and secure manner.

尽 ■ Representative offices

- Mexico
- Colombia

China

Brazil

对 In-person

In Chile:

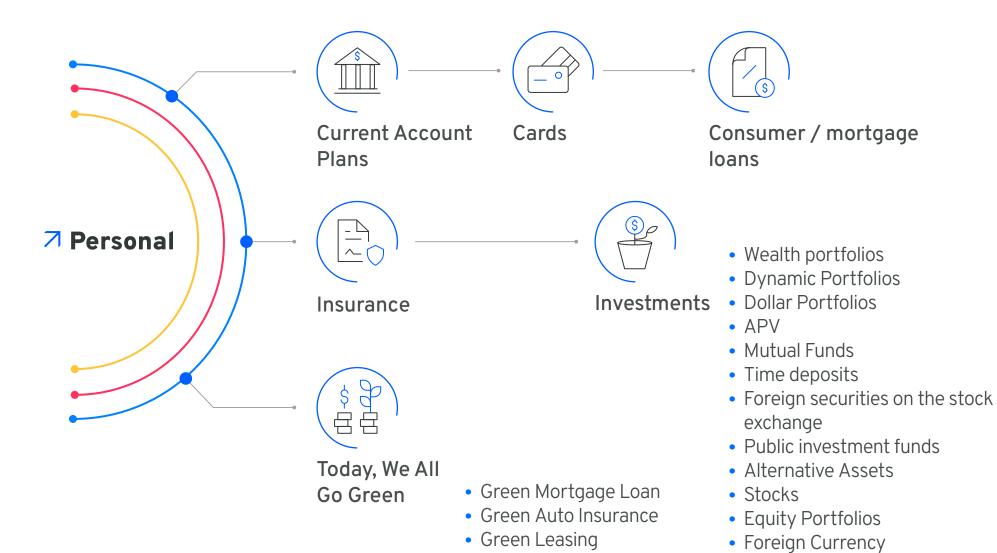
183 branches

568 ATMs.

In Estados Unidos:

1 Bci branch in Miami

29 CNB branches in the state of Florida.



Green Investments

Others

2.1.4 (Central) buildings

| INSTALLATION | LOCATION | OWNED/LEASED |
|--|-------------------------------------|---------------------------|
| Bci Bank | El Golf 125, Las Condes | Owned |
| Bci Bank | Huérfanos 1134, Santiago | Owned |
| Bci Bank | Alcántara 99, Las Condes | Owned |
| Bci Financial Advisory | Isidora Goyenechea 3477, Las Condes | Leased (only some floors) |
| Bci Asset Management Bci Brokerage Private Banking | Magdalena 140, Las Condes | Leased (only some floors) |

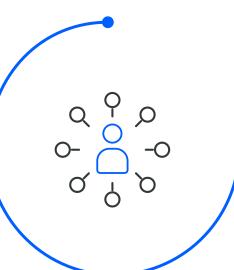
Integrated 2024





2.2 Bci Group Corporate Strategy

Our strategic plan, reviewed annually, maintained in 2024 the three fundamental pillars that have allowed us to grow profitably and responsibly. We have developed key capabilities that we consider critical to adapt to the new context of the financial services industry:



Personalized and Omnichannel Experience

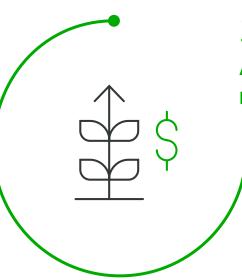
OProviding a memorable experience to more than six million clients, supported by digital channels, cutting-edge technology, and expert advice. Through this differentiated value proposition, we contribute to the development of the countries where we operate, adapting to the needs and expectations of our clients.



People-Centered Culture

Being the most attractive company to work for in Chile, with highly committed, innovative, and leading employees who actively manage the talent of their teams.

Promoting collaboration, diversity, and empowerment, with a focus on the client and supported by Bci's values.



Ambitious and Sustainable Growth, maintaining excellent risk-return levels

Achieving growth leveraged on new business models, beyond financial products, with significant improvement in efficiency, capital profitability, and reasonable risk levels, always focusing from a sustainable perspective and working to generate a triple positive impact.

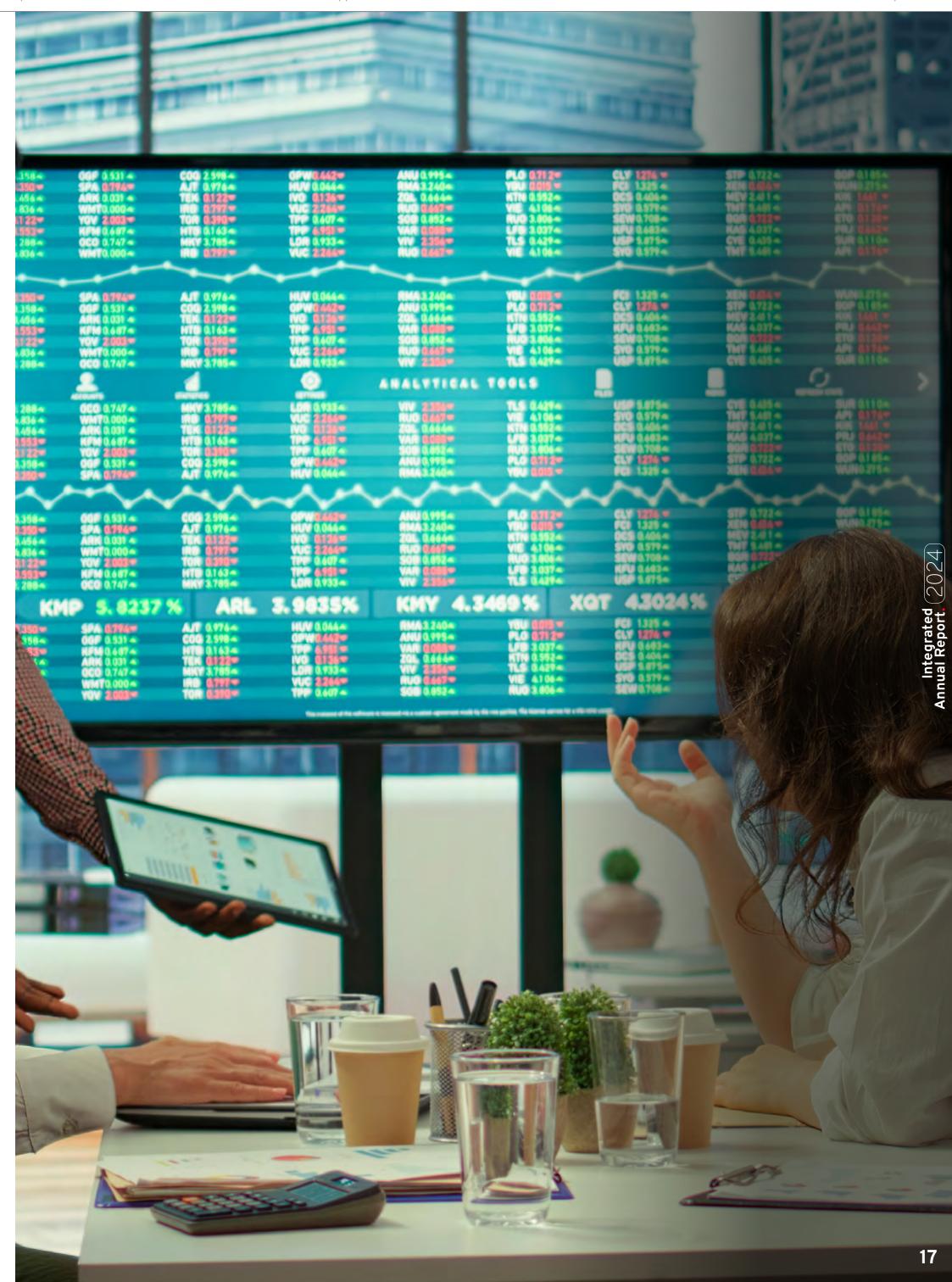
2.3 Financial developments

As of December 31, 2024, and December 31, 2023, the Bank's foreign currency assets and liabilities are shown at their equivalent value in pesos, calculated at the accounting representation exchange rate of \$994.70 as of December 31, 2024, and \$874.50 as of December 31, 2023.

As of December 31, 2024, and December 31, 2023, the Bank's assets and liabilities in the Bank's currency are shown at their equivalent value in pesos, calculated with the value of the unit of account (Unidad de Fomento) of \$38,416.69 as of December 31, 2024, and \$36,789.36 as of December 31, 2023.

| (FIGURES IN MILLIONS OF PESOS) | 2023 | 2024 | Y/Y |
|---|------------|------------|---------|
| Results | | | |
| Interest and indexation margin | 2,021,311 | 2,247,257 | 11.18% |
| Net commissions | 340,805 | 398,870 | 17.04% |
| Net income | 80,421 | 17,707 | -77.98% |
| Net income from investments in other corporations | 16,018 | 24,170 | 50.89% |
| Other operating income | 61,774 | 48,879 | -20.87% |
| Total Operating Income | 2,520,329 | 2,736,883 | 8.59% |
| Total Operational Expenses | -1,303,099 | -1,337,448 | 2.64% |
| Income before loan loss provisions | 1,217,230 | 1,399,435 | 14.97% |
| Loan loss provisions | -399,255 | -321,385 | -19.50% |
| Income before taxes | 817,975 | 1,078,050 | 31.79% |
| Taxes | -135,404 | -276,332 | 104.08% |
| Net income | 682,571 | 801,718 | 17.46% |
| Balance sheet | | | |
| Total Assets (1) | 77,748,466 | 83,417,634 | 7.29% |
| Total Loans (2) | 50,146,845 | 55,563,137 | 10.80% |
| Total Deposits | 42,252,569 | 48,587,690 | 14.99% |
| Equity | 6,067,376 | 6,997,781 | 15.33% |

- (1) For presentation purposes, the current tax is presented in the liability under tax payable.
- (2) Includes interbank loans.







2.4 Financial indicators

| (FIGURES IN MILLIONS OF PESOS) | 2023 | 2024 | Y/Y |
|--|------------|------------|-----------|
| Profitability and Efficiency (%) | | | |
| Return on Average Equity after taxes (ROAE) (1) | 13.14% | 12.21% | -0.93pp |
| Return on Average Assets after taxes (ROAA) (1) | 0.87% | 0.98% | 0.11pp |
| Efficiency ratio (Total Operating Expenses to Total Operating Income) | 51.70% | 48.87% | -2.83pp |
| Net interest and adjustments margin (Annualized net interest and adjustments income over interest-generating assets) | 3.28% | 3.46% | 0.18pp |
| Credit Risk Management | | | |
| Loan loss provisions over total loans | 1.69% | 1.62% | -0.07pp |
| Coverage ratio (loan loss and additional provisions over nonperforming loans) | 185.96% | 134.14% | -51.82pp |
| Asset Quality | | | |
| Nonperforming loan portfolio (% of total portfolio that is past due by 90 days or more) | 1.33% | 1.59% | 0.26pp |
| Commercial portfolio delinquency rate (% of portfolio that is past due by 90 days or more) | 1.23% | 1.32% | 0.09pp |
| Mortgage portfolio delinquency rate (% of portfolio that is past due by 90 days or more) | 1.17% | 2.07% | 0.90pp |
| Consumer portfolio delinquency rate (% of portfolio that is past due by 90 days or more) | 3.03% | 2.51% | -0.52pp |
| Funding sources | | | |
| Net total loans over total deposits (%) | 118.68% | 114.36% | -4.33pp |
| Risk Profile and Capital Structure | | | |
| Capital and Reserves (millions of pesos) | 5,383,715 | 5,711,085 | 6.08% |
| Risk-weighted assets (millions of pesos) | 52,063,516 | 58,625,198 | 12.60% |
| Core capital ratio (%) | 11.08% | 11.01% | -0.07pp |
| Leverage Ratio (%) | 7.37% | 7.71% | 0.34pp |
| Capital Adequacy Ratio (CAR) % | 14.42% | 15.54% | 1.12pp |
| Liquidity Coverage Ratio (LCR) % | 269.00% | 150.56% | -118.44pp |
| Net Stable Funding Ratio (NSFR) % | 105.34% | 104.29% | -1.05pp |
| | | | |

(1) ROAE and ROAA correspond, in the numerator, to the accumulated earnings for a rolling 12-month period and in the denominator to the average of the closing balances over 13 months for equity and total assets, respectively.

Integrated (2024)

2.5 Main achievements and progress 2024

During the year 2024, the Bci Group obtained excellent economic, social and environmental results, thanks to a clear and different strategy. Some of the achievements are highlighted below:

2.5.1 Client experience

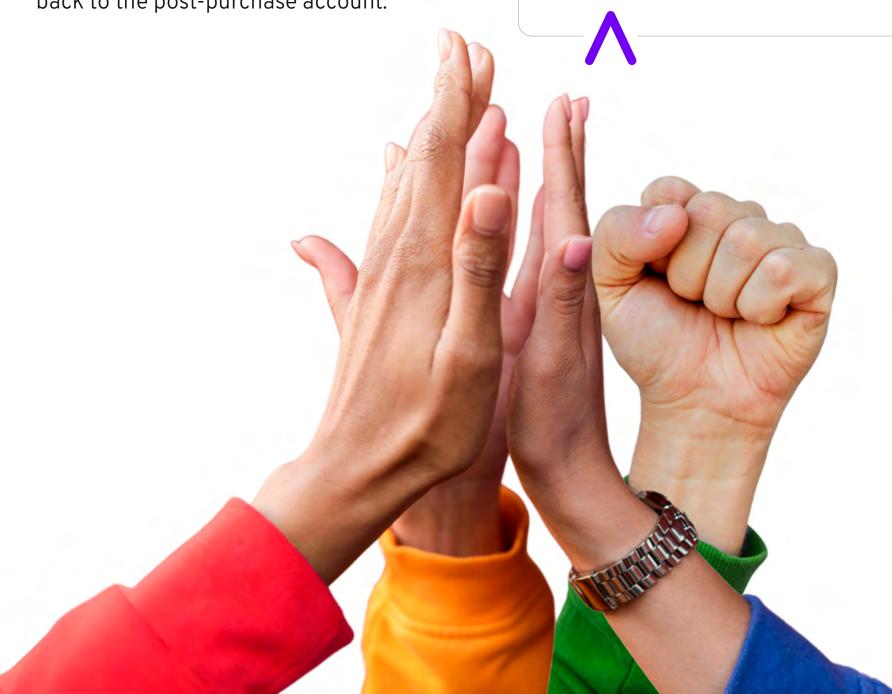


→ First card with cashback on all purchases

We launched the BciPlus+ card, which stood out for its integration with our benefits program of the same name. This loyalty program allows users to access discounts of up to 40% and cashback, which means offering cash back to the post-purchase account.

→ Premium current account at MACH

With the new MACH Premium plan, in addition to enjoying the benefits of the free plan, we now have an additional interest in the Future Account savings option and a higher cashback when using our BciPlus+ card.





→ New Lider Bci app

We are launching an improved version of our mobile app, designed to optimize the user experience with new features, increased security, and speed. Through the app, clients can take out financial products, pay the account statement, recharge the Bip! and make QR payments through Onepay, in addition to enjoying exclusive benefits.



New branch experience

We are transforming our interaction with clients through a new branch model, aligned with our Digital First strategy to offer a more human and decisive experience. This model optimizes clients' time with executives and totems that provide quick solutions, as well as stations with computers for access to digital channels. For entrepreneurs, a "Nace Zone" will be created in seven main branches.



We deepened the commercial agreement between Lider Bci Servicios Financieros and Walmart Chile, which will allow our clients to access better offers and conditions.



ba

Consolidation of business bank accounts

We launched a digital service that consolidates balances of all your accounts, including other banks, with daily updates, for our Wholesale & Investment Banking clients.



Launch of Ordering

New solution for the mining ecosystem, which allows a contractor or supplier to access anticipated liquidity prior to the issuance of the invoice.



→ New Bci Digital Investment Experience

We offer new clients the possibility of making their investments more autonomously, simply and quickly, from the comfort of their cell phone.



25 years of operations in the United States

Since the creation of the Miami branch in 1999, which marked the beginning of our internationalization, we have consolidated our presence in the global market. Today we are the largest Latin American bank in the United States. Along the same lines, in⁴ 2024 we reached a significant milestone: 36% of our assets are abroad, a considerable increase compared to 20% in 2015, reflecting the effectiveness of our international expansion and diversification strategy.







2.5.2. (Employee) Experience



→ We maintained excellent commitment from employees

We obtained a 93% in the engagement index, which positions us among the best companies to work for in the world.



→ We are once again certified in best practices in people management

For the second year in a row, we earned the Top Employer certification for our human resources practices. This certification recognizes us internationally in compliance with practices of excellence in people management and organizational climate.

Strengthening female leadership

As part of our commitment to female leadership, we have increased the number of female executives who report to the CEO, and we have also stood out for our initiatives in gender equality and equitable parenting. Especially because of the application of the 240-day term for maternity leave, which allows women to have access to their performance evaluation and payment of bonus for compliance.



2.5.3. (Ambitious and sustainable) growth

Change of Chair of the Board of Directors

Luis Enrique Yarur Rey presented his resignation from the presidency of the Board of Directors of Bci as of December 31st, 2024, remaining as a member of the Board of Directors. For his part, Ignacio Yarur Arrasate has held this position since January 1st, 2025.



The new Innovation, Data & Analytics Management, which reports directly to our Chief Executive Officer, was born with the purpose of integrating and enhancing the use of data and artificial intelligence (AI) in our business. From this area we lead data governance, define standards and best practices, and scale our data analytics and Al capabilities, aligning with market trends.

In addition, we incorporated Bci Labs and Open Banking, two key pillars that strengthen our innovation strategy. We also manage the Generative Al corporate strategy, the Responsible Al Policy and the Generative AI Center of Excellence (CoE), promoting its adoption as a competitive advantage to positively impact our clients, employees and the business as a whole.

The Bci Labs pillar is an innovation lab created in 2015 to connect the needs of Bci and its clients with the entrepreneurial ecosystem. Bci Labs works through four main lines: internal innovation, validation of services with startups and fintech (open innovation), trend scanning to identify future opportunities and dissemination to link with the ecosystem through events and alliances.



→ Placement of AT1 bonds for USD 1,000 million

We issued two perpetual bonds that can be computed as additional Tier 1 (AT1) capital. The May issue was the first operation of its kind by a Chilean bank abroad. The second, carried out in September, saw demand that exceeded supply by 3.1 times. These operations, together with capital increases and higher profits, allowed us to meet the new Basel III capital requirements one year ahead of the deadline set by the Financial Market Commission.



→ Setting our first sectoral targets towards **Net Zero**

At Bci we defined our first sectoral targets to reduce the emissions intensity of the portfolio in two key sectors by 2030: 71% in tonnes of CO2eg/ MWh in power generation and 17% in tonnes of CO2eq/ton in the cement industry. These intermediate targets reinforce our commitment as a member of the Net Zero Banking Alliance, a global coalition of financial institutions dedicated to achieving net-zero emissions.



02 Corporate Strategy and Performance

Risks and Opportunities

ightharpoonup Outstanding performance of the strategic indicators \Box



Indicator

NPS⁵

67.4%

Annual change 2.1 pb 🔺

2023: 65.3%

75.0%

Indicator

Snex⁶

Annual change

6.7 pb ▼

2023: 81.7%

Indicator

Engagement⁷

93%

Annual change

0 pb _

2023: 93%

Indicator

Net income⁸

801,718

million pesos

Indicator

ROAE⁹

12.2%

Indicator

Efficiency ratio¹⁰

48.87%

Annual change

17.46% <u></u>

2023: \$682,571 million

Annual change

92 pb **▼**

Annual change

2.83 pb **v**

2023: 51.70%

Indicator

Productivity¹¹

20.3 MM

20.8 %

Annual change

2023: 16.8 MM

Indicator

2023: 13.1%

Risk Rate 2¹²

0.85%

Annual change

8 pb 🔺

2023: 0.93%

Indicator

CET 1¹³

11.01%

Annual change

7 pb 🔻

2023: 11.08%



⁶ Snex: Satisfaction index in digital channels. Average of measurements in Retail Bank and Wholesale Bank.



Indicator

Sustainability Index

3.19

Annual change

79 pb ▲ 2023: 2.4

Definition

This index, developed by Bci, is a composite indicator ranging from 1 to 5, aimed at maximizing opportunities to generate triple impact, incrementally measuring the results of short- and medium-term commitments defined by Bci's sustainability strategy.

⁷ The Engagement Index is measured annually and considers the combination of four elements: loyalty, pride, satisfaction, and promotion of Bci as an excellent place to work.

⁸ Net income is the economic benefit obtained by a company after deducting all costs, expenses, and taxes from its total income.

⁹ Return on Average Equity (ROAE) measures a company's profitability in relation to its average equity over a specific period.9

¹⁰The efficiency ratio is obtained from the line of operating expenses over the line of gross operating margin.

¹¹This indicator measures the efficiency with which resources are used to produce goods and services. At Bci, it is calculated by considering the monthly totals of operating income and number of employees.

¹² TR2 considers the flow of expenses in provisions and write-offs, including recoveries on placements. This is the most comprehensive indicator for measuring the effects of credit risk on the income statement, considering the entire credit lifecycle (from origination to recovery).

¹³ Common Equity Tier 1 (CET1) is a component of a bank's Tier 1 capital, which generally includes common shares, retained earnings, and AT1 bonds. This capital is crucial for absorbing losses and maintaining the financial stability of the banking entity

2.6 Investment plans

The Bci Senior Administration has approved an investment plan for the 2024-2026 three-year period close to 300 billions¹⁴ CLP.

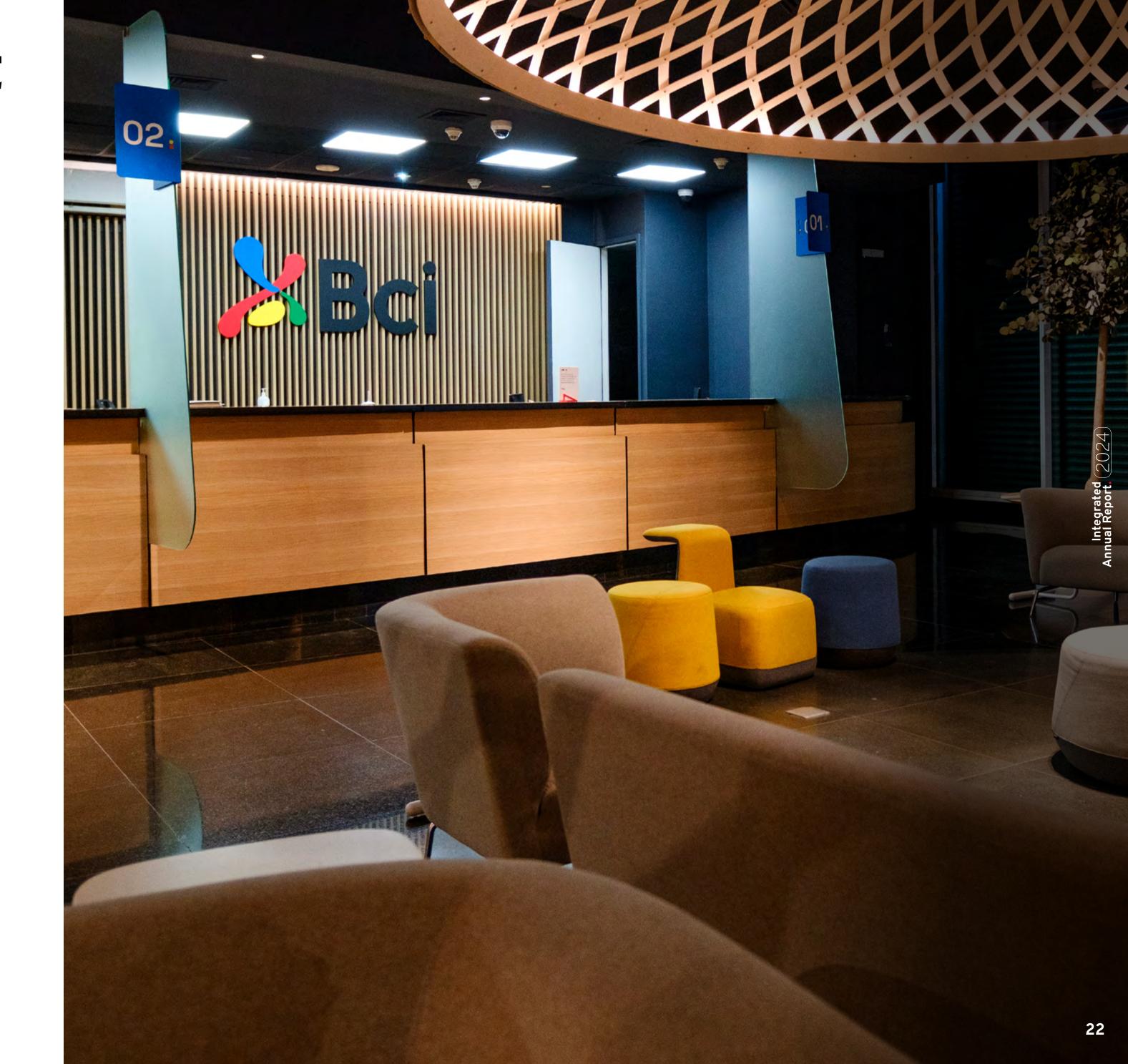


¹⁴ Billions.

60% of these investments are focused on improving the existing technological infrastructure, ensuring operational continuity and strengthening the security levels of the clients who operate-transact with us in the different vehicles.

40% of these resources are focused on building a differentiating value proposition. This, through the evolution and growth of our digital payments ecosystem; more efficient service models, leveraged on technology and focused on the experience and needs of our clients, and, finally, on the modernization of the investment business, both local and *offshore*.





2.7 Banking sector

2.7.1 (Competitive) environment

→ Chile

There are 16 private banks and one stateowned bank operating in the country. By the
end of 2024, the creation of Tanner Digital
Bank (whose existence was approved in
August) is in process, and the application
for a banking license for Tenpo, a digital
bank backed by the Credicorp group, is
still being processed. Additionally, the
National Economic Prosecutor's Office
(FNE) approved the merger of Banco Bice
and Banco Security, entities primarily
focused on the commercial segment.

Including operations abroad, we hold the top position in the banking industry in terms of placements and deposits, with shares of 20.48% and 23.36%, respectively. Considering only the local market, our share is 13.65% in total placements and 15.26% in sight deposits as of December 31, 2024.

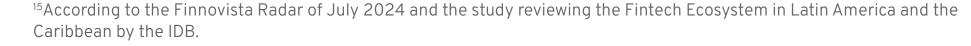
Our main competitors in the local financial industry are: Banco Santander-Chile, Banco de Chile, Scotiabank Chile, and Itaú Chile (the latter with operations in Colombia), and BancoEstado de Chile.

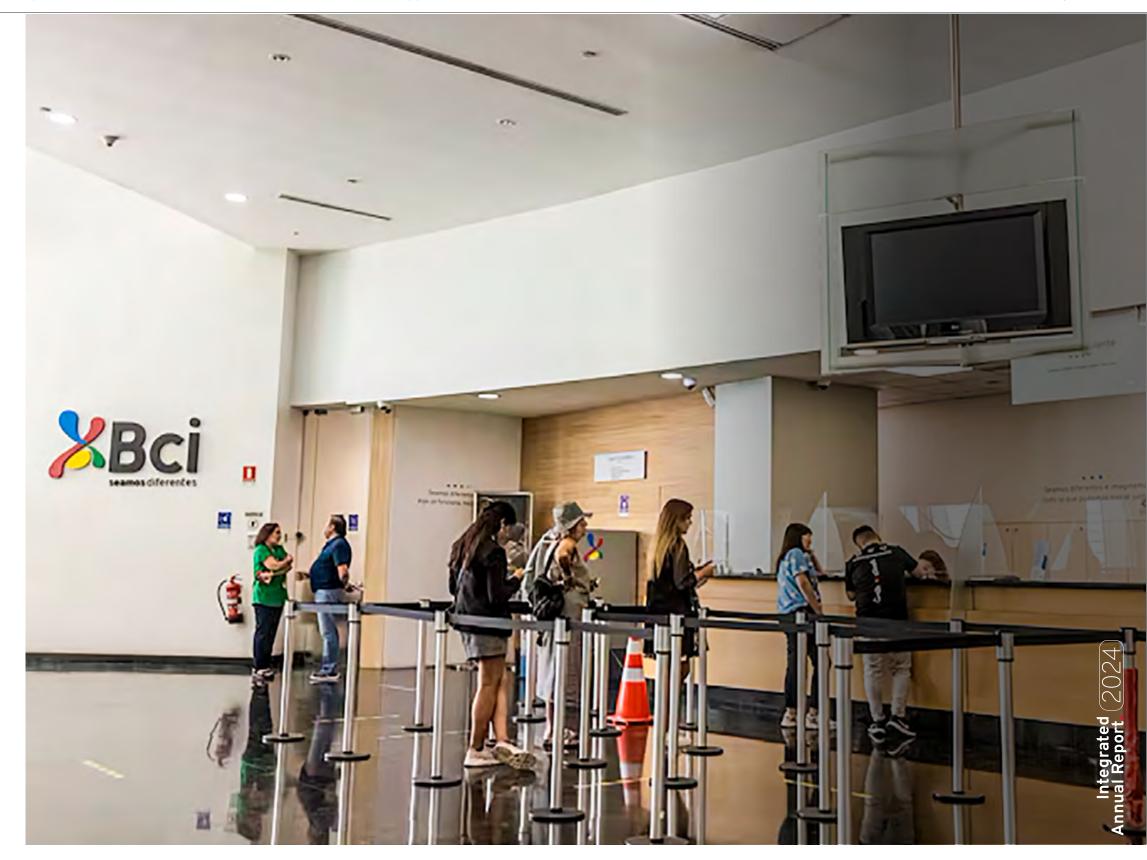
Additionally, we compete in other segments of our business with brokerage firms, insurance brokers, and specialized financial service providers that are not banks.

In July 2024, the Consolidated Debt Law was published, aiming to consolidate information on financial debts into a single instrument, both positive (current) and negative (delinquent). This information will improve credit evaluation by making all available information transparent, reducing systemic risks, and aligning the interests of financial market participants. Additionally, it will provide more data to the CMF to ensure the proper and timely fulfillment of its regulatory functions. Furthermore, the new Personal Data Protection and Processing Law No. 21.719, which comes into effect in December 2026, establishes a regulatory framework with significant implications for the Bank's relationship with its clients and the market in general.

In Chile, there are more than 485 fintech companies, of which 137 are foreignowned, in a context where the number of such companies exceeds 3,000 at the Latin American level¹⁵. Following the enactment of the Fintech Law (Law No. 21.521) in February 2023, the CMF began its implementation, with the first phase being the determination of regulatory definitions for its launch.







United States

City National Bank of Florida (CNB) operates in an industry composed of a large number of community and regional banks, along with a significant presence of the country's largest commercial banks. At CNB, we compete with savings associations and credit unions for deposits and loans. Additionally, we compete with financial intermediaries such as consumer finance companies, mortgage banking companies, mutual funds, and major retailers. Among the largest banking competitors in the Florida market are: Bank of America, Wells Fargo, JP Morgan Chase, Citibank, Truist Bank, Regions Bank, Bank United, and TD Bank.

Peru







2.7.2 (Regulatory) framework

→ Chile

Bci is fundamentally governed by the General Banking Law, which establishes the foundations for its operation, defining the scope of banking operations and the services that can be offered to clients. This primary legal framework is complemented by the Securities Market Law and the Corporations Law, which regulate aspects related to capital market transactions and corporate governance structure, respectively.

At the operational level, we are regulated and supervised by various entities, including the Financial Market Commission (CMF), the Central Bank of Chile, the Financial Analysis Unit (UAF), the Internal Revenue Service (SII), and the National Consumer Service (Sernac). These entities regulate and oversee aspects ranging from financial stability, payment processes, market transparency, money laundering prevention, and tax compliance, to transparency in client relations.

The different regulatory frameworks directly influence the Bank's activities because they determine internal policies for managing financial and non-financial risks, the nature of the products and services offered, and the conditions under which credit, investment, and treasury portfolios are operated. Additionally, we are required to maintain a capital structure in line with regulatory requirements and establish controls and procedures to mitigate legal, reputational, financial, and operational risks. For example, CMF requirements related to solvency and liquidity indicators limit the allocation of resources to risky assets, while Sernac's supervision influences how products aimed at individuals and SMEs are advertised and structured.

United States

In the United States, banking operations related to the CNB subsidiary are subject to a diverse and strict regulatory framework. Key regulations include the National Bank Act of 1864, applicable to national banks, as well as provisions and regulations of the Federal Deposit Insurance Corporation (FDIC), the entity that insures bank deposits, the Federal Reserve Act of 1913, the Bank Holding Company Act of 1956, the Gramm-Leach-Bliley Act, the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, and the Bank Secrecy Act (which includes the Anti-Money Laundering Act of 2020).

Oversight is provided by multiple federal agencies, such as the Federal Reserve, the Office of the Comptroller of the Currency (OCC), the Consumer Financial Protection Bureau (CFPB), and the FDIC. This regulatory environment obliges the subsidiary to maintain solid internal controls, especially in the prevention of money laundering and terrorist financing (AML/CFT), as well as to ensure compliance with consumer protection and asset sufficiency regulations. From a business perspective, this involves adapting risk management processes, improving transaction traceability, and strengthening internal governance. In addition, the provisions of the Dodd-Frank Act and the CFPB influence the definition of retail product characteristics, imposing transparency requirements and strengthening safeguards for clients.

Peru

In the case of the subsidiary in Peru, Legislative Decree 1531 -published on March 19, 2022- introduced modifications to the General Law of the Financial System and the Insurance System and the Organic Law of the Superintendency of Banking, Insurance, and AFP (SBS). Among the most relevant changes are the regulation of credit companies by the SBS, adjustments in the process of establishing new financial entities, and provisions related to effective equity. The latter seeks to adopt Basel III criteria, whose gradual implementation will extend until 2026. The final regulatory framework, published in December 2022, promotes greater alignment with international standards in regulatory capital, comprehensive risk management, and financial resilience.

For Bci, this regulatory evolution in Peru entails strengthening credit and market risk management, adjusting capital buffers, and adapting internal metrics to assess risk-adjusted profitability.

Additionally, Legislative Decree 1646, dated September 13, 2024, introduced new changes to the General Law of the Financial System and Insurance and the Organic Law of the SBS, making substantial modifications to the Operational Financing Limits regime, which had not been altered since 1996. These changes aim to align local regulations with international standards, fostering competition in the national banking system. It is important to mention that this regulation will come into effect in June 2025.

XBci

2.8 2024 Recognitions

2.8.1 (Client) experience

- **Best Digital Bank in Chile** Global Finance
 - First place in the categories of Individuals and Companies (Wholesale & IB 360° Connect Platform)





- Most Innovative Companies Chile ESE Business School, University of Los Andes
 - First place in the Banking category, for being the most innovative bank.
 - Award for Trajectory and Leadership in Innovation for achieving first place in the banking category for 15 years.



- **对 Best Team** Open Banking Expo Awards
 - Bci was awarded as the best Open Banking team in the world, becoming the first company in Latam to win one of these awards.

- Financial Innovators Award Fintech Américas
- Gold in the category: Strategic Innovation by the Open Banking team.





对 Salmon Awards

- Second place in Developed Equity with the Bci Global Titan Mutual Fund.
- Third place in Salmon APV Balanced Fund Awards with the Bci Balanced Portfolio Mutual Fund.



2.8.2 Employee Experience



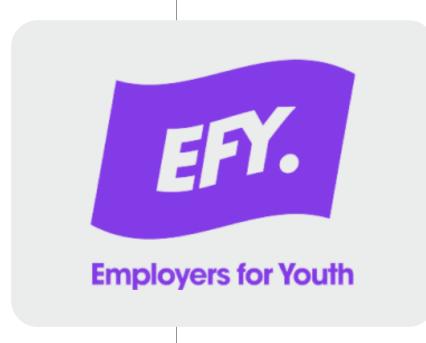
Building Happiness Chile Buk

- First place for the happiest workplace, large companies category.
- First in all pillars: well-being, commitment, appreciation, and sustainability.

→ Best Workplaces Chile Computrabajo

- Second place among the best organizations to work for in Chile in the banking category.
- Award for the best CEO in Chile: Eugenio von Chrismar Carvajal.





Employers for Youth

- FEM 1st place in the ranking for creating favorable work environments for professional women under 35.
- EFY 2nd place in the ranking for creating favorable work environments for professionals under 35.
- EFY Tech 3rd place in the ranking for creating favorable work environments for technology professionals under 35.



- World's Best Employers Certification Top Employer
 - Certified for the second consecutive year (for 2025), rising four points and surpassing 90 total points.

- Best companies with the greatest capacity to attract and retain talent Merco Talento
 - 4th place, for the fifth consecutive year we are within the top 5.



LATAM
INCLUSIVE
TECH AWARDS
<Laboratoria>

- Companies that contribute to gender diversity in the technology sector Latam Tech Awards
 - 1st Place in the "Valuing Maternity" category.

→ Agility Health

 Leaders in agility in the financial industry 2024.



2.8.3 (Ambitious and sustainable) growth



Most Responsible Company in Chile Merco ESG

• For the 12th consecutive year, Bci leads the overall ranking recognizing the 100 most responsible companies in ESG matters.



• For the 11th consecutive year, Bci is in the top 3 of the 100 companies with the best reputation in Chile.





Dow Jones

• Among the 8% of the most sustainable banks worldwide.





XBci

3.1 Ownership

At Bci we are committed to transparent and ethical management. To fulfill this commitment, we have a solid organizational structure, supported by a corporate governance that is guided by clear principles, policies, processes, regulations and functions. These regulate our actions, always with a focus on sustainability, integrity and value creation. Our goal is to benefit all our stakeholders: shareholders, clients, employees, the community and the market in general.



Within this framework of corporate governance, the Shareholders' Meeting is the highest decision-making body and holds ordinary sessions once a year, between the months of January and April; or extraordinary, when required by the company's interests, and are convened by the Board of Directors.

Holders of shares registered in the Shareholders' Register at midnight on the fifth working day prior to the day on which the respective meeting is held may participate in shareholders' meetings, with the right to speak and vote.



| MAIN SHAREHOLDERS AS OF 31 DECEMBER 2024 ¹⁶ | NUMBER OF SHARES | PARTICIPATION % |
|---|------------------|-----------------|
| Empresas Juan Yarur SpA | 121,017,770 | 55.36% |
| Banco de Chile on behalf of nonresident third parties | 11,972,369 | 5.48% |
| Banco Santander on behalf of foreign investors | 8,650,828 | 3.96% |
| AFP Habitat S.A. | 5,431,363 | 2.48% |
| AFP Provida S.A. | 4,739,538 | 2.17% |
| Bci Corredora de Bolsa S.A. | 4,566,931 | 2.09% |
| AFP Capital S.A. | 4,376,264 | 2.00% |
| Banchile Corredores de Bolsa S.A. | 4,286,330 | 1.96% |
| AFP Cuprum S.A. | 4,103,036 | 1.88% |
| Inversiones Cerro Sombrero Financiero SpA | 3,719,525 | 1.70% |
| Imsa Financiera SpA | 3,262,820 | 1.49% |
| Inversiones Nueva Altamira SpA | 3,059,664 | 1.40% |
| AFP Modelo S.A. | 2,357,402 | 1.08% |
| LarrainVial S.A. Corredora de Bolsa | 1,993,005 | 0.91% |
| Inversiones Tarascona Corporation Agencia en Chile | 1,977,063 | 0.90% |
| Yarur Bascuñán Jorge Juan | 1,832,768 | 0.84% |
| Bolsa de Comercio de Santiago Bolsa de Valores | 1,808,637 | 0.83% |
| AFP Planvital S.A. | 1,391,211 | 0.64% |
| BTG Pactual Chile S.A. C. de B. | 1,218,103 | 0.56% |
| Empresas JY S.A. | 1,202,436 | 0.55% |
| Inv Colibrí Financiera S.A. y Jorge Yarur Rey Usufructo | 1,020,858 | 0.47% |
| Inversiones VYR SpA | 987,661 | 0.45% |
| Banchile Adm General de Fondos S.A. | 915,402 | 0.42% |
| Bolsa Electrónica de Chile Bolsa de Valores | 841,738 | 0.39% |
| Credicorp Capital Corredores de Bolsa SpA | 782,369 | 0.36% |
| | | |

| SUMMARY | N° S | NUMBER OF SHARES | PARTICIPATION % |
|--------------------|-------|------------------|-----------------|
| Main shareholders | 25 | 197,515,091 | 90.37% |
| Other shareholders | 1,547 | 21,089,168 | 9.63% |
| Total | 1,572 | 218,604,259 | 100% |

¹⁶The percentages indicated by the AFPs are not shares owned by them, but rather under their administration.

Integrated 2024 Annual Report.



3.1.1 (Shareholders') agreements

The shareholders linked to the Yarur family – as of December 31, 2024 they owned 63.667% of Bci's shares – entered into a new shareholders' agreement on October 7, 2015, by virtue of which the one entered into on December 30, 1994 was terminated.



Empresas Juan Yarur SpA, a company that is part of the Pact, is the largest shareholder of Bci with 121,017,770 shares, which corresponds to 55.359% of the shareholding. Considering that Luis Enrique Yarur Rey is the controller of Empresas Juan Yarur SpA, it must be understood, therefore, that he holds the same status as controller of Bci.

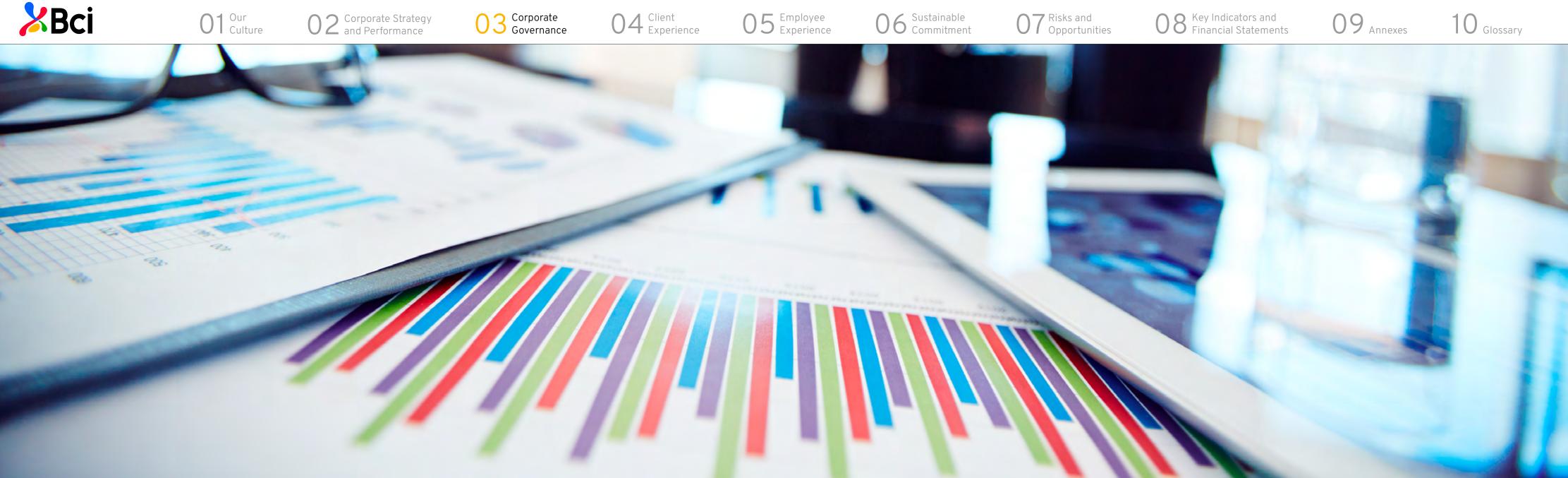
None of the shareholders that make up the Pact, except for the controller, Luis Enrique Yarur Rey, has more than 10% of Bci's voting rights.

The aforementioned control agreement is made up of the following natural and legal persons. In the case of companies, the natural persons with a relevant participation in the respective companies are identified:

| Bci SHAREHOLDERS' AGREEMENT MEMBER COMPANIES OR NATURAL PERSONS | SHAREHOLDER OF MEMBER COMPANY IN Bci PACT | SHAREHOLDING IN MEMBER COMPANY (DIRECT AND/OR INDIRECT) (1) |
|---|---|---|
| EMPRESAS JUAN YARUR SpA | Luis Enrique Yarur Rey | 26.7% |
| INVERSIONES CERRO SOMBRERO | Carlos Juan Yarur Ready | 30.0% |
| FINANCIERO SpA | Gonzalo Ignacio Yarur Ready | 30.0% |
| | Patricia Andrea Yarur Ready | 20.0% |
| | Virginia Yarur Ready | 20.0% |
| IMSA FINANCIERA SpA | María Paulina Yarur Chamy | 17.2% |
| | José Luis Yarur Chamy | 17.2% |
| | Rodrigo Alberto Yarur Chamy | 17.2% |
| | Sebastián Andrés Yarur Chamy | 17.2% |
| INVERSIONES NUEVA ALTAMIRA SpA | Luis Enrique Yarur Rey | 25.0% |
| INVERSIONES COLIBRÍ | María Paulina Yarur Chamy | 22.3% |
| FINANCIERA S.A. | José Luis Yarur Chamy | 22.3% |
| | Rodrigo Alberto Yarur Chamy | 22.3% |
| | Sebastián Andrés Yarur Chamy | 22.3% |
| INVERSIONES VYR SpA | Victoria Inés Yarur Rey | 98.6% |
| MEYAR UNO S.A.C. MEYAR SEIS S.A.C. | María Eugenia Said Yarur | 100.0% |

| Bci SHAREHOLDERS' AGREEMENT MEMBER COMPANIES OR NATURAL PERSONS | SHAREHOLDER OF MEMBER COMPANY IN Bci PACT | SHAREHOLDING IN MEMBER COMPANY (DIRECT AND/OR INDIRECT) (1) |
|---|---|---|
| MEYAR DOS S.A.C | Luis Alberto Said Yarur | 100.0% |
| MEYAR CINCO S.A.C. | | |
| MEYAR TRES S.A.C. | Andrés Ignacio Said Yarur | 100.0% |
| MEYAR CUATRO S.A.C. | Pablo Horacio Said Yarur | 100.0% |
| ASESORÍAS, INVERSIONES E INMOBILIARIA MAYA S.A. | Carlos Javier Massu Yarur | 90.0% |
| MAYA MCMY S.A. | María Cecilia Massu Yarur | 91.9% |
| INVERSIONES REMANSO LIMITADA | Carlos Javier Massu Yarur | 90.0% |
| RECOMSA S.A. | Carlos Juan Yarur Ready | 30.0% |
| | Gonzalo Ignacio Yarur Ready | 30.0% |
| | Patricia Andrea Yarur Ready | 19.9% |
| | Virginia Yarur Ready | 19.9% |
| INVERSIONES CIMA LIMITADA | María Cecilia Massu Yarur | 92.0% |
| NUEVA CHOSICA UNO SpA | María Eugenia Yarur Rey | 19.7% |
| | María Eugenia Said Yarur | 80.3% |
| NUEVA CHOSICA DOS SpA | María Eugenia Yarur Rey | 19.7% |
| | Luis Alberto Said Yarur | 80.3% |
| NUEVA CHOSICA TRES SpA | María Eugenia Yarur Rey | 19.7% |
| | Andrés Ignacio Said Yarur | 80.3% |
| NUEVA CHOSICA CUATRO SpA | María Eugenia Yarur Rey | 19.7% |
| | Pablo Horacio Said Yarur | 80.3% |
| LUIS ENRIQUE YARUR ARRASATE | | 100.0% |
| LUCÍA YARUR ARRASATE | | 100.0% |
| ALEJANDRA YARUR ARRASATE | | 100.0% |
| ANA YARUR ARRASATE | | 100.0% |
| DIEGO YARUR ARRASATE | | 100.0% |
| GABRIELA YARUR ARRASATE | | 100.0% |
| IGNACIO YARUR ARRASATE | | 100.0% |
| MARÍA YARUR ARRASATE | | 100.0% |
| SOFÍA YARUR ARRASATE | | 100.0% |
| INVERSIONES MMB SpA | Matías Massu Bravo | 100.0% |
| LUIS ENRIQUE YARUR REY | | 100.0% |
| CIMA DOS SpA | María Cecilia Massu Yarur | 92.0% |
| INVERSIONES LOS CORRALES SPA | Carlos Javier Massu Yarur | 90.0% |
| SUCCESSION JUAN CARLOS YARUR REY | | 100.0% |
| | | |

Integrated 2024



There have been no significant changes in the ownership of the entity in the past year. The issued shares are of a single series and all grant voting rights and dividends. The final amount of dividends distributed during 2024 was \$218,604,259,000, equivalent to 32.03% of the 2023 profits. Although we do not have an exclusive policy for dividend distribution, this distribution is contained in our bylaws.

Dividends distributed

| YEAR | NO. OF SHARES | DIVIDEND (CLP MM) | DIVIDEND PER SHARE (CLP) | % OF ANNUAL PROFIT |
|------|---------------|-------------------|-----------------------------|--------------------|
| 2015 | 108,701,164 | 108,702 | 1,000 | 31.69% |
| 2016 | 110,806,999 | 110,807 | 1,000 | 33.49% |
| 2017 | 123,564,219 | 123,565 | 1,000 | 36.32% |
| 2018 | 124,944,872 | 131,192 | 1,050 | 35.32% |
| 2019 | 135,892,980 | 135,893 | 1,000 | 34.33% |
| 2020 | 141,616,409 | 141,616 | 1,000 | 35.17% |
| 2021 | 148,767,940 | 104,138 | 700 | 32.80% |
| 2022 | 155,886,505 | 157,445 | 1,010 | 30.26% |
| 2023 | 168,837,345 | 253,256 | 1,500 | 30.85% |
| 2024 | 218,604,259 | 218,604 | 1,000 | 32.03% |

¹⁷ The share capital amounts to CLP 5,383,714,922,082, divided into 218,604,259 registered shares, of a single series and with no par value, which are subscribed and paid in accordance with the transitional article of the bylaws.

Santiago Stock Exchange, Stock Exchange 2024

| 2024 PERIOD | NUMBER OF SHARES | TOTAL AMOUNTSTO | OCK MARKET PRESENCE | PI | RICE (CLP/S | HARE) 2024 | |
|-------------|---------------------|-----------------|------------------------|-----------|-------------|----------------|-----------|
| | 2024 | 2024 | | MAXIMUM | MINIMUM | AVERAGE | CLOSING |
| 1st Quarter | 7,946,333 | 208,418,609,559 | 100% | 28,290.00 | 23,008.00 | 25,816.66 | 28,010.00 |
| 2nd Quarter | 6,354,987 | 171,934,944,303 | 100% | 28,500.00 | 25,700.00 | 26,993.86 | 26,480.00 |
| 3rd Quarter | 7,096,790 | 196,429,247,587 | 100% | 29,000.00 | 25,051.00 | 27,667.04 | 27,990.00 |
| 4th Quarter | 6,938,926 | 195,397,620,158 | 100% | 29,499.00 | 26,500.00 | 28,160.73 | 27,600.00 |

Note: prices and amounts are expressed in pesos of the indicated months. The highest, lowest and average prices exclude transactions less than UF 20 and inter-exchange operations (OIB).

Chilean Electronic Stock Exchange, Stock Exchange 2024

| 2024 PERIOD | NUMBER 1 OF SHARES | TOTAL AMOUNTST TRADED (\$) | PRICES (\$PER SHARE) 2024 | | | | |
|-------------|-----------------------|-------------------------------|---------------------------|---------|---------|-----------|---------|
| | 2024 | 2024 | PRESENCE 2024 | MAXIMUM | MINIMUM | AVERAGE | CLOSING |
| 1st Quarter | 420,028 | 10,737,001,837 | 100% | 28,100 | 23,186 | 25,562.59 | 27,236 |
| 2nd Quarter | 221,551 | 5,995,886,417 | 100% | 28,358 | 25,832 | 27,063.23 | 26,395 |
| 3rd Quarter | 264,059 | 7,297,271,902 | 100% | 28,903 | 26,299 | 27,635.01 | 28,279 |
| 4th Quarter | 313,836 | 8,844,305,393 | 100% | 29,100 | 27,033 | 28,181.30 | 28,142 |

Note: Prices are expressed in CLP for the indicated period. According to Article 16 of the Closing Price Setting Manual, transactions in shares carried out in trading systems for an amount equal to or greater than UF 30,000, or for a number of shares equal to or greater than 10% of the total subscribed and paid shares of the same series, do not set official closing, highest, lowest, or average prices.

Integrated 2024 Annual Report.

XBci

→ Bonds issued in the local market 2024

| TYPE OF ISSUANCE | DATE OF ISSUE | TERM (YEARS) | CURRENCY | UF AMOUNT | RATE (%) | SPREAD EQ ICP+ | CREDIT RATING |
|------------------|---------------|-----------------|----------|--------------|----------|----------------|---------------|
| _ | 2/14/2024 | 5.50 | UF | 0.97 | 3.13% | 1.18% | AAA |
| _ | 2/15/2024 | 6.33 | UF | 0.10 | 3.09% | 1.13% | AAA |
| _ | 2/21/2024 | 6.30 | UF | 1.17 | 3.23% | 1.19% | AAA |
| | 2/21/2024 | 7.10 | UF | 0.97 | 3.26% | 1.20% | AAA |
| | 3/13/2024 | 6.60 | \$ | 0.11 | 6.28% | 1.20% | AAA |
| | 4/2/2024 | 4.50 | UF | 0.68 | 3.30% | 1.16% | AAA |
| _ | 4/8/2024 | 3.04 | \$ | 0.07 | 6.30% | 1.03% | AAA |
| | 4/8/2024 | 3.37 | \$ | 0.13 | 6.35% | 1.08% | AAA |
| | 4/8/2024 | 3.60 | UF | 0.78 | 3.37% | 1.18% | AAA |
| | 4/9/2024 | 3.30 | \$ | 0.81 | 6.30% | 1.11% | AAA |
| | 4/9/2024 | 3.60 | UF | 0.07 | 3.33% | 1.19% | AAA |
| | 4/10/2024 | 3.60 | UF | 0.24 | 3.42% | 1.17% | AAA |
| | 4/29/2024 | 3.56 | UF | 0.23 | 3.50% | 1.21% | AAA |
| | 4/30/2024 | 3.56 | UF | 0.21 | 3.45% | 1.19% | AAA |
| _ | 5/10/2024 | 3.52 | UF | 0.10 | 3.25% | 1.15% | AAA |
| _ | 5/13/2024 | 3.52 | UF | 0.05 | 3.34% | 1.16% | AAA |
| | 5/16/2024 | 3.65 | \$ | 0.13 | 6.23% | 1.20% | AAA |
| Sonior | 5/16/2024 | 6.10 | \$ | 0.62 | 6.52% | 1.33% | AAA |
| Senior bond | 5/20/2024 | 6.06 | \$ | 0.32 | 6.50% | 1.38% | AAA |
| | 5/27/2024 | 3.60 | \$ | 0.80 | 6.28% | 1.20% | AAA |
| | 5/28/2024 | 3.99 | \$ | 0.16 | 6.26% | 1.13% | AAA |
| _ | 6/11/2024 | 6.33 | \$ | 0.59 | 6.56% | 1.39% | AAA |
| | 6/13/2024 | 5.69 | \$ | 0.93 | 6.45% | 1.34% | AAA |
| | 6/25/2024 | 4.30 | UF | 0.46 | 3.40% | 1.19% | AAA |
| | 6/25/2024 | 3.40 | UF | 0.10 | 3.24% | 1.06% | AAA |
| | 6/26/2024 | 4.90 | UF | 0.35 | 3.54% | 1.25% | AAA |
| | 6/26/2024 | 3.40 | UF | 0.04 | 3.25% | 0.96% | AAA |
| | 6/27/2024 | 4.90 | UF | 0.30 | 3.54% | 1.28% | AAA |
| | 6/28/2024 | 4.90 | UF | 0.43 | 3.51% | 1.26% | AAA |
| | 7/1/2024 | 4.01 | \$ | 0.77 | 6.56% | 1.20% | AAA |
| | 7/1/2024 | 4.26 | UF | 0.21 | 3.51% | 1.17% | AAA |
| | 7/3/2024 | 4.26 | UF | 0.17 | 3.47% | 1.13% | AAA |
| _ | 7/4/2024 | 4.26 | UF | 0.48 | 3.48% | 1.15% | AAA |
| | 7/5/2024 | 3.37 | UF | 0.19 | 3.30% | 1.02% | AAA |
| | 7/24/2024 | 5.66 | UF | 0.50 | 3.35% | 1.39% | AAA |
| | 8/27/2024 | 6.38 | UF | 2.10 | 2.90% | 1.25% | AAA |

| TYPE OF ISSUANCE | DATE OF ISSUE | TERM (YEARS) | CURRENCY | UF AMOUNT | RATE (%) | SPREAD EQ ICP+ | CREDIT RATING |
|------------------|---------------|-----------------|----------|--------------|----------|----------------|---------------|
| | 9/23/2024 | 11.60 | UF | 0.62 | 2.62% | 1.19% | AAA |
| - | 9/24/2024 | 11.60 | UF | 0.40 | 2.62% | 1.15% | AAA |
| | 9/27/2024 | 8.60 | UF | 0.15 | 2.47% | 0.89% | AAA |
| Senior bond | 10/29/2024 | 11.42 | UF | 0.20 | 3.00% | 0.98% | AAA |
| | 11/13/2024 | 10.70 | UF | 0.20 | 2.95% | 0.98% | AAA |
| | 12/11/2024 | 9.37 | UF | 3.00 | 2.90% | 1.09% | AAA |
| | 12/17/2024 | 8.36 | UF | 0.12 | 2.97% | 0.96% | AAA |
| | | | | | | | |

→ Bonds issued in the international market 2024

| TYPE OF ISSUANCE | DATE OF ISSUE | TERM (YEARS) | CURRENCY | AMOUNT | RATE (%) | SPREAD EQ ICP+ | CREDIT RATING | REGION |
|------------------|---------------|-----------------|----------|-------------|-----------------|----------------|-----------------------------|--------|
| Private Bond | 2/2/2024 | 5у | USD | 10 million | SOFR + 1.55% | ICP +1.54% | n.a. | Asia |
| Private Bond | 2/2/2024 | 5у | USD | 10 million | SOFR + 1.53% | ICP +1.52% | n.a. | Asia |
| Private Bond | 2/6/2024 | 4у | USD | 10 million | SOFR + 1.30% | ICP + 1.53% | n.a. | Asia |
| Public bond | 2/1/2024 | PERP NC5 | USD | 500 million | 8.75% | ICP + 5.06% | Ba1 (Moody's), BB+ (S&P) | US |
| Public bond | 9/5/2024 | PERP NC10 | USD | 500 million | 7.50% | CP + 4.22% | Ba1 (Moody's), BB+ (S&P) | US |





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3.2 Governance framework

3.2.1 Ethics and (integrity)

At Bci we reaffirm our commitment to the highest ethical and regulatory standards through a comprehensive approach to detect, manage and prevent conflicts of interest, practices that may affect free competition and consumer rights, as well as risks associated with corruption, money laundering, terrorist financing and other illicit conduct contemplated in the Law on Criminal Liability of Legal Entities (Law No. 20,393). These initiatives strengthen our reputation as a transparent and trustworthy institution, promoting an ethical and sustainable business environment.



We also have a Code of Ethics, which is the basis of our culture and identity, establishing as fundamental values "integrity, respect and excellence", which guide our actions.

This code is complemented by the general applicable regulations, such as the provisions of the Securities Market, as well as compliance policies and regulations that help prevent the occurrence of violations in this area, establishing the expected behaviors of the company and its employees. In this way, the Code of Ethics becomes a central tool in the management of ethical risks, supported by a robust regulatory framework that reinforces our integrity practices. This document establishes new and demanding standards that ensure the highest levels of corporate governance and transparency, to avoid situations that could affect our reputation and the trust of shareholders, employees, suppliers, clients, and the community. This ethical framework is formed from our vision,

mission, values, common purpose, and guiding criteria. We want our ethical framework, ethical standards, regulations, and policies to meet and exceed what is required by law. This framework is built not only from the mentioned regulations and policies but also from our history, culture, and values. Although not everything is documented, our way of acting reflects this comprehensive approach, which goes beyond what is written, and is based on principles deeply rooted in our identity.

Bci has a General Compliance Program, which establishes the general guidelines that systematize the activities and processes to be carried out by the Compliance Management, with the aim of actively contributing to the prevention of violations in the areas of Crime Prevention, Free Competition, Consumer Rights, Financial Compliance, and other relevant matters, as well as communicating and guiding the expected behaviors of employees, directors, and other stakeholders.

The General Compliance Program consists of the following elements: risk management, regulatory, communication and training, execution, and control.



Some of the actions carried out within the framework of this program include:

a. Conflict of interest management:



We have implemented clear internal policies that regulate relationships between our employees, suppliers, and third parties, ensuring independence and impartiality in our operations. The applicable regulation prohibits the hiring of former public officials linked to our sector until one year after leaving their positions, with the aim of mitigating possible undue influences. Additionally, we conduct periodic audits and internal reviews to identify and manage potential conflicts, always aligning our decisions with the ethical values that guide us.

b. Defense of free competition:



We ensure that all our operations and transactions are carried out with complete transparency and adherence to market principles. Through our Free Competition Compliance Program, we provide our employees with the necessary tools to act under fair competition standards. One of the key activities of this program is training, which reinforces our ethical business culture and benefits both our clients and the community.

c. Corruption prevention:



We adopt a zero-tolerance stance towards any form of bribery or improper payment. Additionally, we provide our employees with a unique confidential channel to report any irregularities, which strengthens our early risk detection capability. As part of our innovation in 2024, this channel has been enhanced with new technologies that optimize its operation and ensure greater effectiveness in managing reports.

d. Compliance risk management:



We identify the processes that may be most exposed to breaches of legal and internal regulations, and this is carried out with the aim of detecting, analysing and assessing the risks identified, and establishing the necessary controls for their mitigation.

This evaluation materializes in the development of a Risk Matrix associated with the various Compliance Matters that form the main focus areas of the Compliance Management.

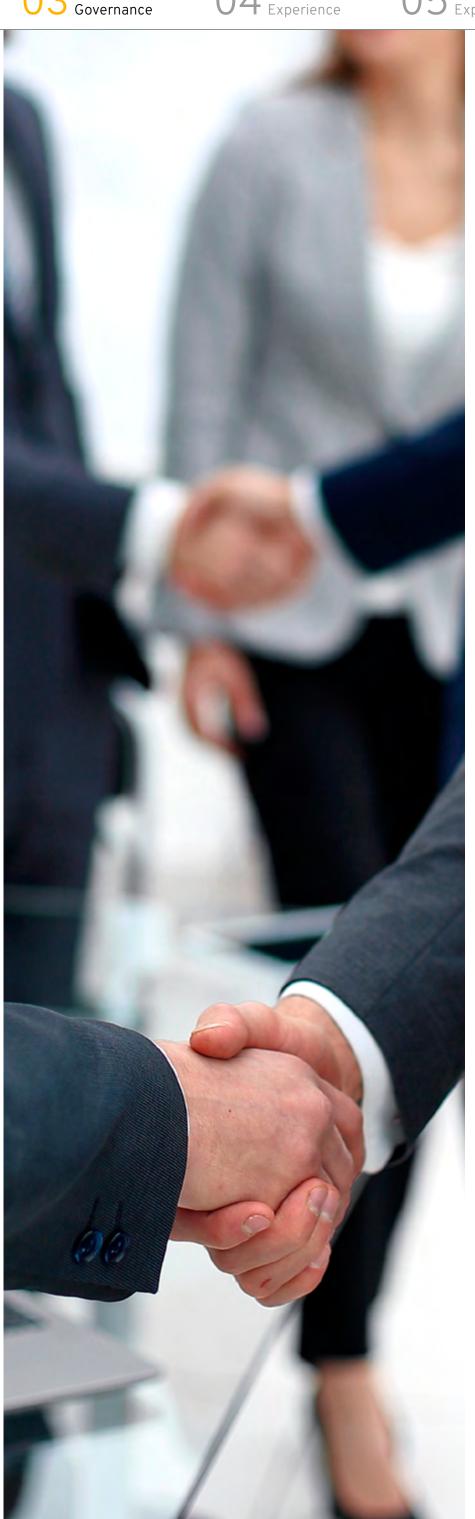
In the area of money laundering and terrorism financing prevention, we have developed a robust Prevention Program (PLAFT), based on a three-line defense model, which includes operational controls, specialized monitoring, and independent audits. Through due diligence procedures, known as "Know Your Client" (KYC), we conduct a thorough analysis of our clients and ultimate beneficiaries, ensuring the detection and management of high-risk profiles. Additionally, we use advanced technologies to cross-check data with international lists, such as OFAC and PEP, which strengthens our ability to prevent illicit activities.

Dissemination and training are key elements in our approach. We ensure that all our employees, directors, and related parties are informed and prepared to fulfill their responsibilities in these matters. Our training programs promote understanding of the risks associated with economic crimes and reinforce an organizational culture based on ethics and regulatory compliance.

Finally, we reinforce our commitment to sustainability and social responsibility, promoting practices that foster free competition and transparency. These actions underline our mission to act as industry leaders, demonstrating that business success can and should be achieved by respecting ethical values and the well-being of the communities where we operate.

With this comprehensive approach, we not only ensure compliance with current regulations but also reaffirm our commitment to creating sustainable value for our clients, shareholders, and society in general. This continuous effort positions us as leaders in promoting responsible and transparent practices.

More information on legal and regulatory compliance can be found in Annex 9.5.



3.2.2. (Corporate governance) structure

The Board of Directors is our main corporate governance body and defines the strategic guidelines of Banco Bci, ensuring their compliance in an adequate control environment.



Regarding the guarantees established by Bci for the proper direction and senior management of the company, it is stipulated in the Board's regulations that it must conduct an annual self-evaluation of its management. Additionally, for the director nomination process, we declare our commitment to respecting and promoting the principles of non-arbitrary discrimination in all areas for this process, recommending that each candidate be considered based on their capacity, experience, and track record, as well as their personal qualities.

The Chief Executive Officer is appointed by the Board, which sets their functions and powers, without prejudice to the duties and powers assigned by law and the corporate bylaws. The appointment and removal of the Chief Executive Officer must be formalized in a public deed and communicated to the Financial Market Commission (CMF). In case of absence, they are replaced by the executive(s) designated by the Board in the order of precedence determined by the Board.

Finally, our General Principles of Corporate Governance document defines how we organize ourselves to create sustainable value. Thus, we establish guidelines on diversity, independence, composition, functions, and the operation of the Board's committees.

It is important to note that this guide was developed based on our fundamental pillars: the corporate bylaws, the Code of Ethics, and current legislation, including the General Banking Law, regulations on Corporations and Securities Market, as well as the regulations of the Financial Market Commission (CMF). We also adopt the principles established by the Basel Committee on Banking Supervision, focused on promoting good corporate governance in financial sector companies.



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3.3 Board of Directors

3.3.1 Board (Activities)

The Bci Board of Directors meets regularly once a month. Additionally, it meets extraordinarily when convened by the chairman, either on their own initiative or at the request of three or more directors, subject to the chairman's assessment of the need for the meeting. If the meeting is requested by the absolute majority of the directors in office, it may be held without prior assessment.

The calendar of Board and committee meetings is defined annually by the Board, except for extraordinary meetings that may be established during the year. The agenda and background of each session are sent to the directors 24 to 72 business hours in advance.

Regular sessions last approximately five hours. This is in addition to the two weekly meetings of the Board's Executive Committee, which average two hours each. Additionally, the directors meet periodically in the other Board committees.

During the 2024 period, no official field visits were conducted by the Board members. However, as a demonstration of commitment to Bci, some directors have visited the bank's branches and facilities as part of extracurricular activities.

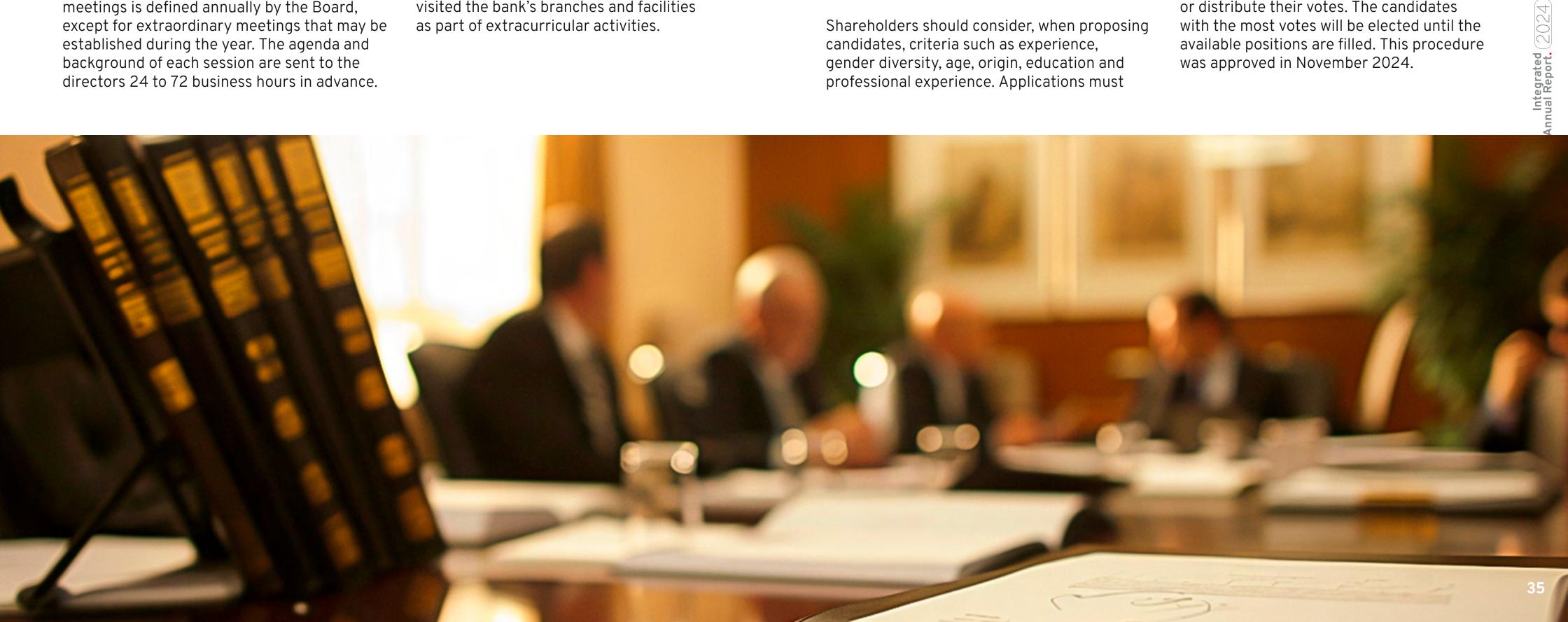
3.3.2 (Nomination and election) of directors

Bci has a procedure that aims to guarantee transparency and adequate information on the nomination and election of Directors. Any natural person who is the free administrator of his or her assets may be elected Director, provided that he or she does not incur the disqualifications of Law No. 18,046. Candidates for independent Directors must be proposed by shareholders representing at least 1% of the company's shares and submit an affidavit of compliance with requirements.

Shareholders should consider, when proposing candidates, criteria such as experience, gender diversity, age, origin, education and professional experience. Applications must

be sent to the Bank's Chief Executive Officer by email, letter or in person, with a resume and declaration of no disabilities. The bank does not verify the information provided, limiting itself to publishing it on its website.

Prior to the Shareholders' Meeting, the Chief Executive Officer will publish the list of candidates with their background. The election of Directors will be held in a single ballot, allowing shareholders to accumulate or distribute their votes. The candidates with the most votes will be elected until the available positions are filled. This procedure was approved in November 2024.





3.3.3. Training and evaluation

The subjects on which directors receive training include, among others, analysis of the markets in which the bank operates and related issues; the most relevant risks, mainly considering credit, market, and legal and regulatory changes; matters related to duties of care, confidentiality, loyalty, diligence, and information, conflicts of interest, and ways to avoid or resolve them in the best social interest; environmental and social issues, including climate change, and others that may be suggested by the directors or management.

In 2024, the directors received training on various topics, including updates of Law No. 20,393 on Criminal Liability of Legal Entities in matters of economic and environmental crimes; macroeconomic perspectives for Chile and training in free competition, as well as on data protection and cybersecurity. These topics are defined based on the contingency and need for training requested by the Board of Directors.

With regard to the evaluation of the Board of Directors, it annually develops a process of self-evaluation, both on its operation and compliance with corporate governance standards, in order to consolidate the good practices adopted and project actions that allow generating the necessary changes for better performance and the strengthening of its management and, therefore, that of the organization.

The results of this self-assessment process for 2024, which did not consider external advisors, showed a general trend of sustained improvement compared to previous years, with 97% of responses receiving the highest rating.

3.3.4. (Induction)

We have implemented a structured induction process for new directors, to ensure they fully understand the organization and its responsibilities. This process includes meetings with the Chief Executive Officer and the first report managers, who offer a comprehensive vision of the Bank's strategic and operational areas.

As part of the induction, we provide essential documentation that directors must know to perform their duties effectively. These documents include Bci's Corporate Governance Principles, the bylaws, the Board's regulations, and our corporate policies. Additionally, information is provided on the organization's main risks, mitigation strategies, strategic priorities, and the most relevant financial and non-financial metrics.

A detailed analysis of the business, competition, and key players is also offered, with the aim of equipping new directors with the necessary knowledge to make informed strategic decisions, aligned with our commitment to creating sustainable long-term value.





3.3.5 Information Access System

The Bci Board of Directors uses a platform called Convene, a secure, remote, and permanently accessible digital tool for its users, designed to store all background information, supporting documents, and minutes of meetings held during the exercise of their functions. In Convene, directors can access content and information up to 36 months old.

The maximum period for publishing Board meeting minutes in Convene is 10 business days from the date of the meeting, while the minutes of committee meetings can be published within 15 calendar days.

3.3.6 Policy on Hiring Advisors

If the Board decides to hire advisors, this must comply with the General Corporate Purchasing Policy, as there is no additional or specific policy for hiring experts to advise the Board on accounting, tax, financial, legal, or other matters related to the Corporations Law.

During 2024, our Board did not hire any external advisors.

Regarding the hiring of an independent auditor, these are subject to the "prior approval" requirement, which means that any audit service and other activities authorized for external audit firms must be approved in advance by the Board Committee. Thus, any additional service not expressly included within the scope of the external audit service must be authorized by the committee before being contracted.

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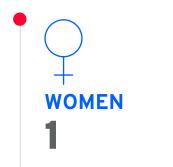
3.4 Board Composition and Committees

Our Board is composed of nine regular members, none of whom are executives of the entity, who remain in office for three years, after which they can be re-elected indefinitely. We do not have alternate directors.



In cases of crisis and if any of them ceases to hold office due to resignation or any legal cause, the Board will appoint a replacement at the first meeting following the cessation. The appointed director will hold office until the next Ordinary Shareholders' Meeting, at which time the final appointment will be made for the remaining term of the director who was replaced.

3.4.1 Directory (Indicators¹⁷)





Nationality

CHILEAN

8
[one woman]

FOREIGN

1
[argentinean]

Age range

| 41 TO 50 |
|-----------|
| YEARS OLD |
| 1 |

51 TO 60 YEARS OLD **1**

[A woman]

61 TO 70 YEARS OLD

OVER 70 YEARS OLD

Seniority in the position

LESS THAN
3 YEARS
1

3 TO 6 YEARS 6 TO 9
YEARS
2
[A woman]

9 TO 12 YEARS 1 OVER 12 YEARS 1

¹⁷ There are no directors with disabilities.

3.4.2 Directors' Remuneration

- **3.4.2.1 Board of Directors' Remuneration:** According to the agreement adopted at the 2024 Ordinary Shareholders' Meeting, the remuneration of the Directors is structured as follows.
 - a) Fixed monthly remuneration: 150 monthly tax units for each of the members of the Board of Directors, with the exception of the Chairman, who will be entitled to a fixed remuneration of 850 monthly tax units in accordance with the functions he performs on a daily basis by virtue of his position and in compliance with the special mandate conferred on him by the Board of Directors.
 - b) Remuneration for attendance: 5 monthly tax units for attendance at a meeting of the Board of Directors or committee of the Board of Directors.
 - c) Variable remuneration: 0.3% of net income considering for these purposes the average of profits corresponding to the years 2022, 2023 and 2024. The share in the profits, thus determined, will be divided by 10, assigning two tenths to the chairman of the Board of Directors, in compliance with the mandate conferred on him by the Board of Directors, and one tenth to the other directors.
- **3.4.2.2. Remuneration of the Directors' Committee:** The remuneration of the Directors' Committee is defined in accordance with the provisions of Article 50 bis of Law 18,046, which establishes that the remuneration of the directors who make up this committee may not be less than the remuneration provided for the directors plus one third of its amount. In consideration of this, the directors who make up the Bci Directors' Committee received in 2024 a fixed monthly remuneration of 50 tax units, in addition to their remuneration as directors, plus a third of what corresponds to each of the directors for variable remuneration.
- **3.4.2.3. Wage gap:** At Bci there is no difference in the remuneration of Directors that is attributable to gender. Both fixed and variable remuneration, associated with results, are the same for all members. Likewise, the remuneration for attendance at the meetings of the Board of Directors or the Committees is uniform. The variations in the total amounts respond only to this last component.



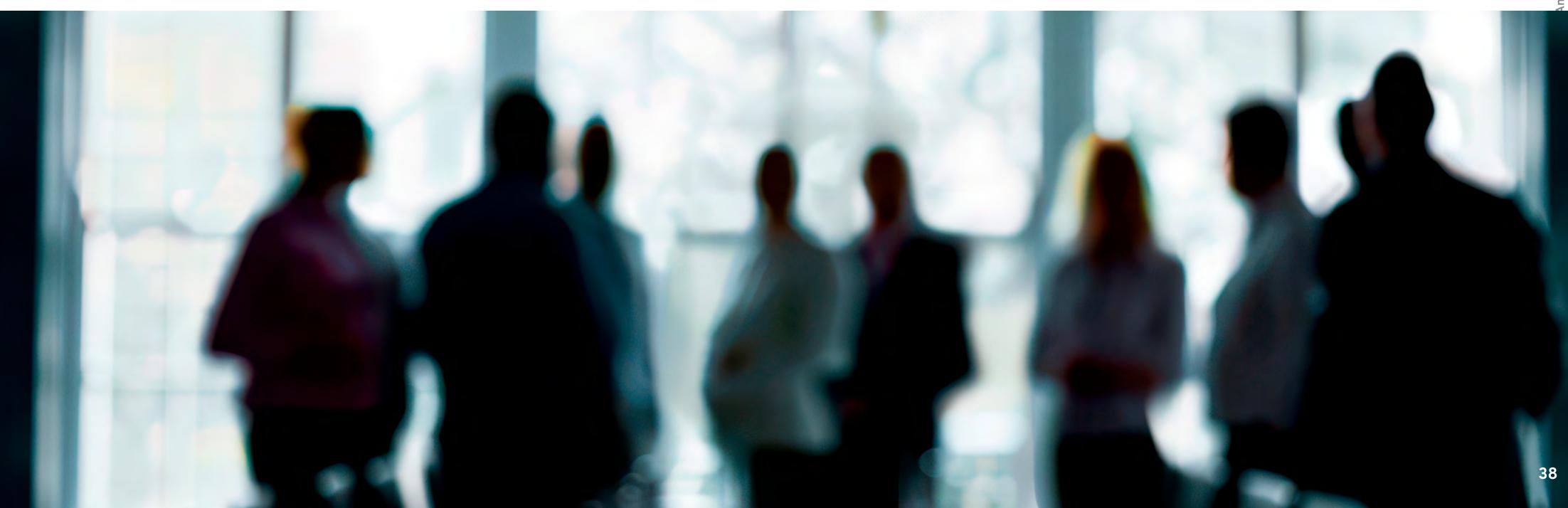
✓ Income of Board Members and Board Committee Members from their work in the corresponding committee

(Comparison with the previous year)

| | | FIXED COMPA | ANESATION | VARIABLE COM | MPENSATION | BOARD AND O MEETING | | TOTAL COMP | PENSATION |
|----------------------------------|------|---------------|---------------|---------------|---------------|------------------------|-------------|---------------|---------------|
| DIRECTOR | UNIT | 2023 | 2024 | 2023 | 2024 | 2023 | 2024 | 2023 | 2024 |
| Luis Enrique Yarur Rey | \$ | 643,081,100 | 670,573,500 | 404,736,172 | 460,986,266 | 34,732,625 | 33,237,620 | 1,082,549,897 | 1,164,797,386 |
| Juan Edgardo Goldenberg Peñafiel | \$ | 113,484,900 | 118,336,500 | 202,368,086 | 230,493,133 | 35,990,040 | 35,547,850 | 351,843,026 | 384,377,483 |
| Claudia Manuela Sánchez Muñoz | \$ | 113,484,900 | 118,336,500 | 202,368,086 | 230,493,133 | 35,648,580 | 36,890,960 | 351,501,566 | 385,720,593 |
| Hernán Orellana Hurtado | \$ | 113,484,900 | 118,336,500 | 202,368,086 | 230,493,133 | 39,142,535 | 35,565,365 | 354,995,521 | 384,394,998 |
| Ignacio Yarur Arrasate | \$ | 0 | 118,336,500 | 0 | 230,493,133 | 0 | 33,898,220 | 0 | 382,727,853 |
| Jorge Becerra Urbano | \$ | 113,484,900 | 118,336,500 | 202,368,086 | 230,493,133 | 35,671,215 | 32,924,295 | 351,524,201 | 381,753,928 |
| José Pablo Arellano Marín | \$ | 151,313,200 | 157,782,000 | 269,824,115 | 307,324,177 | 39,458,285 | 40,849,065 | 460,595,600 | 505,955,242 |
| Klaus Schmidt-Hebbel Dunker | \$ | 151,313,200 | 157,782,000 | 269,824,115 | 307,324,177 | 32,524,460 | 28,975,810 | 453,661,775 | 494,081,987 |
| Mario Gómez Dubravcic | \$ | 113,484,900 | 0 | 202,368,086 | 0 | 36,932,415 | 0 | 352,785,401 | 0 |
| Miguel Ángel Nacrur Gazali | \$ | 151,313,200 | 157,782,000 | 269,824,115 | 307,324,177 | 41,659,230 | 40,496,975 | 462,796,545 | 505,603,152 |
| Total | \$ | 1,664,445,200 | 1,735,602,000 | 2,226,048,947 | 2,535,424,462 | 331,759,385 | 318,386,160 | 4,222,253,532 | 4,589,412,622 |

Note: the \$2,535,424,462 of 2024 reported as a provision for variable remuneration will be paid in 2025, once the Balance Sheet and Financial Statements have been approved by the Ordinary Shareholders' Meeting.







3.4.3 (Board) Members



Luis Enrique Yarur Rey Chairman Regular

Joined the Board of Directors 10/21/1991

Date of appointment/ Last re-election 04/07/2022

Nationality Chilean

Year of birth

1950

Profession or occupation

Lawyer from the University of Navarra, Spain; Master's in Economics and Business Administration from the Institute of Higher Business Studies (IESE), Spain

Experience

- Chief Executive Officer of Bci for 11 years
- Director of Bci Seguros de Vida S.A. and Bci Seguros Generales S.A.
- Director of Banco de Crédito del Peru BCP
- Chairman of the Board of Empresas Jordan S.A.

Committee participation

- Executive Committee of the Board
- Corporate Finance and Risk Committee
- Sustainability and Corporate Social Responsibility Committee
- Ethics Committee
- Operational and Technological Risk Committee

Other positions in 2024

- Chairman of Empresas Juan Yarur SpA
- Empresas JY S.A., and Empresas SB S.A.
- Vice Chairman of the Association of Banks and Financial Institutions A.G., Inversiones Belén S.A., and Empresas Lourdes S.A.; Member of the Business Advisory Council of the Center for Higher Business Studies of the University of the Andes (ESE)
- Advisor to the Center for Public Studies (CEP).



Juan Edgardo Goldenberg Peñafiel Vice Chairman Regular

Joined the Board of Directors 01/31/2018

Date of appointment/ Last re-election 04/07/2022

Nationality Chilean

Year of birth 1957

Profession or occupation

Lawyer from the University of Chile.

Experience

- Professor of Civil Law at the Pontifical Catholic University of Chile
- Professor of Tax Law at the Pontifical Catholic University of Chile and the University of the Andes
- Director of Bci from March 30, 2010, to October 16, 2012

Committee participation

- **Executive Committee of the Board**
- Corporate Finance and Risk Committee
- Sustainability and Corporate Social Responsibility Committee
- **Ethics Committee**
- Operational and Technological Risk Committee

Other positions in 2024

- Partner at Goldenberg & Lagos Abogados Ltda.
- Member of the Chilean Bar Association and the Tax Commission of this trade association
- Founding member of the Chilean Institute of Tax Law
- Member of the International Section of the American Bar Association
- Member of Amcham
- Director of Empresas Copec S.A. and AntarChile S.A.



José Pablo Arellano Marín **Director** Regular

Joined the Board of Directors 03/16/2011

Date of appointment/ Last re-election 04/07/2022

Nationality Chilean

Year of birth 1952

Profession or occupation

Economist from the Pontifical Catholic University of Chile; Master's and Doctorate in Economics from Harvard University.

Experience

- National Budget Director
- Minister of Education
- **Executive President of Codelco**
- President of Foundation Chile
- Consultant for the World Bank, the Inter-American Development Bank (IDB), the International Monetary Fund (IMF), the Organization for Economic Cooperation and Development (OECD), and the United Nations.
- He has served on the board of more than 10 companies, including various industries: agroindustry, banking, energy, venture capital, shopping centers, mining, retail, insurance, television.

Committee participation

- **Executive Committee of the Board**
- **Board Committee**
- Corporate Finance and Risk Committee
- Sustainability and Corporate Social Responsibility Committee
- **Ethics Committee**
- Operational and Technological Risk Committee

Other positions in 2024

- Senior Economist at Cieplan
- Professor at the University of Chile and the Pontifical Catholic University of Chile
- Director of companies and social and educational foundations.



Jorge Becerra Urbano Director Regular



Joined the Board of Directors 06/23/2020

Date of appointment/ Last re-election 04/07/2022

Nationality Argentinian

Year of birth

1959

Profession or occupation

Industrial Engineer from the University of Buenos Aires, Argentina; MBA from IESE, University of Navarra, Barcelona, Spain; MBA Exchange Program, Kellogg Graduate School of Management, Northwestern University, USA.

Experience

- Managing Director & Senior Partner at Boston Consulting Group; Member of the International Advisory Council of Endeavor Global (USA)
- Member of the Advisory Council of Endeavor Chile
- Assistant Professor of Financial Planning at the Faculty of Engineering of the University of Buenos Aires
- Member of the International Advisory Council of IAE Business School - Argentina.

Committee participation

- Innovation and Technology Committee
- Sustainability and Corporate Social Responsibility Committee

Other positions in 2024

- Member of the Board of City National Bank of Florida, Miami, USA
- Sustainability and Corporate Social Responsibility Committee
- Member of the Board of TECHO International since 2017
- Member and Coordinator of the G12 Directors Group of ICARE since 2019
- Member of the YPO Gold Latin America Chapter and the YPO Euro Latam Chapter (Young President Organization).



Miguel Ángel Nacrur Gazali Director Regular, independent.

Joined the Board of Directors 04/03/2019

Date of appointment/ Last re-election 04/07/2022

Nationality Chilean Year of birth 1949

Profession or occupation

Lawyer from the Pontifical Catholic University of Chile.

Experience

- Legal Counsel and Minister of Faith at the Central Bank of Chile; Legal Counsel at Banco Santander Chile
- Chief Lawyer at the Superintendency of Banks and Financial Institutions
- Advisor to the Faculty of Law of the Pontifical Catholic University of Chile and Professor of the Master's in Business Law at the same university
- Member of the Study Commission for New Commercial Codification, Fifth Subcommittee on Securities and Market Regulation
- Member of the Social and Economic Order Commission
- UC Constitutional Forum.

Committee participation

- Board Committee
- Innovation and Technology Committee
- People and Culture Committee

Other positions in 2024

- Professor at the Faculty of Law of the PUC
- Expert professional at the Civil Service and representative of the Public Senior Management Council in the selection processes for second-level hierarchical public positions
- Director of the Educational Corporation Colegio Árabe
- Director of the Law Firm Nacrur Abogados Asociados
- Member of the Commission on New Commercial Codification



Hernán Orellana Hurtado Director Regular

1961

Joined the Board of Directors 01/24/2017 Date of appointment/ Last re-election 04/07/2022

Year of birth

Nationality Chilean

Profession or occupation

Electronic Civil Engineer from the Federico Santa María Technical University

Experience

Executive Director of the Telefónica R&D Center

- Dean of the Faculty of Engineering at the University Andrés Bello; Chief Executive Officer of Microsoft Chile
- Chief Executive Officer of Compaq Chile
- Director of companies such as CAP S.A., Fashion's Park S.A., Belltech S.A., and IConstruye, among others.

Committee participation

- Innovation and Technology Committee
- People and Culture Committee
- Operational and Technological Risk Committee

Other positions in 2024

- Advisor to companies in Innovation and Digital Transformation
- Director and Advisor to social and sustainable development corporations





Claudia Manuela Sánchez Muñoz Directora Regular



Joined the Board of Directors 03/22/2016

Date of appointment/ Last re-election 04/07/2022

Nationality Chilean

Year of birth

1972

Profession or occupation

Commercial Engineer from the University Adolfo Ibáñez; MBA from Harvard University.

Experience

- Dean of the Business School at the University Adolfo Ibáñez
- Analyst at McKinsey & Co. in Buenos Aires
- Associate in the Latin America Mergers and Acquisitions division of Goldman Sachs & Co. in New York
- Associate at VC Amadeus Capital Partners
- Senior Manager in the Strategy Division at Deloitte UK

Committee participation

- Executive Committee of the Board
- Innovation and Technology Committee
- People and Culture Committee

Other positions in 2024

- Director of Mall Plaza, Foundation Make a Wish Chile, and Corporación del Patrimonio Cultural de Chile
- Vice President of the Capital Markets Advisory Council, Ministry of Finance; Strategic Consultant
- Member of the International Women's Forum



Klaus Schmidt-Hebbel Dunker Director Regular, independent.

Joined the Board of Directors 11/22/2016

Date of appointment/ Last re-election 04/07/2022

Nationality Chilean

Year of birth 1955

Profession or occupation

Ph.D. in Economics from MIT; Commercial Engineer and Master's in Economics from the Pontifical Catholic University of Chile

Experience

- Chief Economist at OECD, Paris
- Director of the Economic Department at OECD, Paris
- Chairman of the Fiscal Advisory Council of Chile
- Manager of Economic Research at the Central Bank of Chile
- Principal Economist at the World Bank, Washington, DC
- Chairman of the Financial Advisory Committee of Chile's Sovereign Funds
- General Director of Grupo Res Publica Chile
- President of the Chilean Economic Society
- President of the Monetary Club

Committee participation

- **Board Committee**
- Corporate Finance and Risk Committee
- Operational and Technological Risk Committee

Other positions in 2024

- Full Professor at the University of Development
- Full Professor at the Pontifical Catholic University of Chile
- Consultant, Advisor, Counselor, and Director of corporations, associations, foundations, and private and public councils
- Columnist and Speaker



Ignacio Yarur Arrasate **Director** Regular

Joined the Board

Date of appointment/ Last re-election 04/09/2024

Nationality Chilean

of Directors

01/01/2024

Year of birth 1974

Profession or occupation

Lawyer from the Pontifical Catholic University of Chile and MBA from IESE, Spain.

Experience

• 20 years of experience at Banco Bci, developing and leading key units of the financial business, such as Retail Banking, Wholesale Banking, Private Banking, MACH, Data Analytics

Committee participation

- Executive Committee of the Board
- Sustainability and CSR Committee
- Corporate Finance and Risk Committee
- People and Culture Committee

Other positions in 2024

Director of Enseña Chile, Foundation YA, Chile Women Foundation, Foundation Lago Colico, MAS Analytics, Empresas Jordan, and Empresas Juan Yarur, among others



✓ Knowledge, Skills, and Experience Matrix of Board Members 2024

| | LUIS ENRIQUE YARUR REY | JUAN EDGARDO GOLDENBERG PEÑAFIEL | JOSÉ PABLO ARELLANO MARÍN | JORGE BECERRA URBANO | IGNACIO YARUR ARRASATE | MIGUEL ÁNGEL NACRUR GAZALI | HERNÁN ORELLANA HURTADO | CLAUDIA MANUELA SÁNCHEZ MUÑOZ | KLAUS SCHMIDT- HEBBEL DUNKER |
|-------------------------------------|---------------------------|-------------------------------------|------------------------------|-------------------------|---------------------------|-------------------------------|----------------------------|----------------------------------|---------------------------------|
| Financial sector | | | | | | | | | |
| Asset management and custody | 0 | | 0 | 0 | 0 | | | | 0 |
| Commercial Banking | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |
| Consumer Finance | 0 | 0 | 0 | | 0 | | | | 0 |
| Insurance | 0 | | 0 | 0 | 0 | 0 | | 0 | |
| Investment Banking and Brokerage | 0 | 0 | | | 0 | | | | |
| Mortgage Finance | 0 | 0 | 0 | | 0 | 0 | | | |
| Stock and Commodity Exchanges | 0 | | 0 | | 0 | 0 | | | |
| Other economic sectors | | | | | | | | | |
| Energy | | | 0 | 0 | | | | | 0 |
| Materials | | | 0 | | | | 0 | | |
| Industry | | 0 | | | | | 0 | | |
| Basic Consumer Goods | 0 | 0 | 0 | | 0 | | | 0 | |
| Non-essential Consumer Goods | 0 | | 0 | | | | 0 | 0 | |
| Healthcare | 0 | | | | | | | | |
| Information Technology | | | | | | | 0 | | |
| Communications | | | 0 | | | | | | |
| Utilities | | | 0 | | | | | | 0 |

| | LUIS ENRIQUE YARUR REY | JUAN EDGARDO GOLDENBERG PEÑAFIEL | JOSÉ PABLO ARELLANO MARÍN | JORGE BECERRA URBANO | IGNACIO YARUR ARRASATE | MIGUEL ÁNGEL NACRUR GAZALI | HERNÁN ORELLANA HURTADO | CLAUDIA MANUELA SÁNCHEZ MUÑOZ | KLAUS SCHMIDT- HEBBEL DUNKER |
|--|---------------------------|-------------------------------------|------------------------------|-------------------------|---------------------------|-------------------------------|----------------------------|----------------------------------|---------------------------------|
| Corporate areas | | | | | | | | | |
| Information Technology | | | | 0 | 0 | | 0 | | |
| Corporate Finance | 0 | | | | 0 | | | 0 | 0 |
| Human Resources | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| Legal | 0 | 0 | | | 0 | 0 | | | 0 |
| Senior Management | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Audit and Compliance | | | | | | 0 | | | |
| Marketing | 0 | | | 0 | 0 | | | | |
| Research/Strategy | 0 | | 0 | 0 | 0 | | | 0 | 0 |
| Risk Management | 0 | | 0 | | 0 | 0 | | | 0 |
| Education | | | | | | | 0 | 0 | 0 |
| Cybersecurity | | | | | | | 0 | | |
| Sustainability | | | | 0 | | | | | 0 |
| Public Finance | | | 0 | | | | | | 0 |
| International Finance | | | 0 | | | | | | 0 |
| Financial Regulation and Capital Markets | | | | | | 0 | | | |

Integrated Annual Report.

3.4.4 Board Committees

Analyzes and proposes to the Board of Directors the general policies on management and administration of financial, credit, operational risk and control of investment in subsidiary companies It sets the position limits of loans and financial investments in the country and abroad; examines information from different economic sectors. **↗** Executive Committee setting the credit and financial exposure limits of the Board of Directors applicable to each of them **Members 2024**¹⁸ Defines the opening and closing of branches • Luis Enrique Yarur Rey • Juan Edgardo Goldenberg Grants powers Peñafiel · José Pablo Arellano Marín • Ignacio Yarur Arrasate • Claudia Manuela Sánchez Muñoz. Approves donations and other contributions The other directors act

as alternate members.

 It knows, resolves and approves all those matters necessary for the operation of the Institution, which are not within the exclusive competence of the Board of Directors

It decides on the Bank's credit and

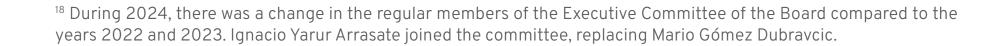
Frequency of sessions:

Twice a week (Tuesdays and Thursdays).

Sessions held in 2024:

financial operations

78 sessions





→ Innovation and Technology Committee

Current members from 2022 to 2024

- Luis Enrique Yarur Rey
- Jorge Becerra Urbano
- Miguel Ángel Nacrur Gazali
- Hernán Orellana Hurtado
- Claudia Manuela Sánchez Muñoz

The other directors act as alternate members.

Reviews and approves the Bank's strategy, technology architecture, and technology master plan, as well as the technology security strategy and plan

Monitors the correct materialization of the defined technological strategy

Directs, together with the General Management, the initiatives of exploration and adoption of new technologies that allow innovation for clients, through their application in products and systems that enhance Bci's competitiveness

Frequency of sessions:

5 times a year

Sessions held in 2024:

5 sessions



It reviews the reports from external auditors, the balance sheet, and the financial statements presented by the Bank's management, issuing a prior statement before their presentation to shareholders for approval

> Proposes to the Board the external auditors and risk classifiers to be suggested to shareholders for appointment

> > examines the background related to the operations referred to in Title XVI of the Corporations Law (related party transactions)

→ Directors Committee

Current members from 2022 to 2024

- Klaus Schmidt-Hebbel Dunker (director independiente, presidente del Comité de Directores)
- Miguel Ángel Nacrur Gazali (director independiente)
- José Pablo Arellano Marín

Becomes aware of and informs itself about significant risks detected or confirmed as a result of internal audits, along with the reviews conducted by the Internal Audit Management, analyzing the action plans that have been defined or are in execution to resolve them

Meets annually with external risk classifiers to analyze the reports, content, and evaluation procedures;

Analyzes the reports on inspection visits, instructions, and presentations made by the Financial Market Commission, as well as the progress in executing the compliance plans for the observations raised;

Approves and periodically monitors compliance with the annual Internal Audit plan

Learns about the results of the application of policies on the crime prevention program and other compliance programs, as well as the risk self-assessment process; is periodically informed about the work of the Anti-Money Laundering Program (PLAFT)

Examines the remuneration and compensation systems for managers and key executives, among others

Frequency of sessions:

Twice a month

Sessions held in 2024:

26 sessions

Sustainability and Corporate Social **Responsibility Committee**

Members 2024¹⁹

- Luis Enrique Yarur Rey
- Juan Edgardo Goldenberg Peñafiel
- José Pablo Arellano Marín
- Jorge Becerra Urbano
- Ignacio Yarur Arrasate

The other directors act as alternate members.

The Sustainability Committee is responsible for providing strategic direction on ESG criteria, that is, environmental, social, and governance matters, ensuring the strategy is followed within the organization and in relation to its stakeholders.

Defines the strategic direction, guides management, approves action frameworks and criteria that govern sustainability in the Bank.

It proposes organizational structures, processes, and impact metrics, as well as efficient controls for the correct and timely adoption of business decisions and the creation of a sustainability culture.

Frequency of sessions:

4 times a year

Sessions held in 2024:

3 sessions

¹⁹ During 2024, there was a change in the regular members of the Sustainability and Corporate Social Responsibility Committee compared to the years 2022 and 2023. Ignacio Yarur Arrasate joined the committee, replacing Mario Gómez Dubravcic.



Integrated 2024



It reviews commercial exposures and market risks of the trading desks

Informs and controls the strategies of the ALCO Committee

Understands and reviews the active and passive structure of the balance sheet, short and long-term funding strategy, currency and term gaps, market information and projections (inflation, rates, and currencies);

→ Finance and Corporate **Risk Committee**

Members 2024²⁰

- Luis Enrique Yarur Rey
- Juan Edgardo Goldenberg Peñafiel
- José Pablo Arellano Marín
- Ignacio Yarur Arrasate
- Klaus Schmidt-Hebbel Dunker

The other directors act as alternate members.

Understands and approves the interest rate, inflation, and currency strategy, and current trading positions, as well as the portfolio strategy and current position of local and external investments;

Understands and approves the capital budget and Basel capital projections, among others

In the Risk area, regarding the Bank, as well as its national and international subsidiaries and branches abroad, it examines the evolution of the Risk Tolerance or Risk Appetite indicators defined for the Bank and its subsidiaries

Examines the evolution of the main risk management indices for credit, financial, operational, and compliance risks; informs itself about the behavior of regulatory risk models, reviews the behavior of provisions and write-offs based on profitability and risk, by product and by banking, and its comparison with the competition

Verifies compliance with policies, internal limits, and main variations of financial, credit, operational compliance risks, along with their alignment with the policies defined by the parent company

Verifies and reviews the conformity of compliance programs, including AML/BSA matters, and the Financial Compliance area, among others

Frequency of sessions:

Once a month, except February.

Sessions held in 2024:

11 sessions

Operational and Technological **Risk Committee**

Members 2024

- Luis Enrique Yarur Rey
- Juan Edgardo Goldenberg Peñafiel
- José Pablo Arellano Marín
- Hernán Orellana Hurtado
- Klaus Schmidt-Hebbel Dunker

The other directors act as alternate members.

The Operational and Technological Risk Committee is responsible for understanding the Bank's operational and technological risk management program, as well as the results of its execution. The risks considered include: operational risk, external fraud, information security, cybersecurity and technological risk, business continuity, risk in outsourced services, and data protection.

Frequency of sessions:

3 times a year

Sessions held in 2024:

3 sessions

The management program and the results of its execution are presented to the Committee as follows: (i) Risk appetite, evolution of indicators, and management of action plans to ensure risks are within the established appetite; and (ii) Operational and technological risk management programs, progress, execution results, implementation of action plans for continuous improvement and risk reduction.





²⁰ During 2024, there was a change in the regular members of the Corporate Finance and Risk Committee compared to the years 2022 and 2023. Ignacio Yarur Arrasate joined the committee, replacing Mario Gómez Dubravcic.

→ People and Culture Committee

Members 2024²¹

- Luis Enrique Yarur Rey
- Ignacio Yarur Arrasate
- Miguel Ángel Nacrur Gazali
- Hernán Orellana Hurtado
- Claudia Manuela Sánchez Muñoz

The other directors act as alternate members.

Reviews and resolves the strategy and general compensation policies applied in the company, including salaries, bonuses, and benefits by employee segments and their comparison with the industry

Frequency of sessions:

3 times a year

Sessions held in 2024:

3 sessions

对 Ethics Committee

Current members from 2022 to 2024

- Luis Enrique Yarur Rey
- José Pablo Arellano Marín
- Juan Edgardo Goldenberg Peñafiel

Permanent assistants

- Eugenio von Chrismar Carvajal
- Pablo Jullian Grohnert
- Fernando Carmash Cassis
- Premio Juan Yarur Lolas
- Premio Jorge Yarur Banna
- Premio Perfil Bci.

Interprets the provisions of the Code of Ethics and clarifies the correct meaning, scope, and extent of its various sections

Safeguards the organizational ethical culture, provides an ethical perspective on internal practices through deliberations based on values and criteria that guide the resolution of conflicts and ethical concerns arising from daily work at Bci Corporation

Suggests, advises, and warns about actions to consider and implement, according to the specifics of each case, and applies action criteria consistent with Bci's ethical framework

Defines general application criteria to stimulate organizational learning, recognizing and promoting good ethical practices while inhibiting practices considered unethical or that may generate trust breaches.

Frequency of sessions:

3 times a year

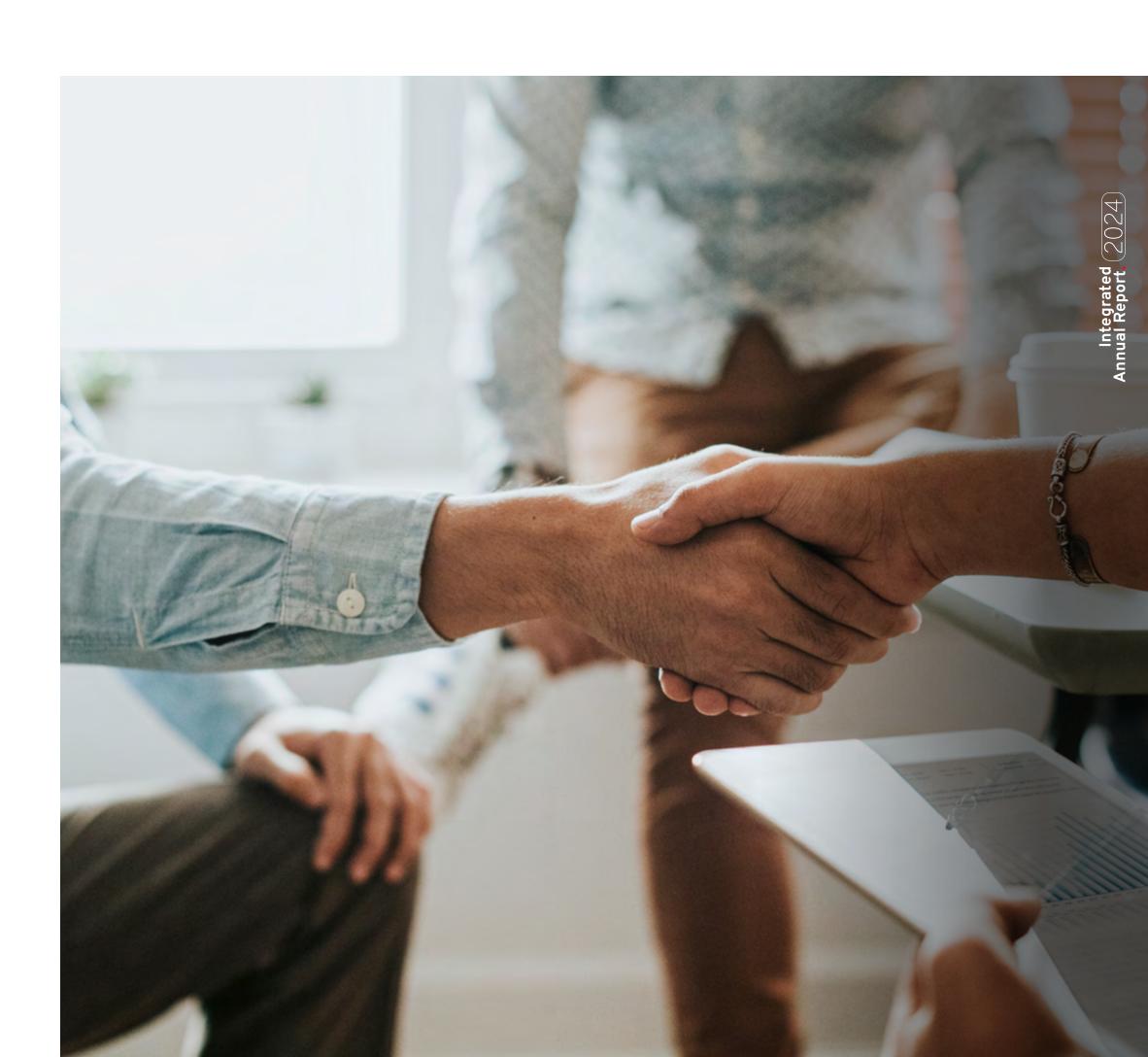
Sessions held in 2024:

3 sessions

²¹ During 2024, there was a change in the regular members of the People and Culture Committee compared to the years 2022 and 2023. Ignacio Yarur Arrasate joined the committee, replacing Mario Gómez Dubravcic.

3.4.5 Hiring Committee Advisors

Regarding the contracting of consultancies and expenses that the Committees may incur, the General Corporate Procurement Policy governs. It states that the contracting of consultancies must be managed through the Corporate Purchasing Management, which, among other issues, reviews the existence or relationships with Politically Exposed Persons (PEPs), the amounts of the consultancies and, eventually, validates the processes of direct assignments, tenders or quotations of services requested from different advisors, to resolve between one or the other.



XBci

3.5 Senior executives

The Bci group has 12 senior executives with extensive experience in the financial market.



Eugenio von Chrismar Carvajal Chief Executive Officer

RUT 6.926.510-3

Appointment 03/17/2015

Profession Civil Engineer from the University of Santiago, Chile.



Fernando Carmash Cassis General Counsel

RUT 7.663.689-3

Appointment 01/01/2016

Profession Attorney from the Pontifical Catholic University of Chile.



Rodrigo Corces Barja Retail Ecosystem **Division Manager**

RUT 10.243.251-7

Appointment 09/01/2016

Profession Industrial Civil Engineer from the Pontifical Catholic University of Chile and MBA from IESE, Spain.



Javier Moraga Klenner Investment and Finance Division Manager

RUT 10.739.385-4

Appointment 07/01/2015

Profession Commercial Engineer from the University of Chile, Bachelor in International Economics from Universität Mannheim, Germany, AMP from University of Los Andes - IESE, EDP from Wharton,

University of Pennsylvania.



Gerardo Spoerer Hurtado Wholesale & Investment **Banking Division Manager**

RUT 10.269.066-4

Appointment 09/01/2016

Profession Commercial Engineer from the University of Chile, MBA and AMP from IESE, University of Navarra, Spain.



Diego Yarur Arrasate Corporate and International Development Division Manager

RUT 10.667.871-5

Appointment 09/01/2016

Profession Commercial Engineer from the Pontifical Catholic University of Chile and MBA from Columbia University.



Patricio Subiabre Montero Operations & Technology Manager

RUT 6.966.517-9

Appointment 09/01/2015

Profession Industrial Civil Engineer from the Pontifical Catholic University of Chile.



Antonio Le Feuvre Vergara Corporate Risk Manager

RUT 7.438.369-6

Appointment 07/01/2010

Profession Commercial Engineer from the University of Chile, MBA from Adolfo Ibáñez University, ESE Adolfo Ibáñez University PDE.



Pablo Jullian Grohnert Corporate People Management Manager

RUT 6.461.785-0

Appointment 08/16/2006

Profession Commercial Engineer from Diego Portales University.



Claudia Ramos Arellano Corporate Data & Analytics Manager

RUT 7.674.948-5

Appointment 01/01/2024

Profession Industrial civil engineer from the University of Chile.



José Luis Ibaibarriaga Martínez

Planning and Financial **Control Manager**

RUT 6.785.528-0

Appointment 07/01/2015

Profession Auditor Accountant from the University of Chile, Executive MBA from Adolfo Ibáñez University and CFO Leadership Program, Harvard University.



Ximena Kutscher Taiba **Controller Manager**

RUT

7.799.138-7

Appointment 06/01/2012

Profession Auditor Accountant from IEB -University of Santiago, MBA from IEDE, Spain. Diploma in Quality and Productivity Management, Strategic Implementation for Digital Transformation / Catholic University AMP / University of Los Andes.

Integrated 2024



3.5.1 (Branch) executives

The Bci Group has 14 managers from international and national subsidiaries.

Jorge Javier González Echazabal CEO & Vice Chairman de City National Bank of Florida



RUT G524-430-65-347-0

Appointment 07/01/2009

Profession Bachelor of Science in Finance and International Business de la Florida International University and Graduate of the Kenan-Flagler Business School Executive Leadership Training Program -University of North Carolina.

Víctor Aguilar Zaforas Chief Executive Officer of Bci Factoring S.A.



RUT 14.671.566-4

Appointment 10/01/2016

Profession

Master's in Economics and Business administration from IESE, Spain and Bachelor of Business Administration from Drury University.

Claudia **Torres Brickell Chief Executive** Officer ofBci Asset Management **Administradora General** de Fondos S.A.



RUT 13.549.466-6

Appointment 06/01/2021

Profession Commercial Engineer from the Pontifical Catholic University of Chile, MBA from the University of Chile and AMP (Advanced Management Program) from ESE Business School, University of the Andes.

Luis Felipe **González Holmes Chief Executive** Officer of Bci Asesoría Financiera S.A.



RUT 10.470.584-7

Appointment 01/01/2018

Profession Commercial Engineer and Master's in Finance from the University of Chile.

María Alejandra López Acuña **Chief Executive** Officer of Bci **Corredores** de Seguros S.A.



RUT 13.050.022-6

Appointment 06/01/2021

Profession Industrial Civil Engineer from the Metropolitan Technological University, MBA from Adolfo Ibáñez University.

Pilar Pérez Carmona **Chief Executive** Officer of SSFF Corredores de Seguros y Gestión Financiera Limitada



RUT 12.107.826-0

Appointment 12/01/2018

Profession

Commercial Engineer from Adolfo Ibáñez University and Master's in Marketing from Adolfo Ibáñez University.





RUT 12.662.155-8

Appointment 06/01/2021

Profession Commercial Engineer and Master's in Finance from Adolfo Ibáñez University.

Paula García Cuesta **Chief Executive Officerof Servicios** de Normalización y Cobranza Normaliza S.A.



RUT 8.318.339-K

Appointment 05/01/2019

Profession Commercial Engineer from the University of Santiago, Chile.



Juan Pablo Donoso Cocq Administration and Operations Manager of Bci Securitizadora S.A.

RUT 9.616.423-8

Appointment 01/01/2001

Profession Commercial Engineer, major in Economics, from the University of Chile.

Rafael Mardones de la Cerda **Chief Executive** Officer of Lider Bci **Servicios Financieros**



RUT

12.140.585-7

Appointment 02/15/2023

Profession Commercial Engineer from the Pontifical Catholic University of Chile.

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Francisco Javier **García Pinochet Chief Executive** Officer of Bci **Corredores de Bolsa** de Productos S.A.



RUT 9.497.814-9

Appointment 08/01/2015

Profession

Forestry Engineer from the University Mayor, Executive master's in finance from Adolfo Ibáñez University and Master's in Business Administration from the Pontifical Catholic University of Chile

María Grisel Vega **Chief Executive** Officer (Bci Miami)



RUT 90034-6

Appointment 07/01/2006

Profession

Business Administration with a major in Accounting from the University of Miami / Senior Executive Program IESE.

Carlos **Martin-Donadio CEO de Bci Securities**



RUT 595451085

Appointment 01/09/2023

Profession

BS Business Administration & Philosophy, Saint Michael's College, Colchester, Vermont, EE.UU.

Gonzalo Camargo Cárdenas **Chief Executive** Officer of Bci Peru



RUT 90052-4 **Appointment** 08/01/2020

Profession

Economist from the Pontifical Catholic University of Peru, Master from the Center for Monetary and Financial Studies (CEMFI Banco de España) and Doctorate from the Pontifical Catholic University of Peru.





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3.5.2 Compensation Policy

Our compensation strategy is reviewed at least twice a year in the People and Culture Committee and, additionally, once a year in the Directors Committee.

Among the financial metrics used to define the variable compensation for the CEO are: profit (after taxes), Corporate Sustainability Index, Client Experience measured through the NPS indicator, and Corporate Engagement results.

Both the CEO of Bci and the executive team have guidelines for long-term deferred bonuses, considering a period of three years for these purposes. This bonus is linked to the company's results, not the stock value over time. There is no clawback clause for this bonus.

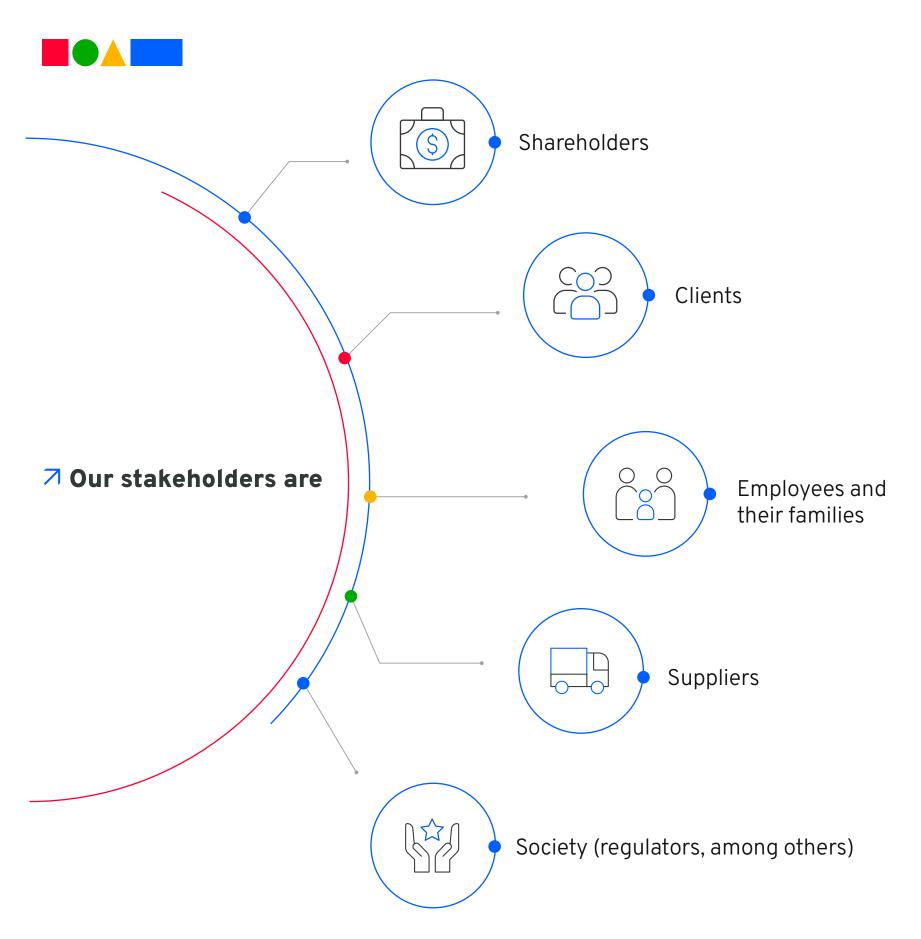
3.5.3 Succession Plan

The succession plan aims to ensure continuity in strategic positions, reduce the impact of potential changes, and ensure the organization has the necessary talent to face future challenges. At Bci, the succession plan follows the same process as our corporate talent management strategy. Each year, the Management Committee, comprised of the CEO and direct reporting managers, uses a methodology that allows us to identify and prepare potential successors for key roles in advance. This approach also helps us mitigate development gaps, ensuring that talent is equipped with the necessary skills and competencies.



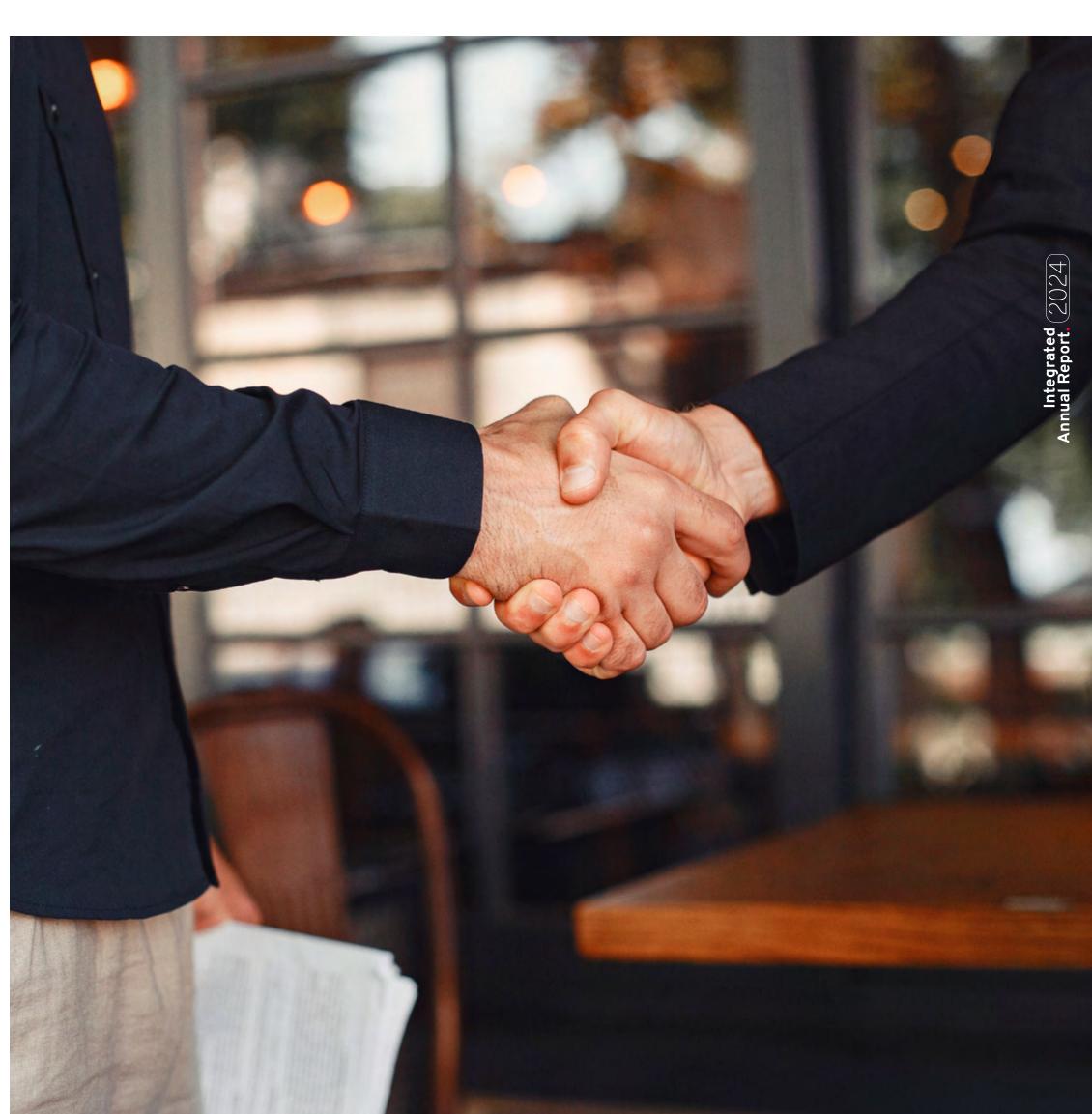
3.6 Management and relationship with stakeholders

The relevance of our stakeholders is intrinsically linked to our mission. These relationships are essential for Bci, as they contribute to strengthening mutual trust, fostering innovation in our processes and services, and promoting sustainable growth.



The Corporate Affairs and Sustainability Management is responsible for diagnosing, creating, managing, articulating, and maintaining relationships with societal stakeholders. Additionally, the relationship with employees and clients is led by the People Management and Client Experience Management, respectively, while interaction with investors is managed by Bci's Investor Relations Management. Finally, the Purchasing Management is responsible for maintaining relationships with suppliers.





3.6.1. Relationship with stakeholders

To maintain permanent and timely contact with our stakeholders, we have a variety of engagement instances and/or communication channels designed to respond fluidly and promptly to their diverse needs.

Stakeholder group: Society

ENGAGEMENT INSTANCES

- Corporate listening processes
- Corporate website
- Corporate citizenship actions
- Contact channels

MATERIAL TOPICS

Climate strategy

- Sustainable finance
- Financial empowerment
- Human rights
- Social innovation in vulnerable communities
- ESG transparency and trust
- Digital and physical security
- Ethical culture

POLICIES AND PROGRAMS

- Corporate Citizenship Strategy
- Human Rights Management System
- Bci Tax Policy
- Operational Eco-efficiency Policy and Plan
- Sustainable Financing Policy
- General Framework for Sustainable Financing
- Adherence to TCFD, UNEP FI and NZBA

Stakeholder Group: **Regulator**s

- Hearings within the framework of the Lobby Law and the Transparency Law
- Usual inspection processes
- Attention to complaints and services
- Periodic reports requested by regulatory entities: CMF, Central Bank of Chile, National Economic Prosecutor's Office, SERNAC, SII and UAF
- Ethical culture
- Inclusive economic development
- Climate strategy
- Sustainable finance
- Data management
- Digital and in-person security
- Human rights
- Diversity, equity, inclusion and equal opportunities
- ESG transparency and trust

- Commercial and Business Policies
- Risk Management Policies
- Money Laundering and Terrorist Financing Prevention Policy
- Anti-Corruption Policy
- Human Rights Policy
- General Framework for Sustainable Financing
- Corporate Sustainability Policy

Stakeholder group: Suppliers

- Supplier Portal
- Lecture series
- Annual recognition ceremony
- ESG impact measurement
- Contact channels

- Ethical culture
- ESG transparency and trust
- Digital and in-person security
- Sustainable finance
- Financial empowerment
- Diversity, equity, inclusion and equal opportunities
- Commitment to pay in less than seven business days to 99% of documents received
- Purchasing Policy
- Sustainable Supplier
 Development Program
- Application of the Impact Assessment B model
- Sustainability accelerator for suppliers

ENGAGEMENT INSTANCES

Stakeholder group: Shareholders

- Shareholders' Meeting
- Monthly conferences
- Contact with the Investor Relations team
- Contact channels
- Quarterly Earnings Reports
- Sitio web Investor Relations

MATERIAL TOPICS

- Risk management
- Ethics
- Compliance
- Human rightsCybersecurity
- Sustainable financing
- Profitability, efficiency

POLICIES AND PROGRAMS

- Market Disclosure Information Management Manual
- Investor Relations Program
- Corporate Governance
 Principles Declaration
- Recommendations on Bci director election processes
- Online voting system in
- Shareholders' meetings²²

Stakeholder group: Clients

- Branches
- Active listening processes
- Social media
- Valor Pyme
- Valor Pyme TV
- Talks and events to clients
- Visits to wholesale clients in their companies
- Contact channels

- Digital and in-person security
- Personal data management
- Innovation, experience and digitalization of services
- Financial empowerment
- Ethical culture
- Sustainable finance
- Human rights

- Bci Privacy Policy
- Valor Pyme ProgramNace Center
- 11000 0011

Stakeholder group: Employees

- Communication from the Chief
 Executive Officer with all employees
- Corporate Studies
- Bci World Website
- Discussions
- Ethics workshops
- Trusted channels
- Corporate recognitions and celebrations
- Shared learning spaces

- Talent attraction and retention
- scarce
- Diversity, equity, inclusion and
- Equal Opportunities
- Corporate integration of the
- sustainability
- ESG transparency and trust

Diversity and Inclusion Policy

Employee Experience Model

- Bci Reconoce
- BCI Academy
- Connect Leader
- Women's Leadership ProgramDevelopment Offer Program
- Specialist
- Hybrid Work Program

²² LThe Company's directors will be elected in a single election, which will be conducted in one unified online vote through the EVOTING platform. You can find more details about the platform by clicking <u>here</u>. The resolutions made by the ordinary shareholders' meeting are publicly accessible and available to the public on the Bank's Investor Relations portal

CONTACT CHANNELS



Society and regulators

At Bci we promote a corporate governance that prioritizes a constant and transparent link with society and regulatory entities, responding in a timely manner to their concerns. We have a process of continuous improvement in our communications to the market, reviewed quarterly or as necessary, managed by the Market Disclosure Committees under the guidelines of Pillar 3 of Basel III. This ensures clarity, completeness, and relevance in our disclosures, strengthening trust and access to key information for our stakeholders.



Suppliers

Supplier Portal

Supplier service contact: proveedores@bci.cl



Shareholders

Investor Relations Portal

Investor Relations Contact: Investor_Relations_Bci@bci.cl



Employees

Main Desk: 22692 7000

Chatbot:

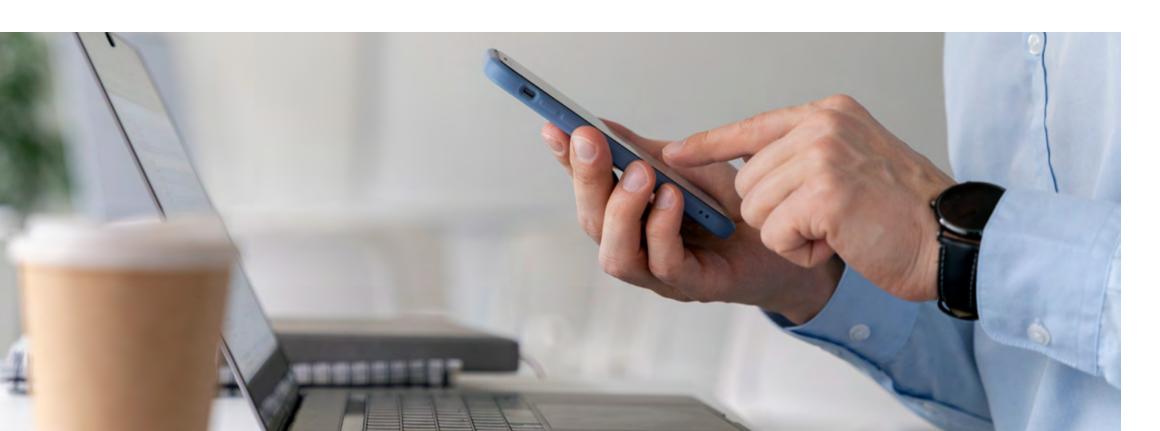
https://www.bci.cl/personas

Trust Channel In-person: Av. El Golf 125, Las Condes, Santiago



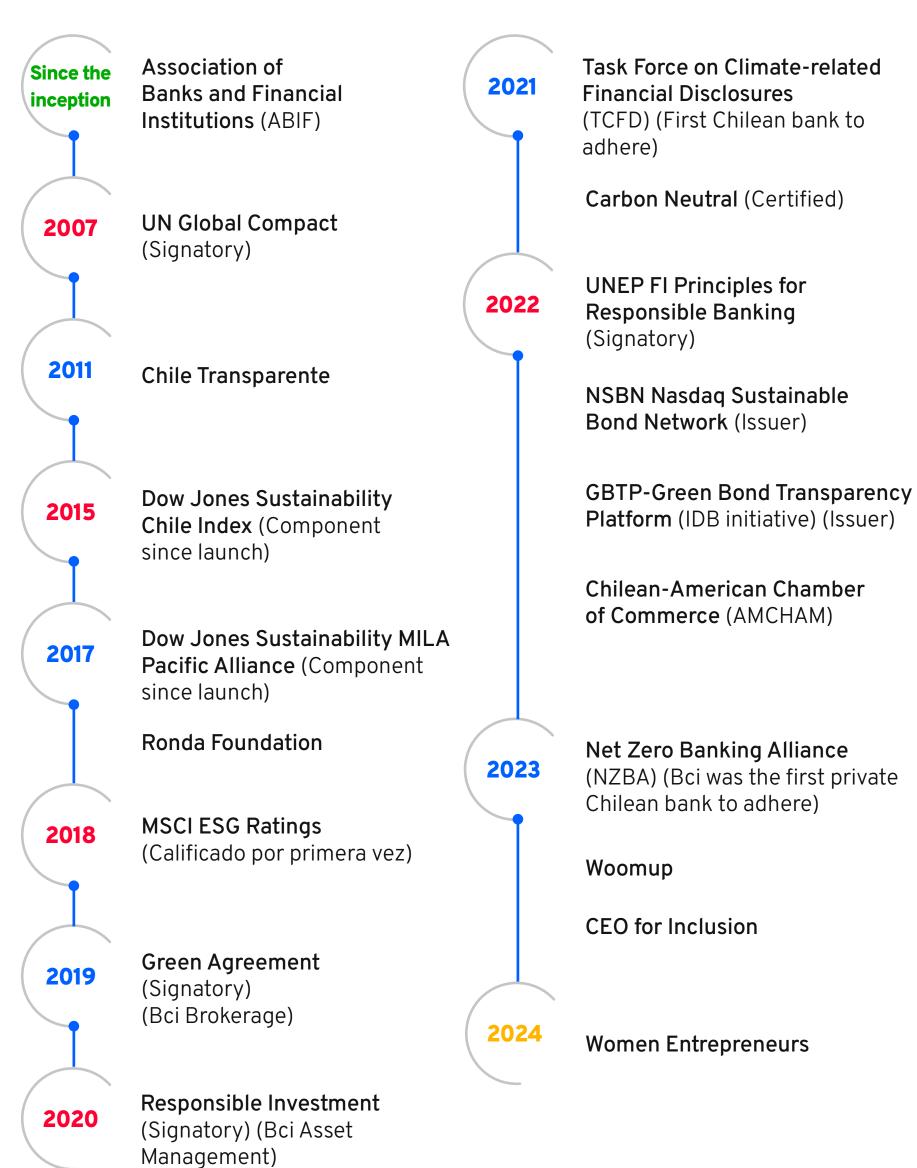
Clients

Client Service Channel



3.6.2. Membership of (guilds, associations or other organizations)

To promote collaborative work, co-construction, and/or joint learning, we adhere to various organizations that contribute to Bci's strategy.



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For Bci, clients are the foundation of the institution's success, and therefore, commercial relationships with them must be maintained with a long-term perspective. We believe that people are at the center of all human activity and seek to connect with the emotions, feelings, and aspirations of our clients, so that each interaction is a memorable experience. Only in this way can we form lasting bonds of trust with clients, encouraging them to recommend us, increase their business with us, and remain loyal to Bci. This is what we call Client Experience, and it is the Bci strategy that allows us to differentiate ourselves from the competition sustainably.



Our differentiating offer, with which we aspire to build a better future for all, is based on three fundamental pillars: Unique Benefits, Memorable Experience, and Expert Advice. These elements allow us to offer comprehensive and personalized solutions that generate real value and reinforce our connection with each client.



Daring to go beyond and deliver differentiating benefits that generate value for our clients at all moments of their lives.

Memorable Experience Daring to put the client at the center, anticipating and delivering a simple, close, and personalized solution that meets their needs, wherever they are.

Expert Advice

Daring to put knowledge and experience at the client's disposal, advising them comprehensively and timely so they can achieve their dreams and life goals.





4.1. Business units

4.1.2 Retail ecosystem

Personal Banking

To reach 10 million clients in the next two years, we have strengthened our financial solutions platform for SMEs and individuals, aiming to have a unique vision of the client, deliver solutions promptly, and create an experience that meets each person's needs through all client channels.



In 2024, we are transforming the way we interact with our clients, aligning with our digital-first strategy to offer a more human and resolutive experience. In 2024, we executed the first stage of this project, which included the conversion of 19 branches with a total plan budget of 70 million dollars.

This model seeks to optimize our clients' time and provide precise information through the attention of executives and kiosks designed to resolve inquiries quickly and efficiently. We also implemented stations with computers that facilitate access to our digital channels.

Thinking of entrepreneurs, the plan includes the creation of a "Zona Nace" in seven of our main branches: Antofagasta, Concepción, Viña del Mar, Puerto Varas, Temuco, Punta Arenas, and the newly inaugurated one in Nueva Providencia, thus reinforcing our commitment to supporting emerging businesses throughout the country.



Main achievements 2024

Opening of 180,000 new digital accounts

2 10% growth in AUM investments, surpassing MM\$ 8,000 in AUM in 2024.

Contribution to a low-carbon economy through Green Mortgage Loans, financing over 80,000 million in 2024.

Leadership in the auto insurance market share, maintaining the top position throughout 2024.

Net operational income grew 21% YoY.

At year-end, MACH has 820,000 current accounts and 245,000 clients saving in the Future Account.

Launch of the BciPlus+
card, which stood out for its
integration with our benefits
program of the same name.
This loyalty program allows
users to access discounts
of up to 40% and cashback,
meaning money back in the
account post-purchase.







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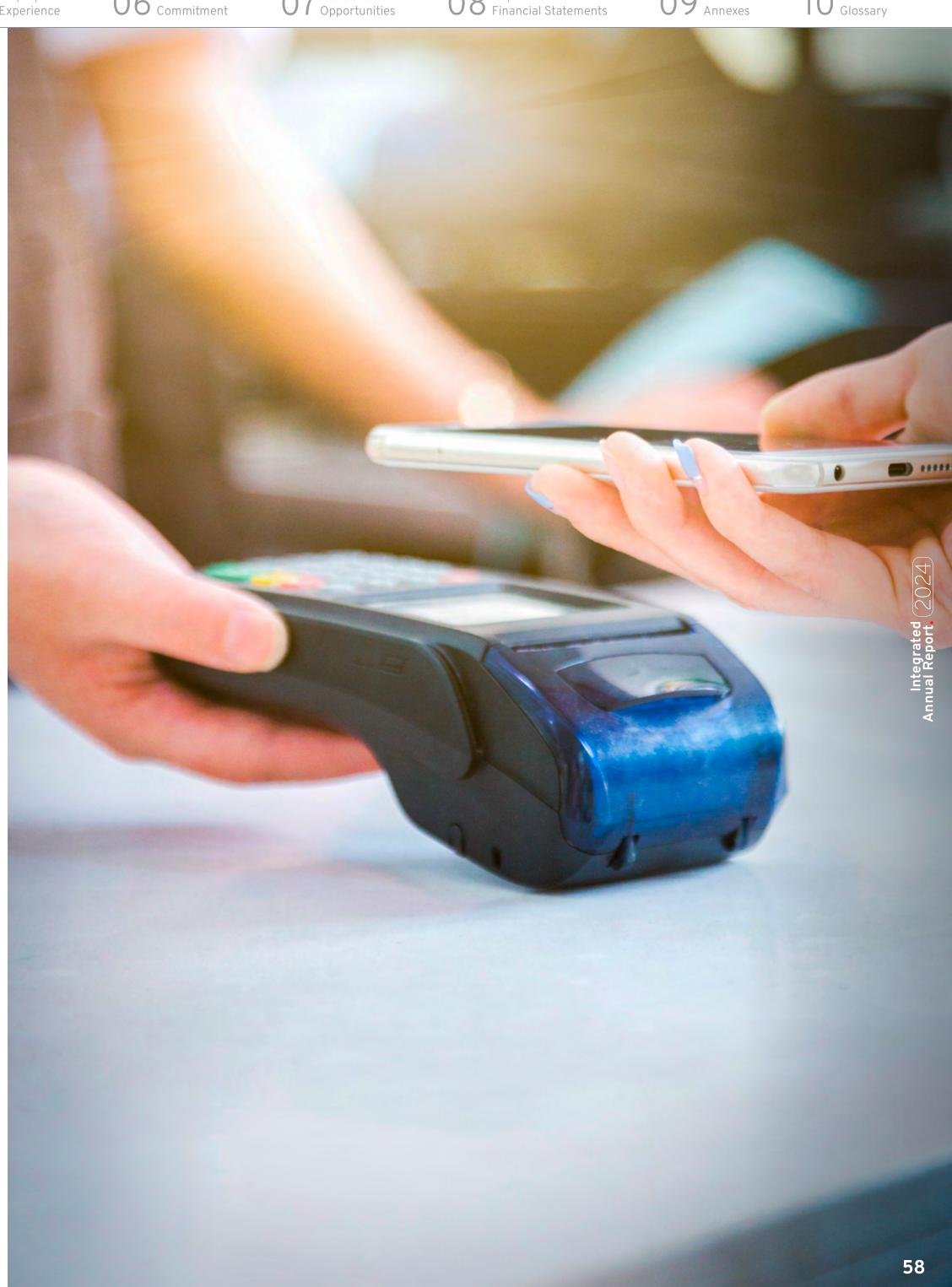
KEY INDICATORS

| | 2023 | 2024 |
|---|---------------------|--------------|
| Digital users | 96% of clients | 95% |
| Bci App Users | 84% of clients | 87% |
| Use of the digital channel (sales) | 77% of sales | 75% of sales |
| Use of the digital channel (transactions) | 92% of transactions | 89% |
| Consolidated assets share | 18.4% | 18.7% |
| Average balance in Piggy Bank accounts | \$ 338,691 | \$ 355,893 |

PERSONAL BANKING SEGMENT'S ANNUAL RESULTS

| FIGURES IN MILLIONS OF PESOS | ACCUMUL | LATED | CHANGE (%) |
|---------------------------------------|---------------|---------------|------------|
| Income Statement | December 2023 | December 2024 | Y/Y |
| Net interest income and readjustments | 586,289 | 605,786 | 3.33% |
| Net fee income | 148,271 | 160,434 | 8.20% |
| Other operational income | 6,031 | 5,633 | -6.60% |
| Total operational income | 740,591 | 771,853 | 4.22% |
| Credit risk provisions | -236,794 | -161,671 | -21.17% |
| Net operational income | 503,797 | 610,182 | 16.15% |
| Total operational expenses | -494,619 | -506,859 | 2.47% |
| Operational result | 9,178 | 103,323 | 753.38% |
| Balance sheet | | | |
| Assets | 14,341,849 | 15,615,138 | 8.88% |
| Liabilities | 8,210,708 | 8,245,674 | 0.43% |
| Loans receivable from customers (1) | 14,073,057 | 15,098,930 | 7.29% |
| Demand and time deposits (2) | 7,037,172 | 6,904,258 | -1.89% |

⁽¹⁾ Loans receivable from customers plus the balance due from banks, without deducting the respective provisions.



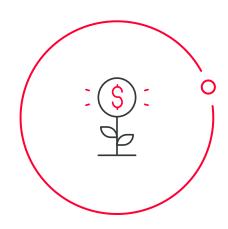
⁽²⁾ Demand deposits and other demand liabilities plus time deposits and other time liabilities.



对 SME Banking

At Bci we understand that every business is unique. That's why we offer an exceptional value proposition for entrepreneurs and small and medium-sized enterprises, with financial and non-financial solutions tailored to each stage of their business lifecycle.

We have models or a different offer for our clients who are looking to start or grow their business. In 2024 we want to highlight:



Nace Segment

Is the perfect ally for entrepreneurs with scalable businesses, with less than 24 months of operation, and sales projection of more than UF 2,400 per year. Together with a specialised value proposition, with expert advice, product offerings and solutions tailored to their needs, we have the Bci Nace centre, a space designed for entrepreneurs to find everything they need in one place.



Scaleup segment

Aims to support technology-based ventures with high scaling potential and a growth of at least 20% in their sales. Our proposal includes risk assessments adapted to your characteristics, financing alternatives, commercial opportunities with corporations and access to the business networks of Centro Nace and Valor Pyme.



SME Segment

We offer specialized services for those with more than 24 months of experience and annual sales between UF 1,000 and UF 100,000, ensuring that your growth continues unhindered. We support with comprehensive, simple and agile financial solutions, and we promote advice and support through its SME comprehensive care model.



Main achievements 2024

1. 64% 79% wer

64% of the amount and 79% of the loan operations were carried out through our digital channels.

2.

In the Nace segment, we exceeded our financing challenge, reaching 80 billion USD.

3.

New web services: debit card request, new flow and redesign of transfers and creation of recipients. New card with enriched movements. New sections: consultation of trade credits; password and authorization management, and notification bell with preventive authorization alerts.



New app services: display of sensitive credit and debit card data, and temporary TDC blocking; redemption of mutual funds and section of visualization and confirmation of corporate mesh.



New commercial credit simulator with state guarantee.



The new Digital SME Business Center was opened. To date, 21,000 clients are served in this model based on digital care and remote advice.

7.

We reached a stock of over 124,000 clients, where digital accounts exceeded 20,000 openings.

8.

New solutions for small and medium-sized companies on the Valor Pyme platform, a community that reaches more than 308,000 users.

9.

Operating income grew 6.8% YoY.

10.

Market share in Cobex flow in 2024 was 22.9%.

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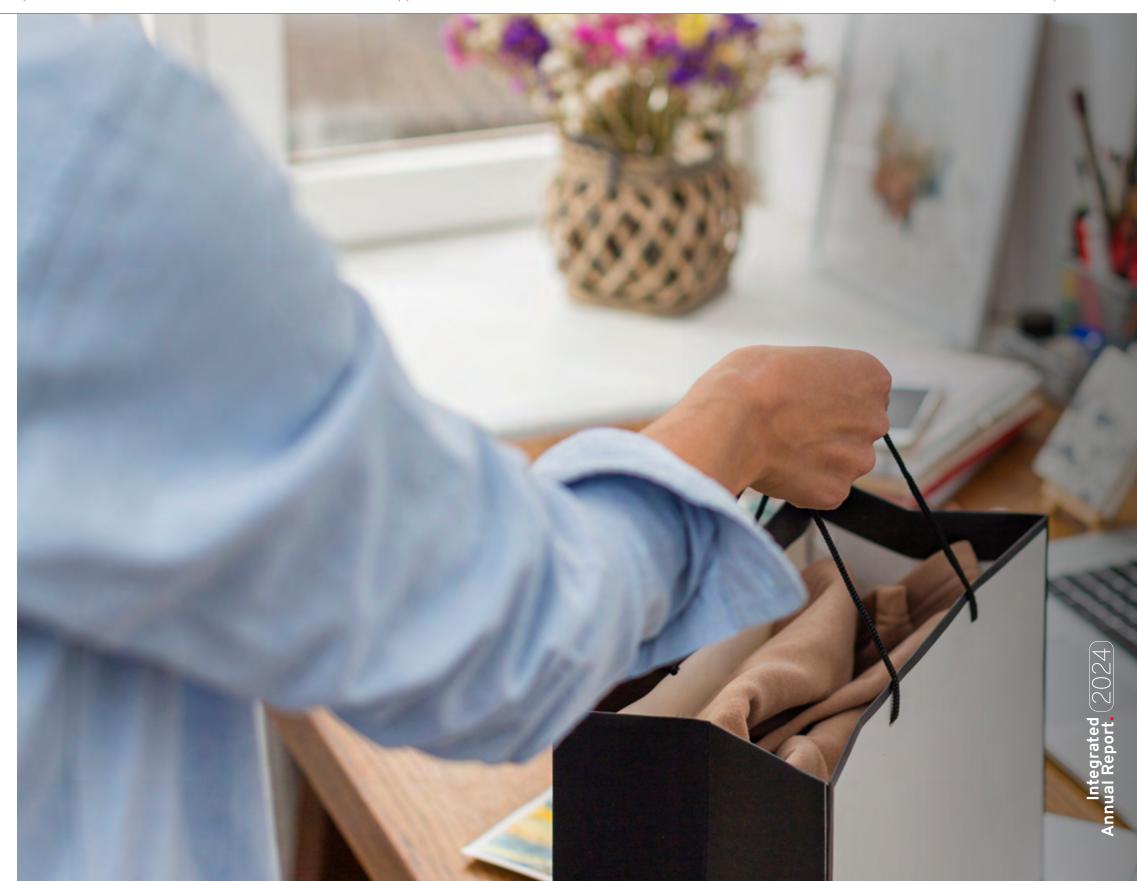
KEY INDICATORS (SME BANKING)

| | 2023 | 2024 |
|--|---------------------|--|
| Digital users | 78% of clients | 83% |
| Users of the Bci Empresarios app | 79% of clients | 69% |
| Use of the digital channel | 74% of sales | 78% (excluding non-web processable guarantees) |
| Use of the digital channel | 86% of transactions | 88% excluding non-web processable guarantees) |
| User satisfaction of digital channels (Snex) web | 65% | 68% (includes One Ti- mers) |
| User satisfaction of digital channels (Snex) app | 93% | 88% (includes One Ti- mers) |
| Users on the Valor Pyme platform | 282,000 | 308,346 |
| Share of consolidated assets | 3.5% | 3.1% |

ANNUAL RESULTS OF THE SME BANKING SEGMENT

| FIGURES IN MILLIONS OF PESOS | ACCUMUI | ACCUMULATED | | | |
|--|---------------|---------------|---------|--|--|
| Income Statement | December 2023 | December 2024 | Y/Y | | |
| Net interest income and readjustments | 199,653 | 218,398 | 9.39% | | |
| Net fee income | 36,250 | 42,693 | 17.77% | | |
| Other operational income | 11,726 | 3,281 | -72.02% | | |
| Total operational income | 247,629 | 264,372 | 6.76% | | |
| Credit risk provisions | -20,491 | -10,518 | 43.24% | | |
| Net operational income | 227,138 | 253,854 | 3.47% | | |
| Total operational expenses | -145,610 | -151,671 | 4.16% | | |
| Operational result | 81,528 | 102,183 | 2.23% | | |
| Balance sheet | | | | | |
| Assets | 2,755,998 | 2,571,819 | -6.68% | | |
| Liabilities | 2,555,645 | 2,612,213 | 2.21% | | |
| Loans and Accounts Receivable from Customers (1) | 2,671,429 | 2,554,448 | -4.38% | | |
| Demand and time deposits (2) | 2,333,711 | 2,380,035 | 1.98% | | |
| | | | | | |

⁽¹⁾ Corresponds to Loans and accounts receivable from customers plus the balance owed by banks, without deducting their respective provisions.



Valor Pyme:

The Valor Pyme program was created to support and enhance the growth of micro, small, and medium-sized enterprises (MiPymes) in Chile. Since 2021, it has been driven by Bci in partnership with Microsoft, the Pontificia Universidad Católica de Chile, and the Multigremial Nacional de Emprendedores. In 2024, we aimed to expand the program's reach and impact by incorporating new strategic partners such as Walmart, Bluexpress, and OTIC CChc, who will provide additional capabilities and resources. We are also working on developing a methodology to concretely measure the program's impact. This commitment reinforces our purpose of transforming Valor Pyme into a catalyst for sustainable development and the success of MiPymes across the country.

| Indicator | 2023 | 2024 |
|--|---------|---------|
| Businesspeople in the Valor Pyme community | 282,000 | 308,346 |

⁽²⁾ Corresponds to sight deposits and other obligations and term deposits and other term borrowings.





对 Lider Bci Financial Services

Through Lider Bci, we offer financial and insurance products to individuals in the middle and emerging socioeconomic segments, with the aim of making their lives simpler and frictionless through an excellent omnichannel experience. This segment manages businesses associated with the issuance and operation of Bci Lider Mastercard, Visa, and Presto credit cards, the origination of advances, super advances, and personal insurance brokerage. It operates as an independent business unit under the supervision of Bci's senior management.

Through this segment, Bci seeks to implement a rebranding that will allow us to position our new value proposition and captivate clients. Additionally, it deepens the digital transformation process to deliver an excellent omnichannel experience, thereby making life easier and less complicated, strengthening the alliance with Walmart.





Main achievements 2024

New commercial agreement with Walmart to improve our clients' value proposition starting in 2025 and align incentives to strengthen the commercial alliance.

Development and launch of the new app 2.0, aiming to enhance the client experience with new functionalities.

Implementation of the new risk provisions model, generating greater coverage of write-offs and reducing delinquency rates (90+) in placements by 199 bps compared to 2023.

Change in the incentive plan in the collections business, aligned with strategic objectives.

Nev plat the

New sales management platform, facilitating these processes and client contactability.

Development of the Innovation Committee to incorporate AI into various business processes.

Development of data governance, creating data owner and data steward functions.

Development of categories focused on auto insurance sales, with a growth of +44.5% YoY.

Decre of mo 314 by in the

Decrease in the NPL ratio of more than 30 days by 314 bps YoY and decrease in the ratio of loans with delinquencies of more than 90 days by 199 bps YoY.





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KEY INDICATORS

| | 2023 | 2024 |
|------------------------------|-----------------------------|-----------------------------|
| NPS | 83% | 85,1% |
| Current cards | 555,072 | 546,228 |
| Employees | 1,150 (indefinite contract) | 1,010 (indefinite contract) |
| Employee engagement | 92% | 92% |
| Branches | 119 | 120 |
| Share of consolidated assets | 0.69% | 0.65% |

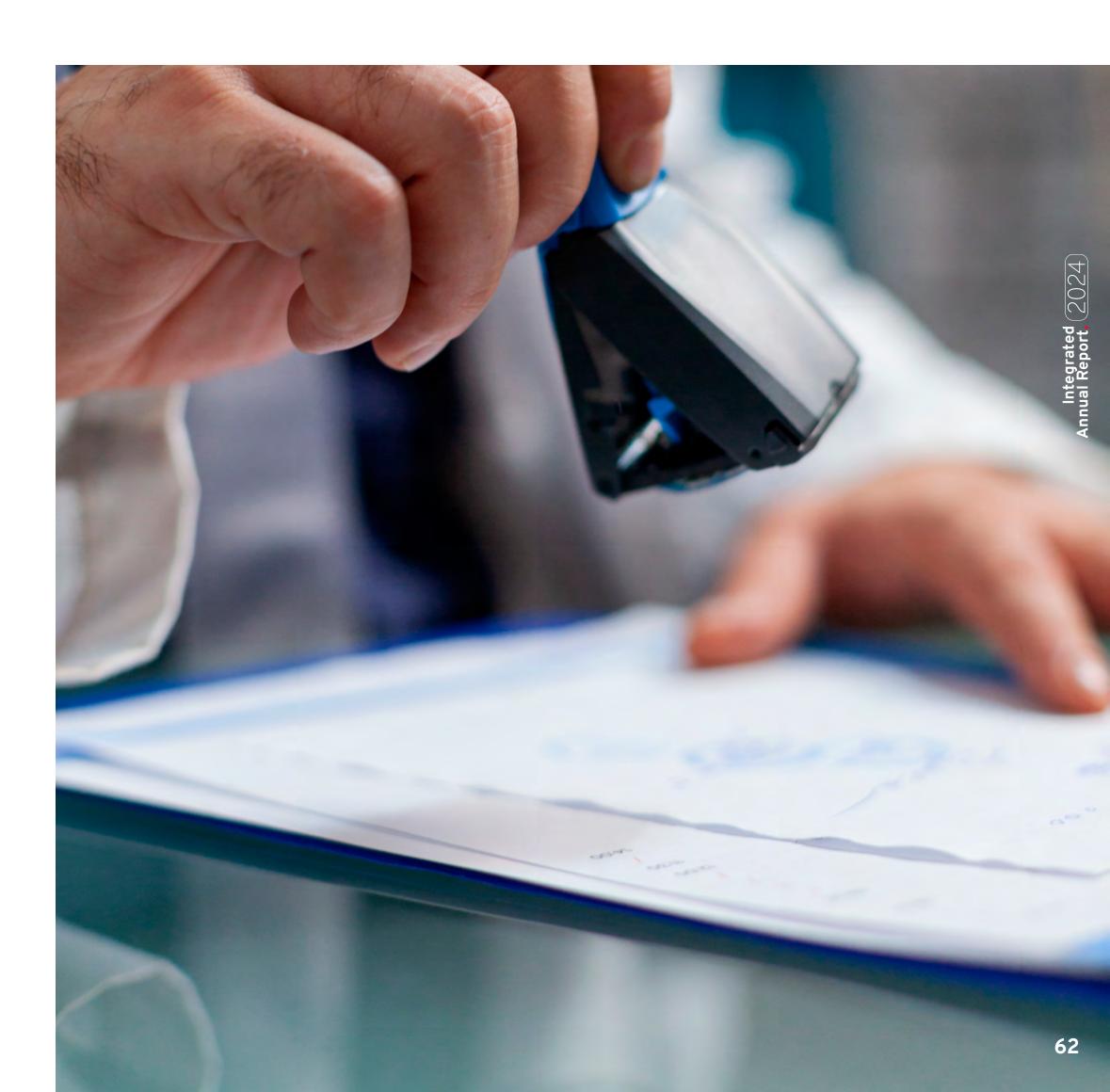
ANNUAL RESULTS FOR LIDER Bci SEGMENT

| FIGURES IN MILLIONS OF PESOS | ACCUMUL | ATED | CHANGE (%) |
|--|---------------|---------------|------------|
| Income Statement | December 2023 | December 2024 | Y/Y |
| Net interest income and readjustments | 96,279 | 93,194 | -3.20% |
| Net fee income | 24,793 | 22,249 | -10.26% |
| Other operational income | 12,968 | 15,987 | 23.28% |
| Total operational income | 134,040 | 131,430 | -1.95% |
| Credit risk provisions | -116,027 | -57,003 | -50.87% |
| Net operational income | 18,013 | 74,427 | 313.18% |
| Total operational expenses | -84,000 | -96,579 | 14.98% |
| Operational result | -65,987 | -22,152 | -66.43% |
| Balance sheet | | | |
| Assets | 536,140 | 541,694 | 1.04% |
| Liabilities | 465,100 | 448,762 | -3.51% |
| Loans and Accounts Receivable from Customers (1) | 494,145 | 491,139 | -0.61% |
| Demand and time deposits (2) | 2,942 | 3,319 | 12.85% |

¹⁾ Corresponds to Loans and Accounts Receivable from Customers plus the balance owed by banks, without deducting their respective provisions.

Insurance brokers

We offer a wide range of insurance products, including life, health, automotive, pet health, and property insurance. Additionally, we provide comprehensive and personalized advice to help our clients select the coverages that best suit their needs and priorities.



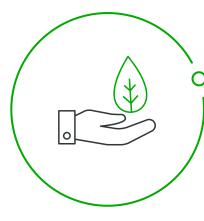
⁽²⁾ Corresponds to sight deposits and other obligations and term deposits and other term borrowings.

XBci

4.1.3 Wholesale & (Investment Banking)

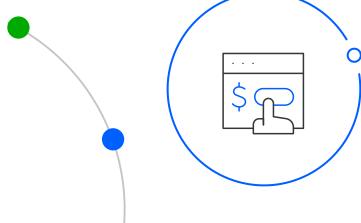
At Bci, we develop comprehensive solutions for corporations and companies, with differentiated, competitive, and sustainable value propositions. Our proposal is based on close, long-term relationships with clients and the offer of digital products and services that streamline and simplify the financial management of companies.

In this way, the Wholesale & Investment Banking Division follows a clear strategy that aims to contribute to the sustainable development of companies and is managed through the following focuses:

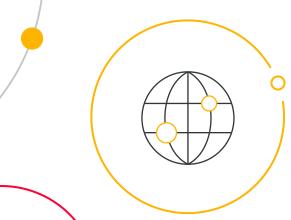


Development of specialized ESG capabilities and teams to support companies' transition to

more sustainable business models.



Strengthening digital capabilities that enable the constant development and innovation of the 360° Connect platform to improve the offer of new products and integrated solutions.



Being a strategic partner in the internationalization of our clients through the regional platform in Miami and Peru.



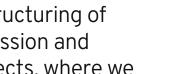
Pricing and portfolio management with a comprehensive view of the client relationship, promoting a minimum target portfolio profitability and active management and monitoring of the portfolio's credit risk.



Main achievements 2024



Market share of 15.8% in commercial placements, positioning us in second place in the industry.



Highlighting the structuring of financing for concession and infrastructure projects, where we achieved a 58% market share in transactions executed in the last five years, including transactions such as the structuring of financing for the Chinese company Railway Construction Corporation (CRCC - Coquimbo Hospital) for UF 2.8 million; financing for La Florida Airport (La Serena) for UF 1.4 million, and Equity Bridge Loan for Ruta del Elqui, by Sacyr, for UF 2.3 million, among others.



Positioning as a reference in Debt Issuance Transactions in the local Capital Markets, with a 30% market share, as well as in the structuring and placement of sustainability-linked bonds in the local market, with a 50% share



At Bci, we maintain a sustainable financing portfolio of over \$1.6 trillion, supporting companies in their transition to sustainable processes. In this line, the stock of green leasing financing reached over \$85 billion and recorded sales of \$52.4 billion associated with the financing of electric equipment and vehicles.

in such issuances during 2024.



Bci Factoring maintained market leadership, with a 26.4% share, associated with the growth of confirming agreements with large payers.



360° Connect was recognized for the third time as the "Best Digital Bank" in Chile, in the Corporate category, by Global Finance magazine. This digital platform closed 2024 with a 14% growth in the number of transactions compared to the previous year, reaching over four million monthly operations.



solution for the mining ecosystem, which allows a contractor or supplier to access early liquidity before the invoice is issued, thus obtaining new sources of financing for their operation.

Launch of Ordering, a new



7% growth in the operational margin, driven by growth in placements and sight balances, along with a significant increase in commissions, mainly in foreign currency.



Return on Required Capital (RORC) exceeded 27% at the end of December and was higher year-over-year, despite the complex scenario. Integrated 2024 Annual Report.



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KEY INDICATORS (BUSINESS BANKING)

| | 2024 |
|------------------------------|---------------------|
| NPS Bankers | 81% |
| Employee engagement | 93% |
| Sustainable financing | \$1,649,570 million |
| Share of consolidated assets | 21% |

ANNUAL RESULTS FOR WHOLESALE BANKING SEGMENT

| FIGURES IN MILLIONS OF PESOS | ACCUMULATED | | CHANGE (%) |
|--|---------------|---------------|------------|
| Income Statement | December 2023 | December 2024 | A/C |
| Net interest income and readjustments | 577,771 | 626,662 | 8.46% |
| Net fee income | 96,740 | 118,494 | 22.49% |
| Other operational income | 53,459 | 4,248 | -92.05% |
| Total operational income | 727,970 | 749,404 | 2.94% |
| Credit risk provisions | 9,249 | -1,515 | -570.70% |
| Net operational income | 737,219 | 747,889 | -4.25% |
| Total operational expenses | -221,883 | -181,982 | -17.98% |
| Operational result | 515,336 | 565,907 | 1.66% |
| Balance sheet | | | |
| Assets | 12,721,737 | 14,001,602 | 10.06% |
| Liabilities | 10,705,715 | 14,578,299 | 36.17% |
| Loans and Accounts Receivable from Customers (1) | 12,366,364 | 13,589,269 | 9.89% |
| Demand and time deposits (2) | 9,983,319 | 13,362,904 | 33.85% |

⁽¹⁾ Corresponds to loans and accounts receivable from Customers plus the balance owed by banks, without deducting their respective provisions.



⁽²⁾ Corresponds to sight deposits and other obligations and term deposits and other term borrowings.



Featured Businesses



Tender offer

Bci Corporate FinanceFinancial Advisor



Tender offer

Bci Corporate FinanceFinancial Advisor



Sustainable Bond
UF 1,200,000
Bci Corporate Finance
Financial Advisor &

Placement Agent



Capital Increase
USD 62,330,000
Bci Corporate Finance
Financial Advisor



Corporate Bonds
UF 3,500,000
Bci Corporate Finance
Financial Advisor &
Placement Agent



Corporate Bonds
UF 3,500,000
Bci Corporate Finance
Financial Advisor &
Placement Agent

GrupoMarina®

Corporate Bonds
UF 2,000,000
Bci Corporate Finance
Financial Advisor &

Placement Agent



Liability Management

Bci Corporate FinanceFinancial Advisor



Project Finance
UF 6,300,000
Bci Corporate Finance
Financial Advisor
& Agent Bank



Project Finance
UF 1,156,000
Bci Corporate Finance
Structuring Agent



Financing
UF 2,100,000
Bci Corporate Finance
Structuring Agent



Financing
UF 750,000
Bci Corporate Finance
Structuring Agent



Compensation Account
Financing
UF 1,700,000
Financial Advisor
Lender



Equity Contribution
Financing
UF 3,500,000
Financial Advisor
Lender



Project Finance
UF 2,800,000
Financial Advisor
Lender y Agent Bank



Project Finance
UF 1,340,000
Financial Advisor
Lender & Agent Bank

Equity Contribution
Financing
UF 30,500,000
Financial Advisor
Lender



Bridge Loan
UF 2,130,000
Financial Advisor
Lender

Integrated 2024

Featured Businesses



Syndicated Loan (50%) Investment MUSD 9,500

Agent Bank



Green Financing for L/P Investment MUSD 13,000

Sole Bank



Machinery Leasing MUSD 11,000

Sole Bank



Long-term Financing UF 500,000

Sole Bank



Commercial Loan UF 750,000

Sole Bank



Long-term Loan with CSS derivatives MUSD 11,000 (50% of total shared

loan with BCH)



Long-term Financing MM\$ 16,000

Sole Bank



Financing UF 1,895,000 **Bci Wholesale & Investment Banking** Financial Advisor & Agent Bank



Sustainable Financing, Long-term Commercial Credit MUSD 2,500

Sole Bank



Sustainable Financing, Long-term Commercial Credit UF 38,000

Sole Bank



Sustainable Financing, **Equipment Leasing** Long-term MM\$ 1,080



Commercial Loan MUS\$ 5,600

Sole Bank



Long-term Commercial Credit Financing MUSD 4,600

SERVICOM

Long-term Commercial Credit Financing MUSD 2,600



Long-term Commercial Credit Financing MM\$ 5,000



Agro-industrial Project Financing MUSD 10,400



Agro-industrial **Project Financing** MUSD 14,477



Long-term Commercial Credit Financing MM\$ 1,500

Featured Businesses



Syndicated Loan (19,2%) – Short Term MM\$ 35,000

Agent Bank



Commercial Loan **UF 1,000,000**

Sole Bank



Commercial Loan MM\$ 9,300

Sole Bank



Commercial Loan MUS\$ 28,000

Sole Bank



Financing
USD 143,000,000
Bci Corporate Finance
Financial Advisor





Financing
CLP 312,000 MM
Bci Corporate Finance
Structuring Agent



Financing
UF 695,500
Bci Corporate Finance
Structuring Agent



Financing
CLP 30,000 MM
Bci Corporate Finance
Structuring Agent



Financing
UF 820,000
Bci Corporate Finance
Structuring Agent



Financing
UF 1,700,000
Bci Corporate Finance
Structuring Agent



Sustainable Financing – Long-term Commercial Credit USD 3,500,000 MM



Financing
USD 36,000,000
Bci Corporate Finance
Structuring Agent



Financing
CLP 155,000 MM
Bci Corporate Finance
Structuring Agent



Integrated 2024

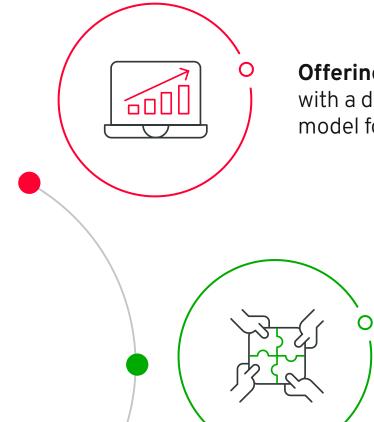


4.1.4 Investments and finance

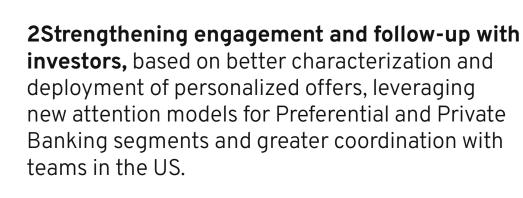
At Bci, we aspire to be a regional benchmark in the investment market, providing comprehensive advice for all segments with the best value proposition through our local and international capabilities. Similarly, we aim to meet the needs for financial risk coverage by offering innovative products and excellent execution. This division also handles the intermediation of financial positions and the management of Bci's proprietary risks.

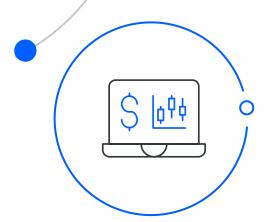
Additionally, we coordinate the wealth management activities carried out by the Wealth Management Department, Bci Asset Management, and Bci Brokerage, through their respective boards, and the operations of the Private Banking, Treasury and International, Sales, Trading, and Research units.

Thus, the division aims to become the regional benchmark for solutions in local financial assets such as equities, fixed income, inflation, and currency markets. This is achieved through:



Offering a 100% digital induction for investments, with a differentiated engagement route and attention model for high-value clients.





Enhancing digital channels for Sales & Trading, promoting self-service and an integrated experience tailored to the needs of our clients in each segment.



Main achievements 2024

Savings from synergies in the management of consolidated metrics in Treasury of over MM USD 5.5.

Significant increase in international counterparts in the institutional segment, contributing to strong growth in local asset derivative flows.

Bci Asset Management achieves historic AUMs in Money Market funds, reaching a 15% market share. Additionally, an 80% growth in AUMs in mandates in the Affluent segment, with an emphasis on Private Banking, while in the Institutional segment, managed assets tripled compared to our historical base.

4.

Bci Corredora de Bolsa is positioned in second place in total traded volumes, with an 18.8% market share.

Boosting the Wealth Management business. At the end of 2024, we managed \$20.6 trillion in client assets, reflecting our determination to offer high-value financial solutions. To strengthen this area, we have established distribution agreements with leading global asset managers. Additionally, we achieved excellence in our advisory process, ensuring consistency in our comprehensive offer. We complement this approach with digital tools such as Goal-Based

Investment and Robo Advisor,

available in our Bci app, as well

as the option to invest in mutual

funds through MACH, providing

a complete and accessible experience for everyone.





O1 Our

02 Corporate Strategy and Performance

Corporate
Governance

04 Client Experience

05 Employee Experience

Sustainable Commitment

O7 Risks and Opportunities

08 Key Indicators and Financial Statements

)9 Appayor

10 Glossary

KEY INDICATORS

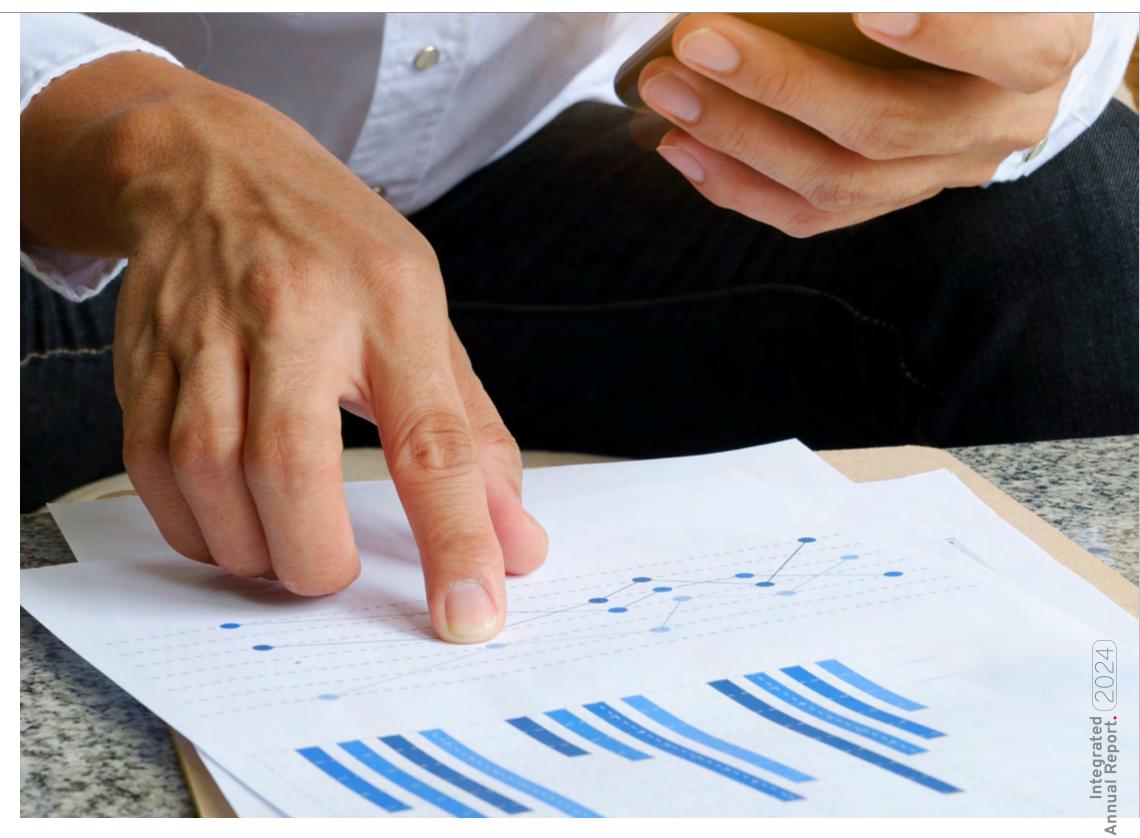
| | 2023 | 2024 |
|----------------------------------|----------------------------------|-----------------------|
| Assets Under Management (AUM) | 12.6% Bci Asset Management (3rd) | 12.68% (3rd) |
| FX in DATATEC | 11.2% (2nd) Sales & Trading | 12.6% (2nd) |
| FORWARDS with AFPs | 26.6% Sales & Trading | 20.5% Sales & Trading |
| FX companies | \$ 887,753 million | \$ 1,649,570 million |
| FORWARDS companies ²³ | 25.6% | 21% |
| Share in consolidated assets | 36% | 33% |

²³ The FX and FWD market shares were calculated based on reports from the Central Bank.

ANNUAL RESULTS FOR FINANCE SEGMENT

| FIGURES IN MILLIONS OF PESOS | ACCUMULATED CH. | | CHANGE (%) |
|--|-----------------|---------------|------------|
| Income Statement | December 2023 | December 2024 | Y/Y |
| Net interest income and readjustments | 129,071 | 199,500 | 54.57% |
| Net fee income | 4,223 | 13,776 | 226.21% |
| Other operational income | 55,647 | 82,207 | 47.73% |
| Total operational income | 188,941 | 295,483 | 56.39% |
| Credit risk provisions | 424 | -2,217 | -622.88% |
| Net operational income | 189,365 | 293,266 | 54.87% |
| Total operational expenses | -68,734 | -73,525 | 6.97% |
| Operational result | 120,631 | 219,741 | 82.16% |
| Balance sheet | | | |
| Assets | 24,528,347 | 24,098,299 | -1.75% |
| Liabilities | 28,936,248 | 26,552,667 | -8.24% |
| Loans and Accounts Receivable from Customers (1) | 4,946,293 | 5,226,077 | 5.66% |
| Demand and time deposits (2) | 4,458,070 | 5,155,820 | 15.65% |

⁽¹⁾ Corresponds to loans and accounts receivable from customers plus the balance owed by banks, without deducting their respective provisions.



MAIN BUSINESSES

| CLIENT | AMOUNT |
|----------------------------|--------------|
| Metro de Santiago | UF 3,500,000 |
| Grupo Marina | UF 2,000,000 |
| Forum SSFF | UF 3,000,000 |
| Asset Rentas Residenciales | UF 1,000,000 |
| Los Héroes CCAF | UF 1,000,000 |
| SMU | UF 2,000,000 |
| FACTOTAL | UF 700,000 |
| Forum SSFF | UF 1,500,000 |
| Banco Internacional | UF 2,000,000 |
| ENAEX | UF 1,200,000 |

⁽²⁾ Corresponds to sight deposits and other obligations and term deposits and other term borrowings.

4.1.5 (National) subsidiaries²⁴

Bci Asesoría Financiera S.A.

Company name

October 23, 1992 Legal nature Closed corporation Date of incorporation Advising on the study, analysis, evaluation, and search for alternative Corporate financing sources, restructuring of liabilities, negotiations for acquiring, purpose capitalizing, selling, or merging companies, issuance and placement of bonds and debentures, and placement of funds in the capital market. Percentage of Subscribed and \$113,9 million investment in 100% **Paid Capital Bci's assets** Percentage of

Board of Directors

investment in

Bci's assets

- Alejandro Alarcón Pérez
- Eugenio von Chrismar Carvajal

0.01%

- Gerardo Spoerer Hurtado
- Antonio Le Feuvre Vergara
- Mario Farren Risopatrón
- Patricio Rojas Ramos.

Chief Executive Officer

• Luis Felipe González Holmes

Directors, Chief Executive
Officer, or Key Executives of the
Parent Company or Investing
Entity Holding Positions in the
Subsidiary or Associate:

- Eugenio von Chrismar Carvajal
- Gerardo Spoerer Hurtado
- Antonio Le Feuvre Vergara.

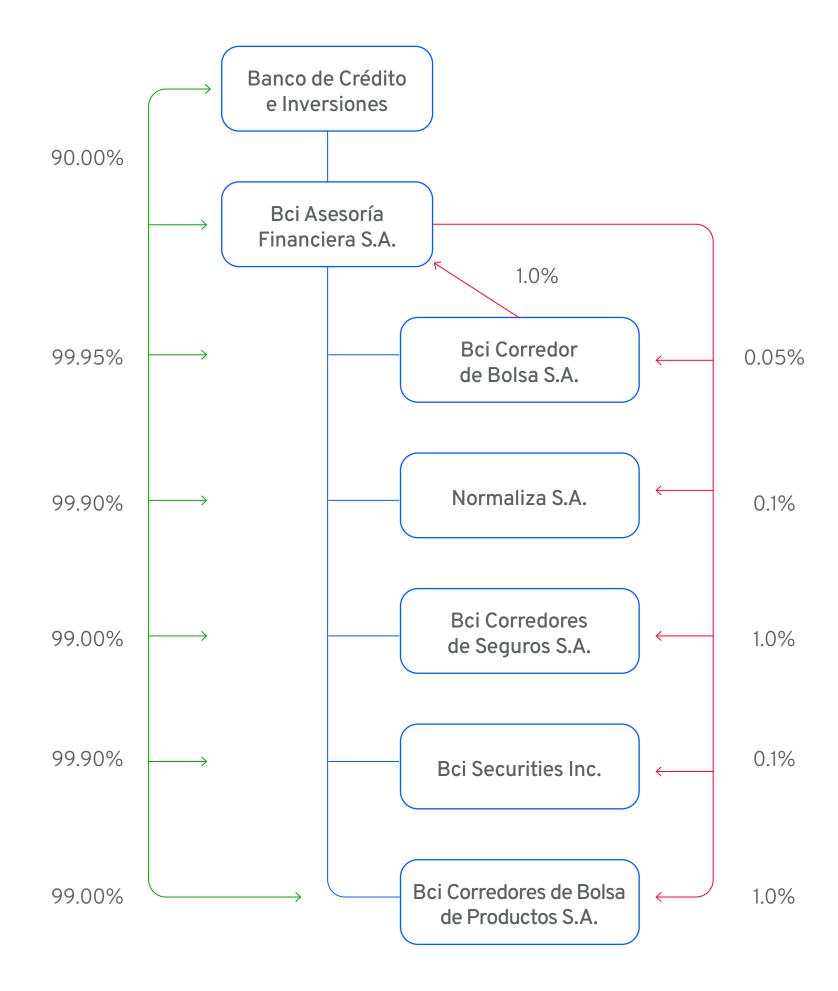
Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

Bci Asesoría Financiera S.A. is a closed corporation, whose objective is to advise on the study, analysis, evaluation and search for alternative sources of financing, on the restructuring of liabilities, on negotiations to acquire, capitalize, sell or merge companies, on the issuance and placement of bonds and debentures and on the placement of funds in the capital market.

Shareholders:

- Banco Bci, majority shareholder, with 99% of shares.
- Bci Corredora de Bolsa S.A., minority shareholder with 1% of shares.

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.



Annua

⁽¹⁾ Corresponds to credits receivable from clients plus the balance owed by banks, without deducting their respective provisions. (2) Corresponds to sight deposits and other obligations and term deposits and other term borrowings.

O1 Our

02 Corporate Strategy and Performance

Corporate

Covernance

04 Client Experience

05 Employee Experience

Bci Asset Management Administradora General de Fondos S. A. Company name

Date of incorporation

Legal nature Closed corporation

Corporate Manage all types of mutual funds, investment funds and individual

purpose

portfolios regulated by Law 20712, including the development of voluntary pension savings plans APV and APVC, other complementary activities authorized by the CMF through Circular No. 1,566 of 2001, and the administration of funds and portfolios of third party investment funds, authorized by Circular No. 1,897 of 2008.

Subscribed and Paid Capital

\$20,408 million

Percentage of investment in 100% Bci's assets

Percentage of investment in Bci's assets

0.16%

Board of Directors

- Pedro Atria Alonso
- Patricio Romero Leiva
- Mario Farren Risopatrón
- Vesna Mandakovic Pizarro

• Cristián Fabres Ruiz

• María Eugenia Norambuena Bucher

Chief Executive Officer

• Claudia Torres Brickell

Directors, Chief Executive Officer, or Key Executives of the Parent Company or Investing Entity Holding Positions in the Subsidiary or Associate:

Not applicable.

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

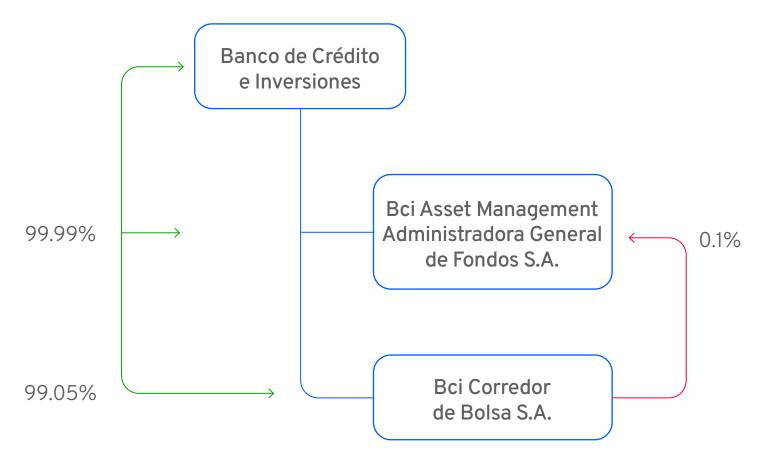
The corporate objective of Bci Asset Management Administradora General de Fondos S.A. is to manage all types of mutual funds, investment funds and individual portfolios regulated by Law 20,712. Within the administration, voluntary pension savings plans are also developed for the APV and APVC, other complementary activities authorized by the Financial Market Commission through Circular No. 1,566 of 2001 or the one that modifies or replaces it; the administration of funds and portfolios of third party investment funds, authorized by Circular No. 1,897 of 2008.

Shareholders:

- Banco Bci accionista mayoritario con el 99,0% de acciones.
- Bci Corredor de Bolsa S.A. con el 0,1% de acciones.



Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.



Bci Corredor de Bolsa S. A.

Company name

Date of July 24, 1987 Closed corporation Legal nature incorporation Securities brokerage and, in general, all those activities permitted by law in Corporate its capacity as a stockbroker. purpose Percentage of Subscribed and \$ 4,994 million investment in 100% **Paid Capital Bci's assets** Percentage of investment in 0.14%

Board of Directors

Bci's assets

- José Luis de la Rosa Muñoz
- Tomás Flanagan Margozzini
- Hernán Díaz Peñafiel
- José Miguel Ried Undurraga

Chief Executive Officer

• Juan Pablo Monge Farcuh

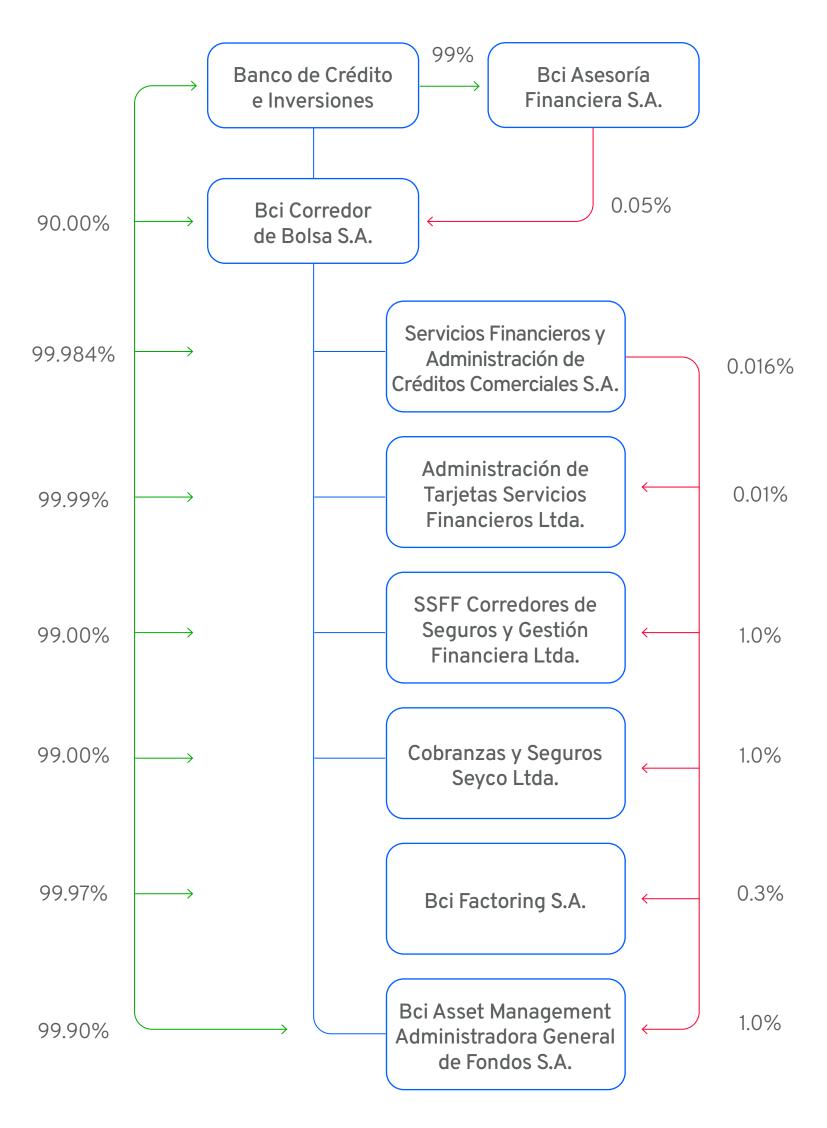
Directors, Chief Executive
Officer, or Key Executives of the
Parent Company or Investing
Entity Holding Positions in the
Subsidiary or Associate:

Not applicable.

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

- Banco Bci
- Instrument intermediation operations
- Transactions with derivative instruments
- Bank current accounts
- Operational financing (assets and liabilities)
- Purchase/sale of foreign currency
- Office subletting
- Procurement services, GGPP, technologies
- Fees for RTGS operations

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.



Integrated 2024

7 Bci Corredores de Seguros S.A.

Company name

Date of January 15, 1997 Legal nature Closed corporation incorporation Remunerated intermediation of general and life insurance contracts, with Corporate any insurance company located in the country, and the provision of advice purpose and services related to the contracting of insurance. Percentage of Subscribed and \$1,052 million investment in 100% **Paid Capital Bci's assets**

Percentage of investment in Bci's assets

0.03%

Board of Directors

- Rodrigo Corces Barja
- Eric Recart Balze
- Hugues Gerard Bertin
- Juan Pablo Stefanelli Dachena
- Germán Acevedo Campos

Chief Executive Officer

• María Alejandra López Acuña

Directors, Chief Executive
Officer, or Key Executives of the
Parent Company or Investing
Entity Holding Positions in the
Subsidiary or Associate:

• Rodrigo Corces Barja

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

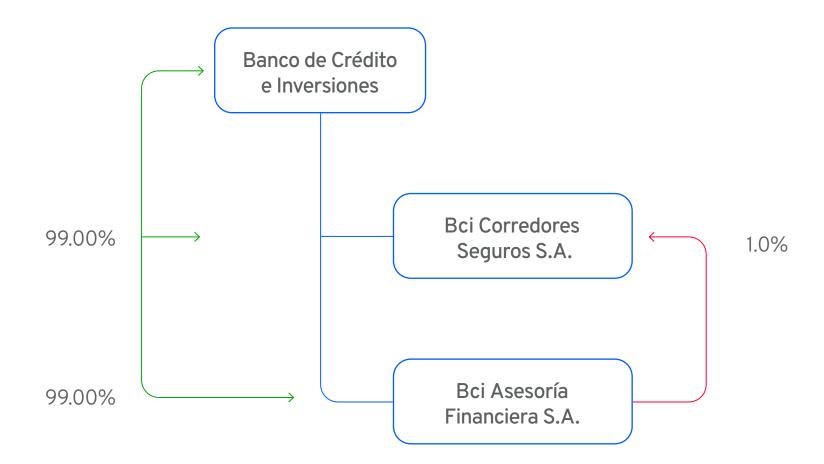
The purpose of the Company is the remunerated intermediation of general and life insurance contracts with any insurance company located in the country, and the provision of advice and services related to the contracting of insurance.

Bci Corredores de Seguros S.A. has an account payable with Bci Normaliza for collection services.

Shareholders:

- Banco Bci, majority shareholder with 99% of the shares.
- Bci Asesoría Financiera S.A. with 1% of the shares.

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.





Integrated (2024)

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Bci Factoring S.A.

Company name

Date of incorporation

December 13, 1994

Legal nature

Closed corporation

Corporate purpose

Provision of all kinds of factoring services, being able to acquire and discount documents, bills of exchange and, in general, develop and exploit the factoring business under its different forms and types, invest, reinvest and acquire quotas, shares or rights, in all types of movable, tangible or intangible property, in real estate and in companies, whether civil, commercial, communities or absorptions and in all kinds of securities or securities, to administer and exploit said assets in any capacity and to receive their benefits.

Subscribed and Paid Capital

\$51,895 million

Percentage of investment in 100% Bci's assets

Percentage of investment in Bci's assets

0.28%

Board of Directors

- Carlos Budnevich Le-Fort
- Diego Yarur Arrasate²⁵
- Eugenio von Chrismar Carvajal
- Gerardo Spoerer Hurtado
- José Alberto Isla Valle
- Juan Pablo Stefanelli Dachena
- Antonio Le Feuvre Vergara
- Patricio Canales Lardiez

Chief Executive Officer

Víctor Aguilar Zaforas

Directors, Chief Executive Officer, or Key Executives of the Parent Company or Investing Entity Holding Positions in the Subsidiary or Associate:

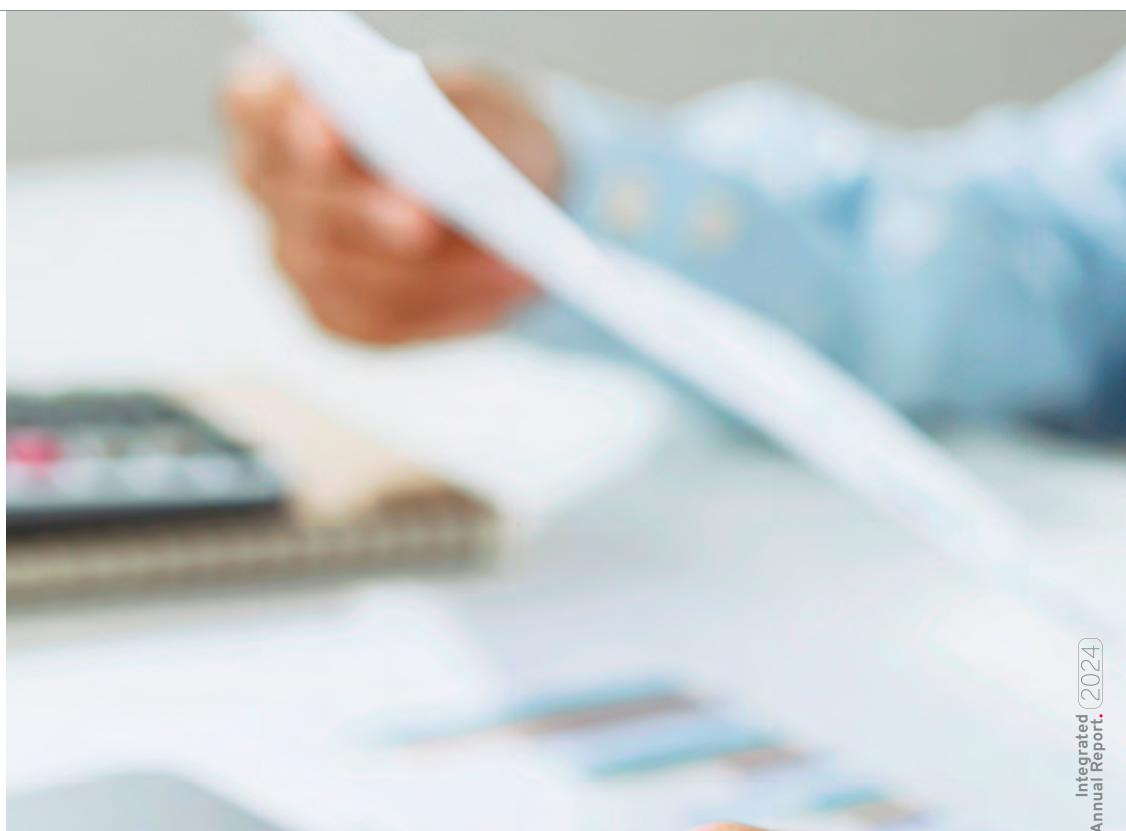
- Gerardo Spoerer Hurtado
- Diego Yarur Arrasate²⁶
- Eugenio von Chrismar Carvajal
- Antonio Le Feuvre Vergara

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

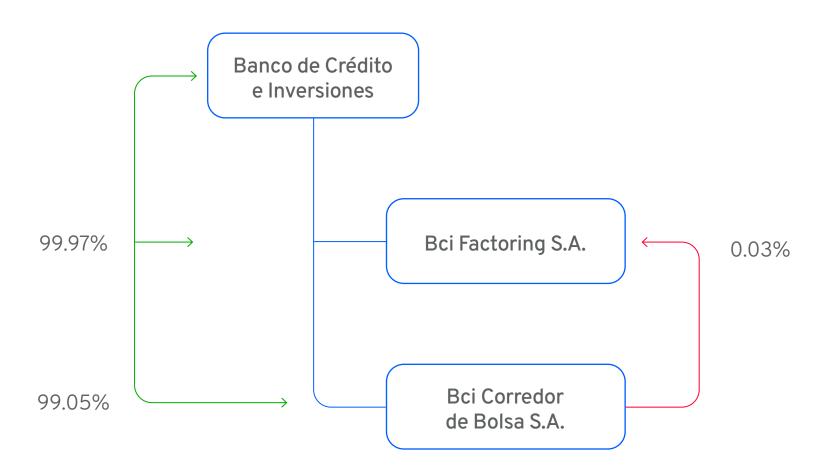
Bci Factoring S.A. (hereinafter "the Company") was incorporated according to a public deed dated December 13, 1994, the extract of which was published in the Official Gazette on December 20, 1994. The corporate purpose is the provision of all kinds of factoring services, being able to acquire and discount documents, bills of exchange and, in general, develop and exploit the factoring business under its different forms and types, invest, reinvest and acquire quotas, shares or rights in all types of movable, tangible or intangible property, in real estate and in companies, whether civil, commercial, communities or absorptions and in all kinds of securities or securities, to administer and exploit such assets in any capacity and to receive their benefits.

Shareholders:

- Banco de Crédito e Inversiones, owner of 99.97% of the Company's shares, which acts as controller.
- Bci Corredores de Bolsa S.A. with 0.03%.



Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.



Bci Securitizadora S.A.

Company name

Date of incorporation

March 1, 2001

Legal nature

Closed corporation

Corporate purpose

Acquisition of the credits referred to in Article 135 of Law No. 18,045 or the regulations that replace, replace or complement it, and the issuance of debt securities, short or long term, giving rise to the formation of assets separate from the common assets of the company, which is under the supervision of the Financial Market Commission.

Subscribed and **Paid Capital**

\$417,7 million

Percentage of investment in 100% **Bci's assets**

Percentage of investment in **Bci's assets**

0.00%

Board of Directors

- Alejandro Alarcón Pérez
- Eugenio von Chrismar Carvajal
- Fernando Carmash Cassis
- Gerardo Spoerer Hurtado
- Luis Felipe González Holmes

Chief Executive Officer

• Juan Pablo Donoso Cocq.

Directors, Chief Executive Officer, or Key Executives of the Parent Company or Investing Entity Holding Positions in the Subsidiary or Associate:

- Eugenio von Chrismar Carvajal
- Gerardo Spoerer Hurtado
- Fernando Carmash Cassis

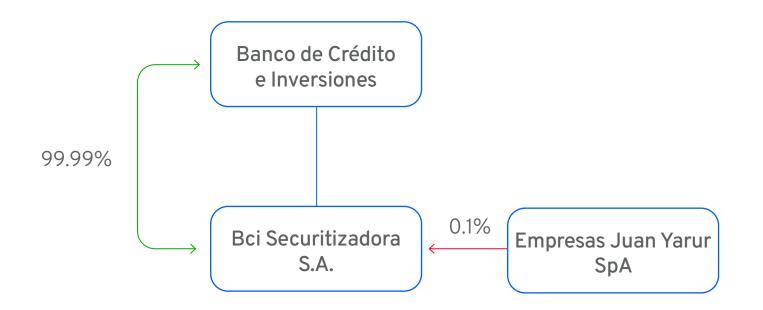
Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

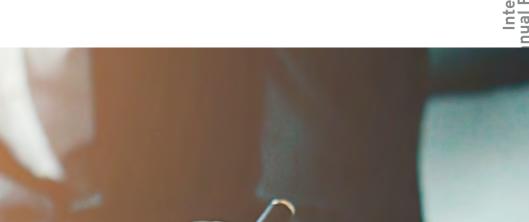
Bci Securitizadora S.A.: acquisition of the credits referred to in Article 135 of Law No. 18,045 or the regulations that replace, replace or complement it, and the issuance of debt securities, short or long term, giving rise to the formation of assets separate from the common equity of the company for each issue, which is under the supervision of the Financial Market Commission.

Shareholders:

- Banco Bci, majority shareholder with 99.9% of shares.
- Empresas Juan Yarur SpA, minority shareholder with 0.1% of shares

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.







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XBci

Servicios de Cobranzas y Normalización, Normaliza S.A.

Company name

Date of incorporation June 8, 1990

Legal nature

Closed corporation

Corporate purpose

Provision of extrajudicial collection services, on its own behalf or on behalf of others, of any document representing obligations, as well as the background check of natural or legal persons and the delivery of commercial reports and any other business that the partners agree to execute.

Subscribed and **Paid Capital**

\$146 million

Percentage of investment in 100% **Bci's assets**

Percentage of investment in **Bci's assets**

0.01%

Board of Directors

- Antonio Le Feuvre Vergara
- Claudia Ramos Arellano
- Francisco Mendoza Muñiz
- Juan Pablo Stefanelli Dachena
- Rodrigo Corces Barja

Chief Executive Officer

• Paula García Cuesta

Directors, Chief Executive Officer, or Key Executives of the Parent **Company or Investing Entity Holding Positions in the Subsidiary** or Associate:

- Antonio Le Feuvre Vergara
- Claudia Ramos Arellano
- Rodrigo Corces Barja.

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

Servicios de Normalización y Cobranza - Normaliza S.A. It is a closed corporation, whose objective is to provide extrajudicial and judicial collection services, on its own behalf or on behalf of others, of any document representing obligations and any other business that the shareholders agree to execute.

Normaliza S.A. provides collection services to:

- Servicios Financieros y Administración de Créditos Comerciales S.A.
- Bci Corredores de Seguros S.A.

Shareholders:

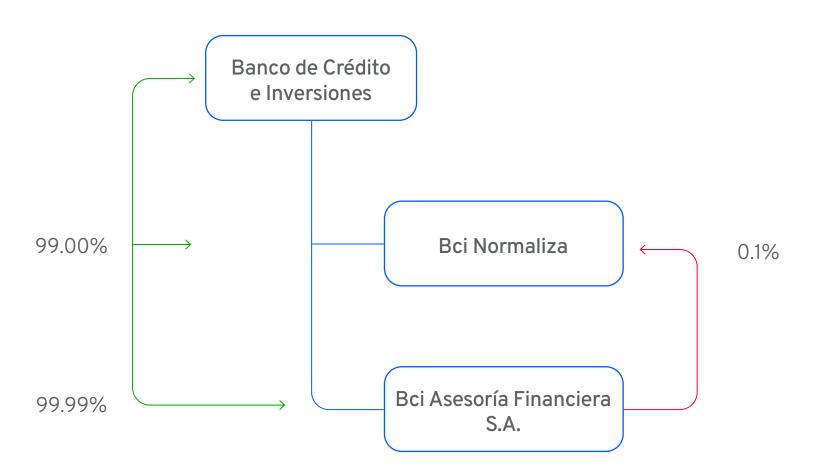
- Banco Bci, majority shareholder with 99.9% of shares.
- Bci Asesoría Financiera S.A. with 0.1% of shares.

A succinct account of the acts and contracts entered into with subsidiaries or associates that significantly influence the operations and results of the parent company or investing entity:

Bci Normaliza has contracts with Banco Bci and Servicios Financieros y Administración de Créditos Comerciales S.A. Normaliza is in charge of both the extra and judicial collection of Banco Bci's retail portfolio, and also of a Financial Services segment. The recovery that he achieves with the collection in the Bank, in turn, pays him a % of the total monthly recovery. And for the service provided to SS. FF. A similar remuneration was agreed.



Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.



XBci

尽 Bci Corredores de Bolsa de Productos S.A.

Company name

| Date of incorporation | April 16, 2015 | Legal nature | Closed corporation |
|--------------------------------|---|---|--|
| Corporate purpose | in Articles 4 and 5 of La exchanges, including the on its own account with complementary activitie for which it may execute operations of the interm | e purchase or sale of prode the intention of transferri es authorized by the Finan e all the acts and enter into nediaries of the agricultura | ty as broker of commodity ucts on the stock exchange ng rights over them and the cial Market Commission, |
| Subscribed and Paid Capital | \$1,290 billion | Percentage of investment in Bci's assets | 100% |
| Percentage of investment in | 0.00% | | |

Board of Directors

Bci's assets

- Andrés Maturana Alvarado
- Sergio Benavente Riobó
- Sergio Acevedo Campos

Chief Executive Officer

• Francisco García Pinochet

Directors, Chief Executive Officer, or Key Executives of the **Parent Company or Investing Entity Holding Positions in the Subsidiary or Associate:**

Not applicable

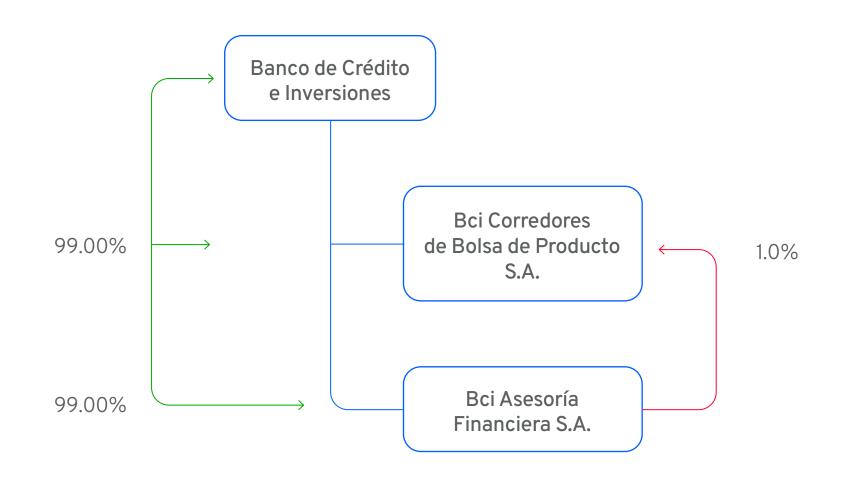
Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

Bci Corredores de Bolsa de Productos S.A. has as its object the intermediation operations of products, understood as set forth in the fourth and fifth articles of Law No. 19,220, in its capacity as a stock broker of products, including the purchase or sale of products on the stock exchange on its own account with the intention of transferring rights over them, the intermediation of off-exchange products and the complementary activities that are authorized by the Financial Market Commission (hereinafter the "CMF"), for which it may execute all the acts and enter into all the contracts and operations of the broker-dealers of products, in accordance with the regulations in force or those that will govern in the future. Relationship with Bci Factoring S.A. for Intermediation of Forward Transactions.

Shareholders:

- Banco Bci, majority shareholder with 99% of shares.
- Bci Asesoría Financiera S.A. with 1% of the shares.

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.





Integrated 2024 Annual Report.

SSFF Insurance Brokers & Financial Management Limited

Company name

Date of incorporation

November 17, 2004 (acquired by Bci in December 2018).

Legal nature

Limited liability company.

Corporate purpose

Remunerated intermediation of general and life insurance with any national insurance company located in the country and the advice inherent in this type of contract with respect to all kinds of natural and legal persons. Notwithstanding the foregoing, the company may carry out activities such as household assistance, roadside and travel assistance, legal and medical assistance, extended warranty with respect to goods and services sold or provided by third parties and of a similar nature, and provide social security advisory services, in accordance with the provisions of Decree Law No. 3500 of 1980. subject to the provisions of Article 70 bis of the General Law of Banks, or the one that succeeds or replaces it. For the fulfillment of its purpose, the company may execute all the contracts necessary for the purposes indicated, the development of its business, trade or the investment of the company's available funds.

Subscribed and Paid Capital

\$37,1 million

Percentage of investment in 100% Bci's assets

Percentage of investment in Bci's assets

0.01%

Board of Directors

- Eduardo Nazal Saca
- Fernando Carmash Cassis
- Luis Hirane Sarkis

Chief Executive Officer

• Pilar Pérez Carmona

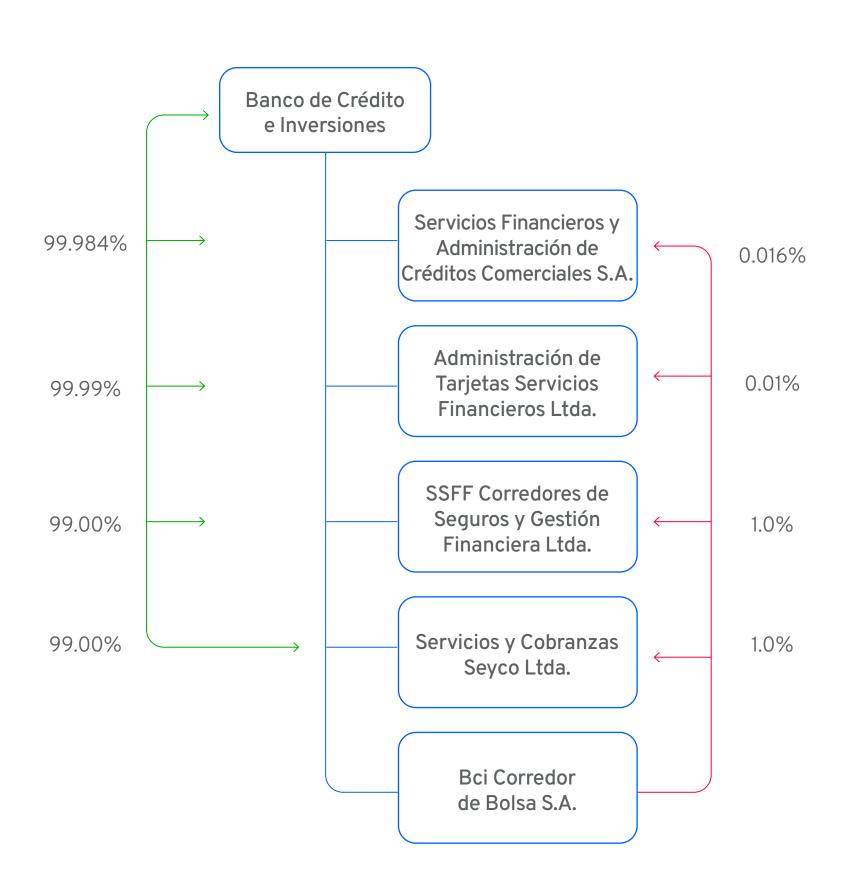
Directors, Chief Executive Officer, or Key Executives of the Parent Company or Investing Entity Holding Positions in the Subsidiary or Associate:

• Fernando Carmash Cassis.

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

The purpose of the Company is the remunerated intermediation of general and life insurance contracts with any insurance company located in the country, and the provision of advice and services related to the contracting of insurance. Related transactions are detailed in the consolidated financial statement (note 43) and in the entity's individual financial statement (note 10).

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.



Integrated 2024 Annual Report.

Servicios y Cobranzas Seyco Limitada

Company name

| Date of incorporation | June 30, 2010 (acquired by Bci in December 2018). | Legal nature | Limited liability company | | |
|--|---|--|---------------------------|--|--|
| Corporate purpose | Prejudicial and judicial collection. It is domiciled at Avenida del Valle 737, Huechuraba, Metropolitan Region. and its sole tax role is No. 76,098,502-3. The company is registered in the registry number 757 of collection companies of the Financial Market Commission "CMF", former Superintendence of Banks and Financial Institutions. | | | | |
| Subscribed and Paid Capital | \$10 million | Percentage of investment in Bci's assets | 100% | | |
| Percentage of investment in Bci's assets | 0.00% | | | | |

Board of Directors

- Fernando Carmash Cassis
- Eduardo Nazal Saca
- Jerónimo Ryckeboer Rovaletti

Chief Executive Officer

• Rafael Mardones de la Cerda

Directors, Chief Executive
Officer, or Key Executives of the
Parent Company or Investing
Entity Holding Positions in the
Subsidiary or Associate:

• Fernando Carmash Cassis

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

The Company's objective is to provide extrajudicial and judicial collection services, on its own behalf or on behalf of others, of any document representing obligations and any other business that the shareholders agree to execute.

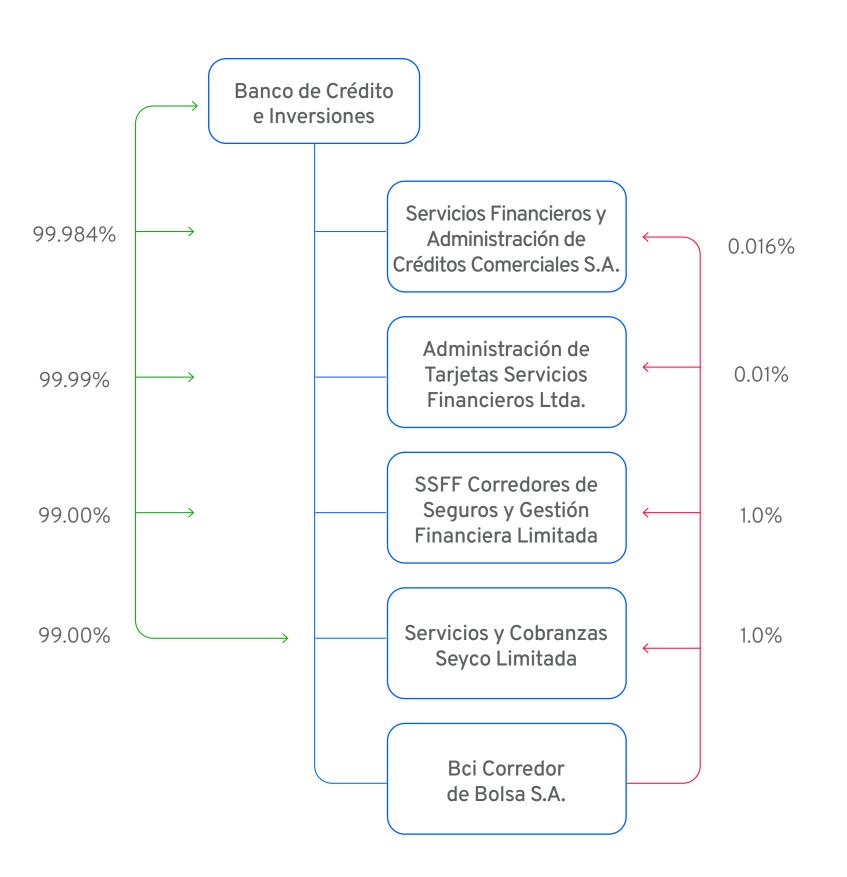
Providing its collection services to:

• Servicios Financieros y Administración de Créditos Comerciales S.A.



The related transactions are detailed in the consolidated financial statement (note 43), as well as in the individual financial statement of the entity (note 20).

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.



Administradora de Tarjetas Servicios Financieros Limitada Company name

Date of incorporation

August 6, 1998 (acquired by Legal nature Bci in December 2018).

Limited liability company.

Corporate purpose

Provision of services and the development of activities of all kinds related to the operation of debit, credit and payment cards with provision of funds, issued in accordance with the Compendium of Financial Regulations of the Central Bank of Chile and other applicable regulations, including, but not limited to: /i/ the provision of services related to the physical issuance of credentials or any other material and intangible support of all types of credit cards. payment. Provision, maintenance and administration of computer channels and systems for the issuance and operation and any other type of related, complementary, necessary or convenient activities for the issuance or operation of payment cards, to the extent that such services and activities do not involve settlement and/or payment of the benefits owed to the affiliated entities for the use of such instruments.

Subscribed and **Paid Capital**

\$ 184,707 million

Percentage of investment in 100% **Bci's assets**

Percentage of investment in **Bci's assets**

0.1%

Board of Directors

- Fernando Carmash Cassis
- Jerónimo Ryckeboer Rovaletti
- Rodrigo Corces Barja

Chief Executive Officer

• Rafael Mardones de la Cerda

Directors, Chief Executive Officer, or Key Executives of the Parent Company or Investing Entity Holding Positions in the Subsidiary or Associate:

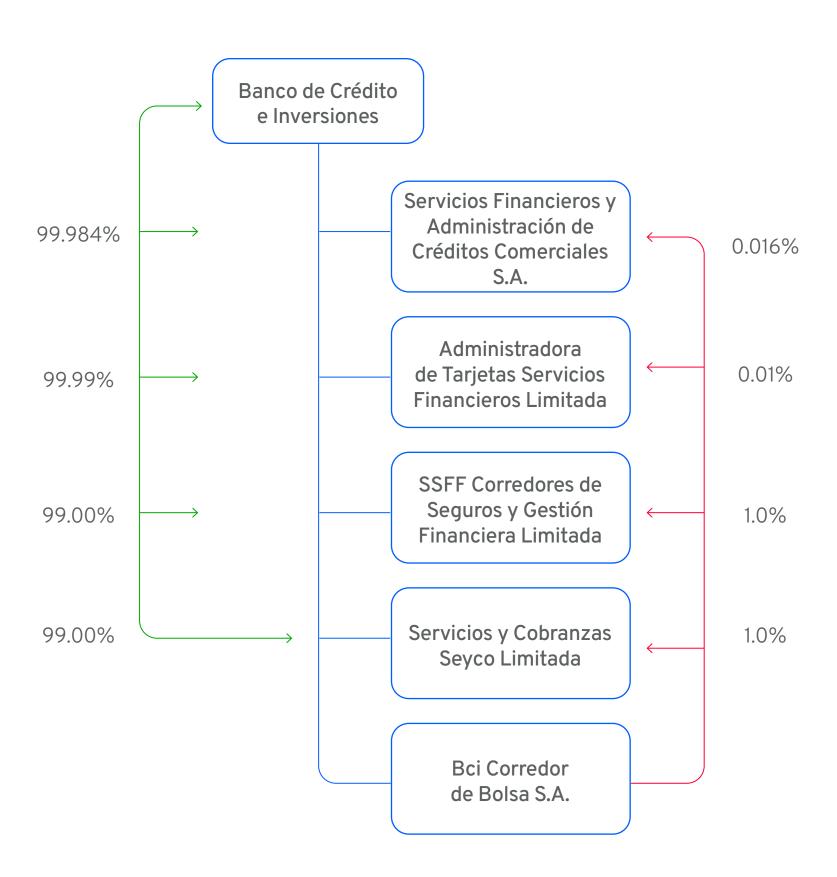
- Fernando Carmash Cassis
- Rodrigo Corces Baria

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:



Related transactions are detailed in the consolidated financial statement (note 43) and in the entity's individual financial statement (note 21).

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.



Servicios Financieros y Administración de Créditos Comerciales S.A. Company name

| Date of incorporation | November 4, 1997 (acquired by Bci in December 2018) | Legal nature | Closed corporation |
|--------------------------------|---|--|--|
| Corporate purpose | Issuance of credit cards and to activities to said specific line of Market Commission, or the bocompetences, by means of a cand the granting of mass offer. | of business authori ody that succeeds i general rule to cred | ized by the Financial it in its attributions and dit card issuing companies, |
| Subscribed and Paid Capital | \$ 21,349 million | Percentage of investment in Bci's assets | 100% |
| Percentage of investment in | 0.01% | | |

Board of Directors

Bci's assets

- Eugenio von Chrismar Carvajal
- Mario Farren Risopatrón
- Diego Peralta Valenzuela
- Eduardo Nazal Saca
- Jerónimo Ryckeboer Rovaletti
- Rodrigo Corces Barja
- Antonio Le Feuvre Vergara

Chief Executive Officer

• Rafael Mardones de la Cerda

Directors, Chief Executive Officer, or Key Executives of the Parent Company or Investing Entity Holding Positions in the Subsidiary or Associate:

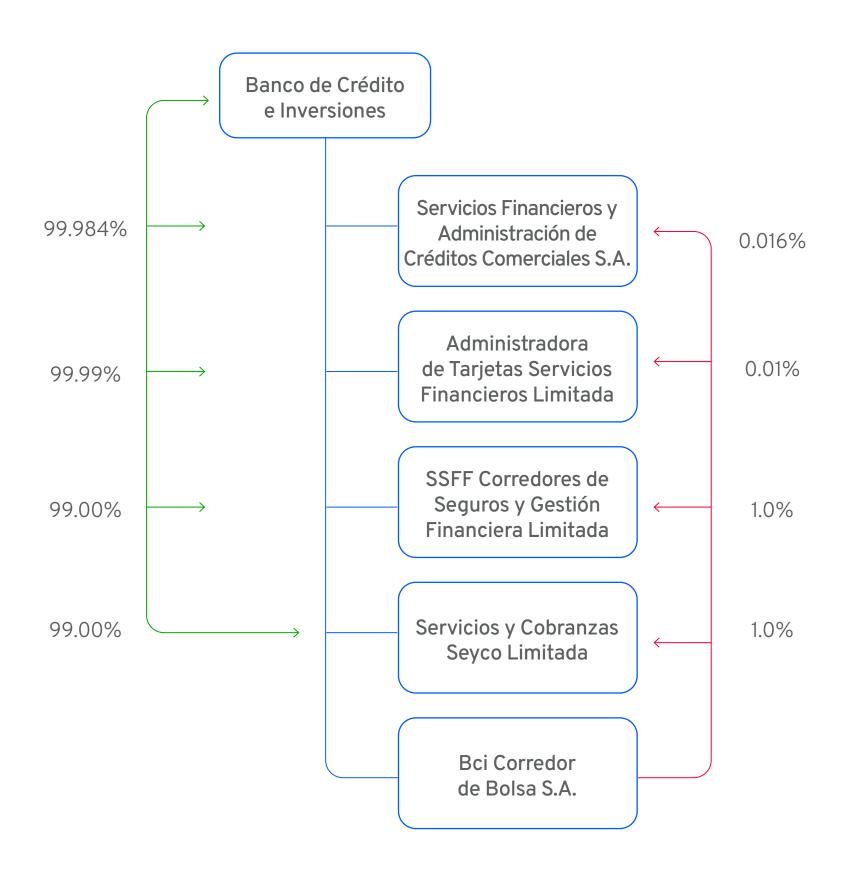
- Fernando Carmash Cassis
- Rodrigo Corces Barja

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:



Related transactions are detailed in the consolidated financial statement (note 43) and in the entity's individual financial statement (note 26).

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.





4.1.6 (International) subsidiaries

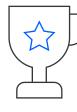
→ City National Bank of Florida (CNB)

We offer a wide range of financial products, including commercial real estate, commercial and consumer banking to more than 60,000 clients in one of the best economic environments in the United States. Since 2015, Bci has controlled 99.23% of City National Bank of Florida, through Bci Financial Group, in which this stake represents 99.9% of its assets.

CNB, established in 1946, is headquartered in the city of Miami and has 28 branches spread across four Florida counties. It has an organization made up of experts in the markets it serves and offers a work environment and culture that maximizes the retention of these talents.

The Bank has the opportunity to go beyond the central market of Miami and, in this context, CNB became the official bank of the Orlando Magic team of the NBA. This is their first multi-year marketing deal with an NBA franchise and reflects their commitment to the region, sending a clear message to the market: "We are more than a Miamibased bank; we are the Bank of Florida."

Hand in hand with the strategy of increasing its presence in the central Miami market, in 2024 CNB opened an office in Palm Beach and expanded the Tampa office with the hiring of a highly experienced team. At the same time, he achieved a partnership with the University of Miami, since both share deep roots in the south of the state, therefore, they also share an unwavering commitment to the community.



Main achievements 2024

- City National Bank was consolidated within the 76 U.S. Banks
- Deposit Growth: Client deposits grew by 5% in 2024, normalizing after the temporary departure of a public depositor, exceeding the industry's 2% growth.
- Net Interest Margin (NIM) Expansion: NIM expanded by 54 basis points in Q4 2024 compared to the same period in 2023, reaching the highest levels in two years.
- Talent Attraction: The Bank hired 76 new employees, with 50% in commercial roles, expected to positively impact 2025 results.

- Geographic Expansion and Loan Diversification: Opened a new office in Palm Beach and expanded in Tampa with a new sales team. C&I loans grew 19% year-onyear, accounting for 26.6% of the total loan portfolio.
- Operational Efficiency and Strategic Alliances: Improved process automation, consumer loan origination platform, and data analytics. Established a new alliance with the University of Miami, becoming the official bank of its athletic teams.
- Growth in Net Financial Margin (NIM): Achieved growth for the fourth consecutive quarter, reaching 2.1% year-onyear and an increase of 57 basis points YoY.



02 Corporate Strategy and Performance

ACCUMULATED

December 2024

December 2023

04 Client Experience

CHANGE (%)

Y/Y

KEY INDICATORS

| | 2023 | 2024 |
|---------------------------------------|------|-------|
| NPS | 65% | 65% |
| Employees | 916 | 973 |
| Female participation in the workforce | 56% | 55% |
| Share of consolidated assets | 29% | 31.9% |

CNB ANNUAL RESULTS

Income Statement

FIGURES IN MILLIONS OF PESOS

| Net interest income | 395,443 | 486,993 | 23.15% |
|--|------------|------------|----------|
| Net fee income | 28,054 | 46,980 | 67.46% |
| Other Operating Income | 42,173 | -30,040 | -171.23% |
| Total operating income | 465,670 | 503,933 | 8.22% |
| Provisions for credit risk | -35,284 | -82,810 | 134.70% |
| Net operating income | 430,386 | 421,123 | -2.15% |
| Total Operational Expenses | -268,042 | -303,536 | 13.24% |
| Operating Result | 162,344 | 117,587 | -27.57% |
| Balance sheet | | | |
| Assets | 22,864,395 | 26,589,082 | 16.29% |
| Liabilities | 20,807,674 | 23,982,238 | 15.26% |
| Loans and Accounts Receivable from Customers (1) | 15,536,594 | 18,542,069 | 19.34% |
| Demand and time deposits (2) | 18,437,355 | 20,781,354 | 12.71% |
| | | | |

⁽¹⁾ Corresponds to loans and accounts receivable from customers plus the balance owed by banks, without deducting their respective provisions.



⁽²⁾ Corresponds to sight deposits and other obligations and term deposits and other term borrowings.

XBci

Bci Financial Group, Inc.

Company name

Date of incorporation

Parent company of City National Bank (CNB), acquired in 2015. CNB is a banking financial

institution established in 1946 with headquarters in the city

Financial institution

Corporate purpose

It offers a wide range of financial products, including real estate, commercial and consumer banking to more than 22,000 clients, with 26 branches spread across four Florida counties.

Legal nature

Subscribed and **Paid Capital**

USD 927 million

of Miami.

Percentage of 100% investment in **Bci's assets**

Percentage of investment in **Bci's assets**

3.13%

Board of Directors

- Jorge González
- Patricia Cambo
- Ronald Lindhart
- Diego Yarur Arrasate²⁷
- Grisel Vega
- Jorge Becerra
- Ignacio Yarur
- Charles Papy
- Neisen Kasdin Jaret Davis
- Eugenio von Chrismar Carvajal

Chief Executive Officer

• Jorge González Echazabal

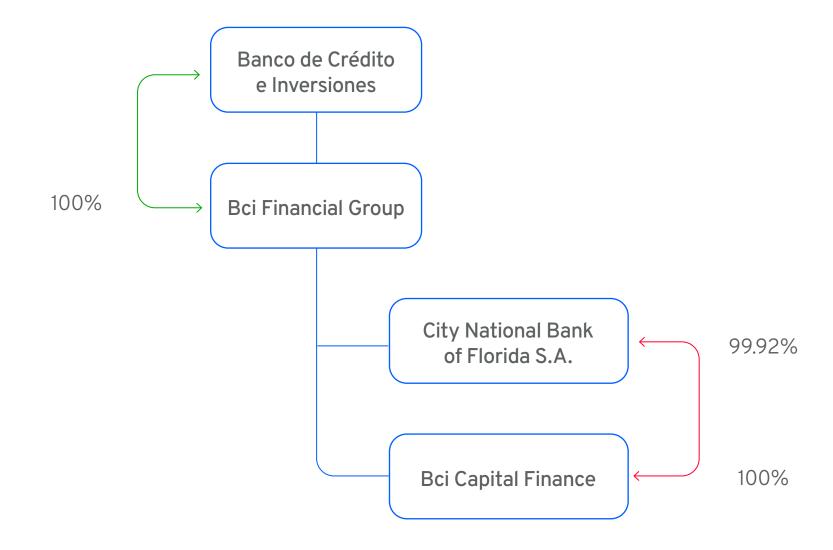
Directors, Chief Executive Officer, or Key Executives of the Parent Company or Investing Entity Holding Positions in the Subsidiary or Associate:

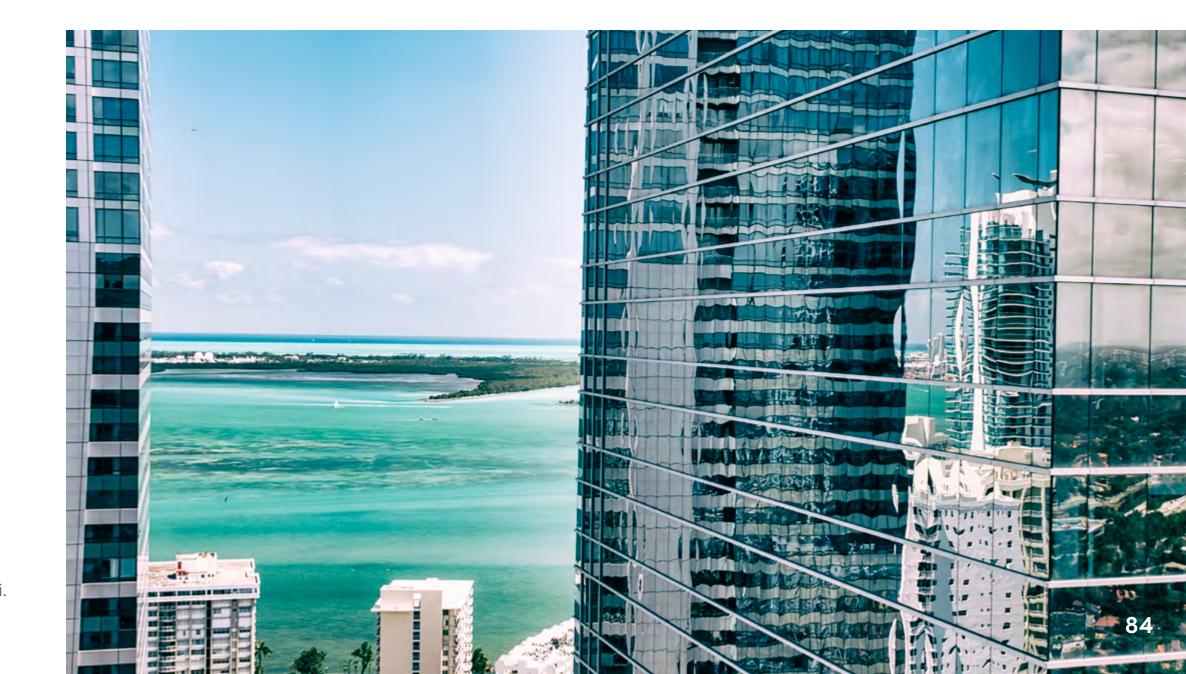
- Eugenio von Chrismar Carvajal
- Jorge Becerra
- Diego Yarur Arrasate²⁸
- Ignacio Yarur Arrasate

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them: Not applicable.

A Succinct Account of the Acts and **Contracts Entered into with Subsidiaries** or Associates that Significantly Influence the Operations and Results of the Parent Company or Investing Entity: Not applicable.

Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.







→ Bci Securities Inc.

Company name

Date of incorporation

July 6, 2011. It became operational on March 1, 2016.

Legal nature

Buying and selling stocks, mutual funds, corporate debt, U.S. government bonds, sovereign debt, and call and put options for its clients primarily residing in South America. The Company may enter into network agreements with banks, savings banks or credit unions.

Corporate purpose

Buying and selling stocks, mutual funds, corporate debt, U.S. government bonds, sovereign debt, and call and put options for its clients primarily residing in South America. The Company may establish network agreements with banks, savings banks or savings and credit cooperatives.

Subscribed and Paid Capital

\$50 million

Percentage of investment in Bci's assets

100%

Percentage of investment in Bci's assets

0.01%

Board of Directors

- Grisel Vega
- Juan Segundo
- Juan Martínez-Lejarza
- Carlos Martin-Donadio
- Teresa Foxx.

Chief Executive Officer

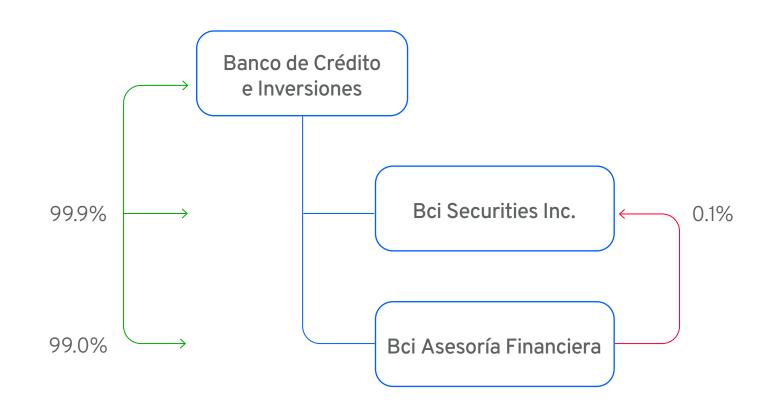
• Carlos Martin-Donadio

Directors, Chief Executive Officer, or Key Executives of the Parent Company or Investing Entity Holding Positions in the Subsidiary or Associate:

Not applicable

Commercial relations with subsidiaries or associates during the year and the projected future relationship with them:

Brokerage and brokerage focused primarily on clients of Bci Miami Branch and City National Bank Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.





Bci Peru

Company name

13 de diciembre de 1994

September 30, 2021

Legal nature

Closed corporation

Corporate purpose

Financial intermediation that corresponds to multiple banks; activities that are regulated by the SBS in accordance with the General Law of the Financial System and the Insurance System and Organic Law of the SBS, Law 26,702 and its amendments.

Subscribed and **Paid Capital**

610 million soles

Percentage of investment in 100% **Bci's assets**

Percentage of investment in **Bci's assets**

0.18%

Board of Directors

- Eugenio von Chrismar Carvajal
- Rafael Llosa Barrios
- Diego Yarur Arrasate
- Gerardo Spoerer Hurtado
- Mario Farren Risopatrón
- Eduardo Nazal Saca
- Enriqueta González Pinedo.

Chief Executive Officer

• Gonzalo Camargo Cárdenas

Directors, Chief Executive Officer, or Key Executives of the Parent Company or Investing Entity Holding Positions in the Subsidiary or **Associate:**

- Eugenio von Chrismar Carvajal
- Diego Yarur Arrasate²⁹
- Gerardo Spoerer Hurtado

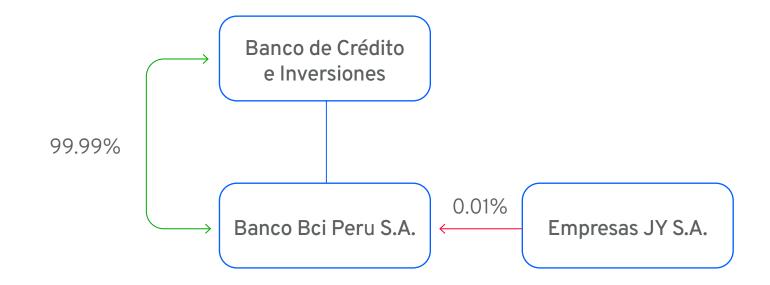
Commercial relations with subsidiaries or associates during the year and the

Client relationship through Bci Miami Branch for business loans.

projected future relationship with them:



Direct and Indirect Ownership Relations Between the Parent Company, Subsidiaries, or Associates.



²⁹As of 12/31/2024, Diego Yarur is no longer a key executive at Bci.



)1 Our

4.2 Suppliers

For Bci, suppliers are strategic partners in our vision of giving clients a unique, different experience. Our mission explicitly mentions them as one of the four pillars necessary to meet its objective of delivering financial solutions based on products and services that involve operational efficiency, excellence in quality, technological innovation, risk management policies and demanding ethical standards. For this reason, we seek to maintain mutually beneficial relationships with our suppliers, loyalty over time and high standards of quality, compliance and transparency.



The Corporate Purchasing Management is in charge of maintaining the relationship with Bci's suppliers. This involves the commercial relationship, contractual, new policies, requirements, new controls, service claims, ESG assessments, trainings, workshops and talks. In addition, it conducts a satisfaction survey by the Measurement and Research Sub-Management.

To ensure smooth communication with our suppliers, we make **available email proveedores@bci.cl** to answer queries and facilitate contact.

Below, we detail the initiatives we carried out during 2024, aimed at addressing various topics of interest to our suppliers, in various areas of our business.







4.2.2 (Supplier Payment) Policy

At Bci, we aim to be a benchmark in supplier experience, and part of this commitment involves ensuring agile and efficient payments. We commit to paying at least 95% of documents within seven business days from their receipt.

In 2024, we exceeded this goal by paying 99.2% of the documents within this period, reaffirming our dedication to building relationships of trust and respect with our suppliers. It is important to note that there are no suppliers representing a payment percentage equal to or greater than 10% of the total payments.



| SUPPLIERS Number of invoices paid, by time to payment Up to 30 days | UNIT | 2023 | 2024 |
|--|------|---------|---------|
| National suppliers | No. | 31,620 | 34,304 |
| Foreign suppliers | No. | 1,099 | 1,258 |
| 31 to 60 days | | | |
| National suppliers | No. | 42 | 33 |
| Foreign suppliers | No. | 0 | 3 |
| Over 60 days | | | |
| National suppliers | No. | 45 | 11 |
| Foreign suppliers | No. | 0 | 0 |
| Total value of invoices paid for each time range | | | |
| Up to 30 days | | | |
| National suppliers | MM\$ | 439,009 | 469,320 |
| Foreign suppliers | MM\$ | 50,519 | 62,171 |
| 31 to 60 days | | | |
| National suppliers | MM\$ | 145 | 80 |
| Foreign suppliers | MM\$ | 0 | 128 |
| Over 60 days | | | |
| National suppliers | MM\$ | 287 | 29 |
| Foreign suppliers | MM\$ | 0 | 0 |
| Interest on late payment of invoices | | 0 | 0 |
| Total amount of interest for late payment of invoices | MM\$ | 0 | 0 |
| Number of agreements on longer payment terms (in excess of the legal limit of 30 days) filed in the registry maintained by the Ministry of the Economy | n.º | 0 | 0 |
| Number of suppliers for each range | | | |
| Up to 30 days | | | |
| National suppliers | No. | 1,311 | 1,324 |
| Foreign suppliers | No. | 140 | 156 |
| 31 to 60 days | | | |
| National suppliers | No. | 25 | 17 |
| Foreign suppliers | No. | 0 | 3 |
| Over 60 days | | | |
| National suppliers | No. | 17 | 7 |
| Foreign suppliers | No. | 0 | 0 |
| Total number of suppliers | No. | 1,453 | 1,482 |
| Share of invoices paid in less than 7 days | % | 96.4 | 96.57 |
| Average time to payment | days | 2.14 | 1.69 |

Integrated 2024 Annual Report.

O I cuit

4.2.3 Supplier Evaluation

With the purpose of collaboratively advancing towards the development of a responsible supply chain, aligning ourselves with the growing expectations of our shareholders, the business, the community, the regulations and regulatory bodies, we have the Proveedores Bci Seamos Diferentes program, which in 2024 celebrated its fifth edition. This program aims to promote the sustainable management of our suppliers through an ecosystem that fosters the economic, social and environmental responsibility of companies, complementing our Purchasing Policy and reinforcing the commitment to sustainability at each stage of the value chain.

Since 2019 we have developed the Proveedores Bci Seamos Diferentes program, an initiative that allows our suppliers to evaluate their environmental, social and corporate governance (ESG) practices free of charge. This program provides a measure of your sustainability performance, accompanied by a regional benchmark to compare against peers. In 2024, we reached a total of 87 suppliers with an ESG assessment in force, which represents 40% of payments to suppliers. Of these, 77% have participated on more than one occasion, consolidating their commitment to continuous improvement.

The reports generated are confidential, valid for 24 months, and focus on critical, mediumcritical and relevant suppliers, according to criteria such as RAN 20.7 and annual turnover equal to or greater than 300 million pesos. This is complemented by the B Impact Assessment, a measurement that identifies challenges and opportunities, generating specific programs to improve the social and environmental performance of the Bank's recurring suppliers.

In this way, we actively work on the main gaps and risks identified, offering training and development instances that include concrete tools, practical examples and success stories so that they can implement improvements. In addition, we hosted our traditional ESG performance supplier recognition ceremony, where we awarded five companies, from large organizations to SMEs, that excelled in sustainability. These suppliers received a physical award as a symbol of their excellence, reinforcing their visibility and credibility in the market. With this program, we reaffirm our commitment to the development of a responsible and sustainable supply chain.

In the event of disagreements or non-compliance with the agreements defined by the contract, we have a whistleblowing channel for suppliers.



| SUPPLIER EVALUATION | UNIT | 2023 | 2024 |
|--|------|------|-------|
| Number of suppliers evaluated against sustainability criteria ¹ | | | |
| Total | No | 85 | 87 |
| National suppliers | No | 85 | 87 |
| Foreign suppliers | No | 0 | 0 |
| Assessed suppliers as a percentage of total suppliers ² | | | |
| Total | % | 93 | 90.6% |
| National suppliers | % | 93 | 90.6% |
| Foreign suppliers | % | 0 | 0 |
| Purchases from assessed suppliers as a percentage of total purchases² | | | |
| Total | % | 44 | 82% |
| National suppliers | % | 44 | 82% |
| Foreign suppliers | % | 0 | 0 |

¹ a) The target group for measurement includes critical and medium-critical suppliers according to RAN 20.7, and relevant national suppliers in billing, according to internal regulations. b) The sustainability assessment used is the "B Impact Assessment" from Sistema B Chile, and it is valid for Bci for two years following the measurement.

² This corresponds to the percentage of suppliers with a current sustainability assessment relative to the target group mentioned in point 1.

| SUPPLIER PROFILE | UNIT | 2023 | 2024 |
|--|------|-------|-------|
| Total number of suppliers | No | 1,205 | 1,408 |
| Number of critical suppliers, in accordance with RAN 20-71 | No | 52 | 51 |
| Number of local suppliers | No | 1,143 | 1,312 |
| Number of international suppliers | No | 62 | 96 |
| Number of SME suppliers | No | 671 | 822 |
| Number of providers monitored by public sources | No | 1,059 | 1,094 |
| Number of suppliers with comprehensive risk assessment | No | 137 | 149 |

¹ RAN 20-7: Chapter 20-7 (outsourcing of services) of the Updated Compilation of Standards of the Commission for the Financial Market of Chile, CMF.

| EXPENDITURES ON SUPPLIERS | UNIT | 2023 | 2024 |
|--|------|---------|---------|
| Total expenditures on suppliers | MM\$ | 502,792 | 511,372 |
| xpenditures on critical suppliers, in accordance with RAN 20-7 | MM\$ | 112,702 | 123,390 |
| Expenditures on local suppliers | MM\$ | 457,820 | 470,343 |
| Expenditures on international suppliers | MM\$ | 44,972 | 41,029 |
| Expenditures on SME suppliers | MM\$ | 137,287 | 139,604 |
| Share of expenditures on national suppliers | MM\$ | 91% | 92% |
| Share of expenditures on international suppliers | MM\$ | 9% | 8% |



02 Corporate Strategy and Performance

05 Employee Experience

4.2.4. Supplier (training)

This year, our supplier talk program brought together more than 600 attendees, addressing key topics such as the analysis of the Chilean economy, the Karin Law, and regulations on economic and environmental crimes. These instances aimed to deliver contingent information so that our suppliers can effectively prepare for emerging regulatory changes, strengthening their capacity for adaptation and compliance.

In addition, we held three supplier training and development workshops as a result of the ESG Assessment Program, focused on working on specific gaps and promoting good practices in our supply chain. The topics covered included "Materiality Analysis and Stakeholder Relations", "Carbon Footprint and Environmental Management System" and "Human Rights".

We invited 47 suppliers to participate in whom we previously identified areas for improvement, promoting a collaborative and long-term vision. This exercise not only allowed us to make progress in closing gaps and mitigating risks, but also to reinforce our commitment to joint development with our suppliers towards more sustainable management.

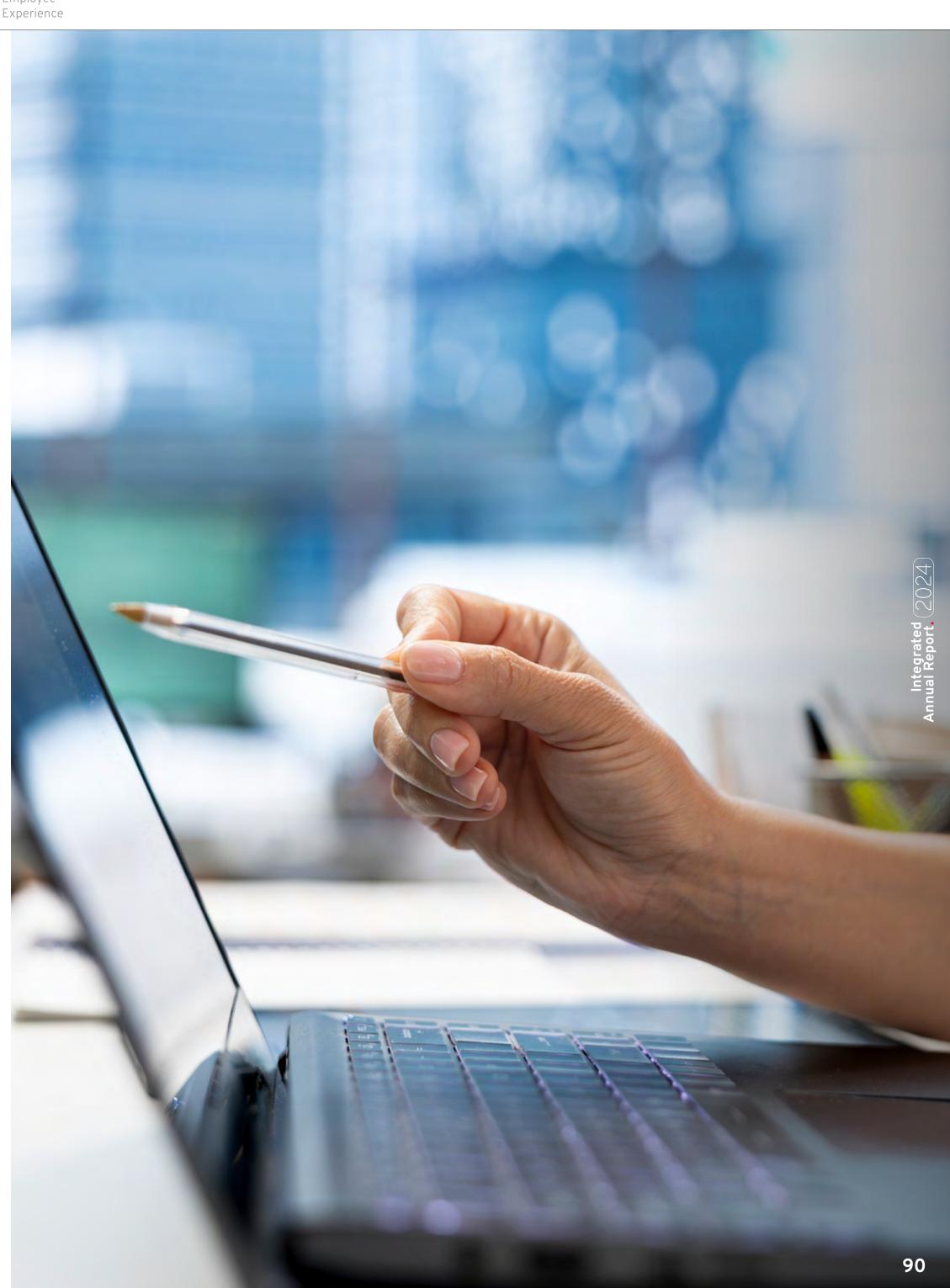
4.2.5 (Subcontracting) Policy

Through our Corporate Procurement Policy, we incorporated the Regulations for the Contracting of Third-Party Services which, although it is not a subcontracting policy as such, defines the corporate guidelines under which we carry out the contracting of services from third parties and external employees who work at Bci, ensuring a clear framework aligned with our organizational standards.



Note: Further information on the policy is detailed in Annex 9.3.1.







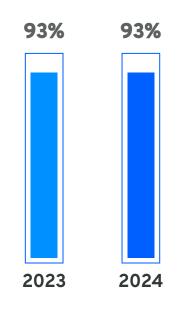


At Bci we consider our employees and their families to be one of the fundamental pillars that support our mission. We firmly believe that people are at the center of all human activity. That's why we work to build a unique and unmatched culture, where the employee experience is key to fulfilling our value offer to clients, making each interaction memorable.



We have a team of excellence and we aspire to be recognized as the best company to work for and develop. This commitment has led us to maintain and even improve the results of our Engagement Index, through which we measure the level of commitment and satisfaction that our employees have towards the different entities of the BCI Group.

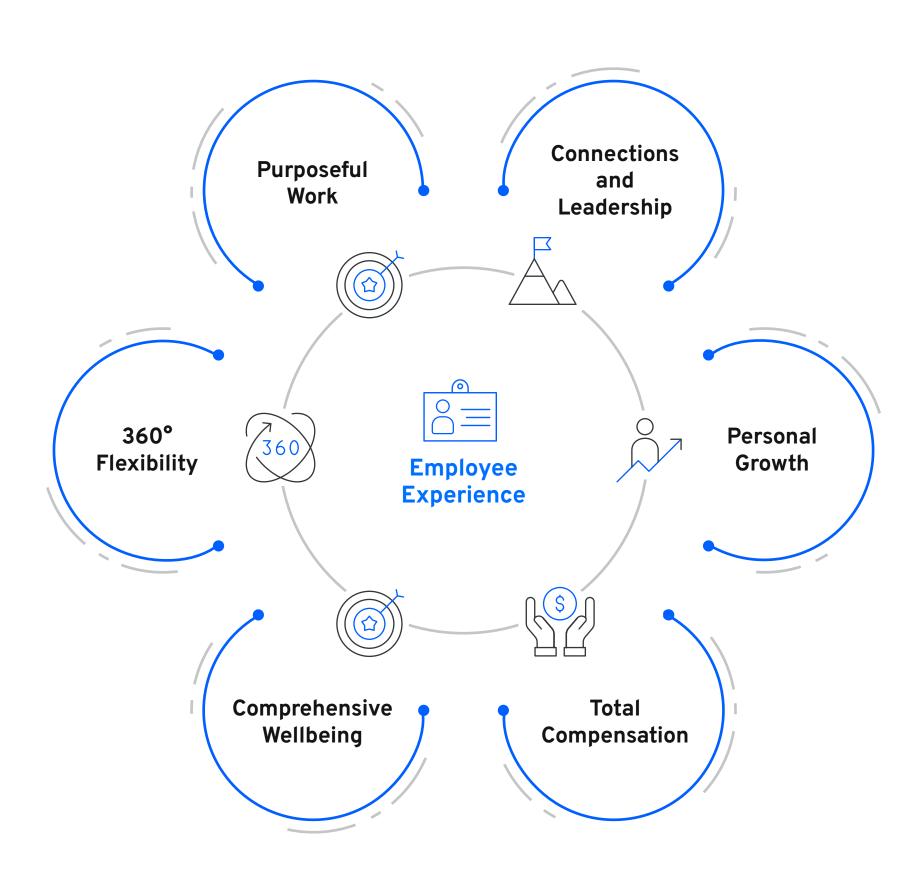
Annual results Engagement Index by business unit



In addition, the market has once again recognized Bci for its excellent People Management practices. In this context, for the second consecutive year we received the international Top Employer certification, which recognizes the best employers in the world for their human resources practices. In addition, we reached second place in FirstJob's Employer For Youth ranking, which evaluates the best companies for professionals under 35 years of age throughout Latin America, and fourth place

in the Top of Mind ranking, which highlights the most aspirational companies for young professionals. In addition to this, we are positioned in fourth place in Chile in the Merco Talent ranking, which recognizes the 200 companies with the greatest capacity to attract and retain talent in the country.

To achieve the above, we have a management model based on the following six pillars that allow us to deliver a differentiating employee experience with nearly 150 benefits:



Integrated 2024 Annual Report.

5.1 Purposeful Work

Within the framework of our organizational culture, we seek to build a shared purpose with our employees, which inspires and mobilizes us to generate a great positive impact. This implies connecting the personal purpose of each employee with the purpose of the organization, thus, we enhance together the good in life with the best of work, creating an environment where each person can fully develop and contribute to collective success

In this context, we reached 95% in the sense of belonging indicator, a reflection of the pride and commitment of our employees. In addition, 97% feel that they can contribute to the achievement of work objectives, while 92% of young people consider that their work is valued.





5.2 Connections and leadership

At Bci we understand leadership as the ability to guide teams towards achieving results, providing clarity and direction. We seek that leaders connect deeply, inspire, generate genuine, horizontal and longterm relationships, in a framework of mutual trust with all their employees.



This is reflected in the Academia Lider Bci and the Women Leaders Program, where we develop a distinctive leadership style.

Strengthening female leadership

At Bci, we continue to make progress in terms of gender equality and the development of female talent. The new appointments in leadership positions and the implementation of programs to accelerate the growth of professional women positioned us as the best company for young professional women in Chile, according to the EFY Fem 2023 ranking, which was announced during 2024. In addition, we managed to increase female representation at the highest levels of leadership: of the 11 executives who report directly to the CEO, two are women.

↗ Academia Lider Bci

Program designed to develop a distinctive and unique leadership style that empowers leaders with the ability to transform and be transformative agents to deliver value to the business in changing and complex environments. Likewise, to promote ambassadors of Bci's culture and inspire leaders to give their best. This academy is facilitated by 67 managers and assistant managers who facilitate and deliver the contents of each of the training sessions.



N° people trained at **Academy Lider Bci**

1,067 leaders



N° Sessions

122 in-person sessions



Evaluation of the participants

99%



5.3 360° Flexibility

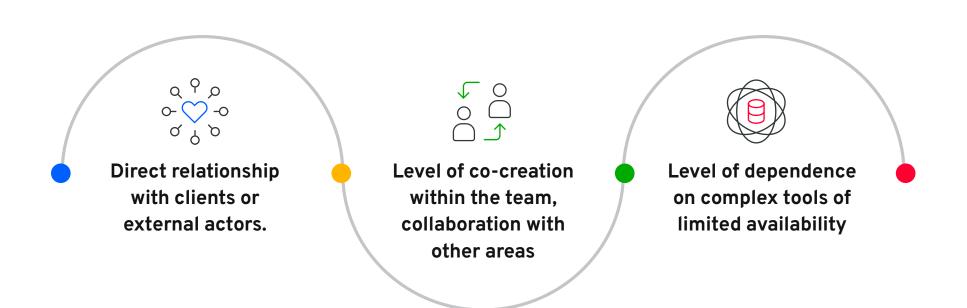
We promote a flexible and responsible work culture, which anticipates, adapts and responds to the needs of the business and people.

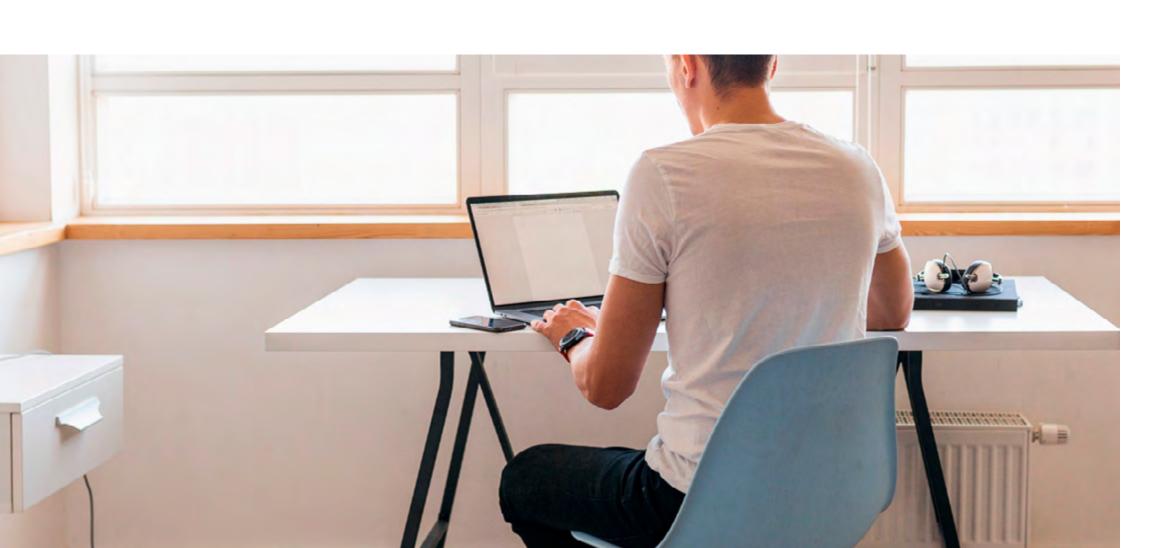


Some of our initiatives in this area are:

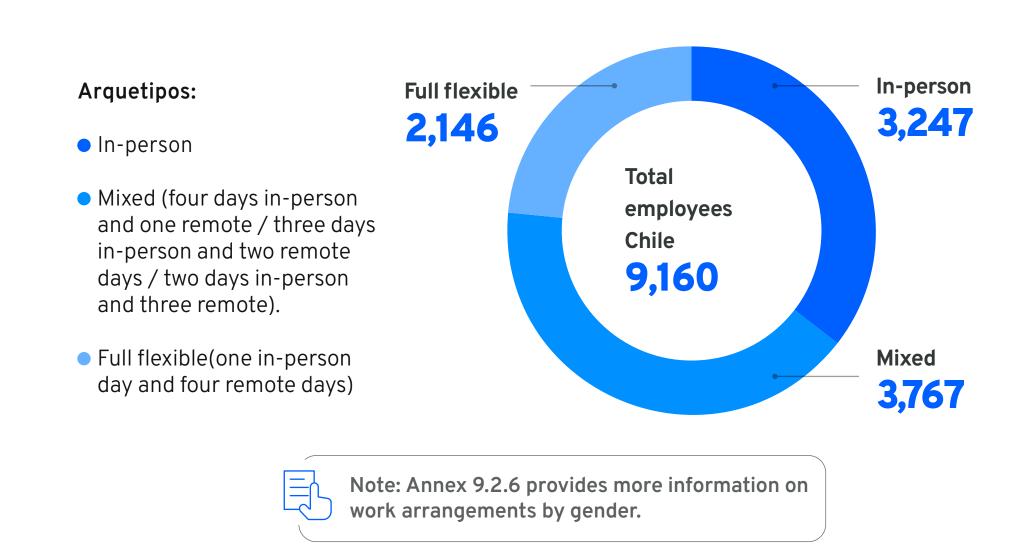
Hybrid work

At Bci, there is a mixed work model that defines work archetypes that combine in-person and remote weekly days according to the characteristics and functions of each position in relation to three criteria:





The focus is on intentional in-person work for those instances of development, learning, generation of deep bonds, and immersion in the Bci culture.



对 40-hour working week

In our commitment to creating an environment that promotes the development and well-being of our employees, we decided to anticipate Law No. 21,561 by five years and implement a 40-hour workday.



The transition to the 40-hour day took place simultaneously across Bci, with constant monitoring to ensure a successful transition. This initiative was the result of more than a year of preparation, in which we carried out a pilot plan with more than 800 employees from different areas. Through this process, we adjust indicators, optimize management, and analyze improvements. Flexibility was already part of our culture, since since 2018 we had reduced the working day to 43 hours, facilitating this change.

After implementing the 40-hour workweek, we recorded significant improvements in value delivery, as well as in client satisfaction and experience, which has allowed us to successfully meet quarterly and half-year goals.



5.4 Personal growth

This dimension is key for our employees to continue growing, learning and advancing towards their professional goals.
This means promoting self-training, continuous feedback and opportunities for internal development.



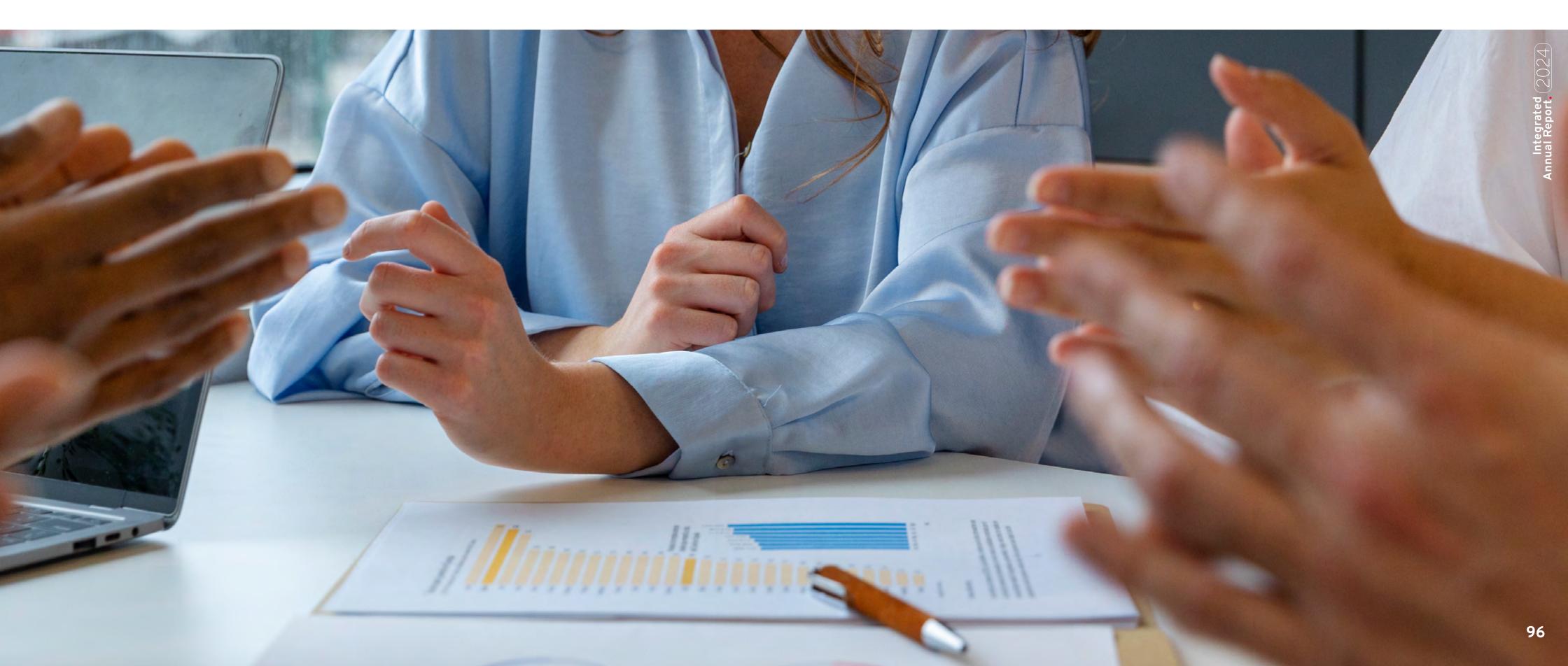
Some of our initiatives in this area are:

Atrévete

is a learning platform that allows employees to selfmanage their training in areas related to their daily work or professional development.

During 2024, investment in training increased by 9.3%, which reflects Bci's commitment to the development of our employees.







| Bci AND SUBSIDIARIES IN CHILE, EXCEPT LIDER BCI SERVICIOS FINANCIEROS | UNIT | 2022 | 2023 | 2024 |
|--|------|---------|---------|---------|
| Training | | | | |
| Average hours of training per employee | h | 53 | 53 | 48 |
| Amount invested in training and development | MM\$ | 2,523 | 2,632 | 2,877 |
| Amount invested in education and professional development ¹ | MM\$ | 3,306 | 4,000 | 4,235 |
| Average investment in education, training and development per employee | \$ | 363,715 | 436,937 | 475,138 |
| People trained ² | No | 8,695 | 9,023 | 8,722 |
| % of total employees that received training ³ | % | 95.6 | 98.58 | 97.85% |

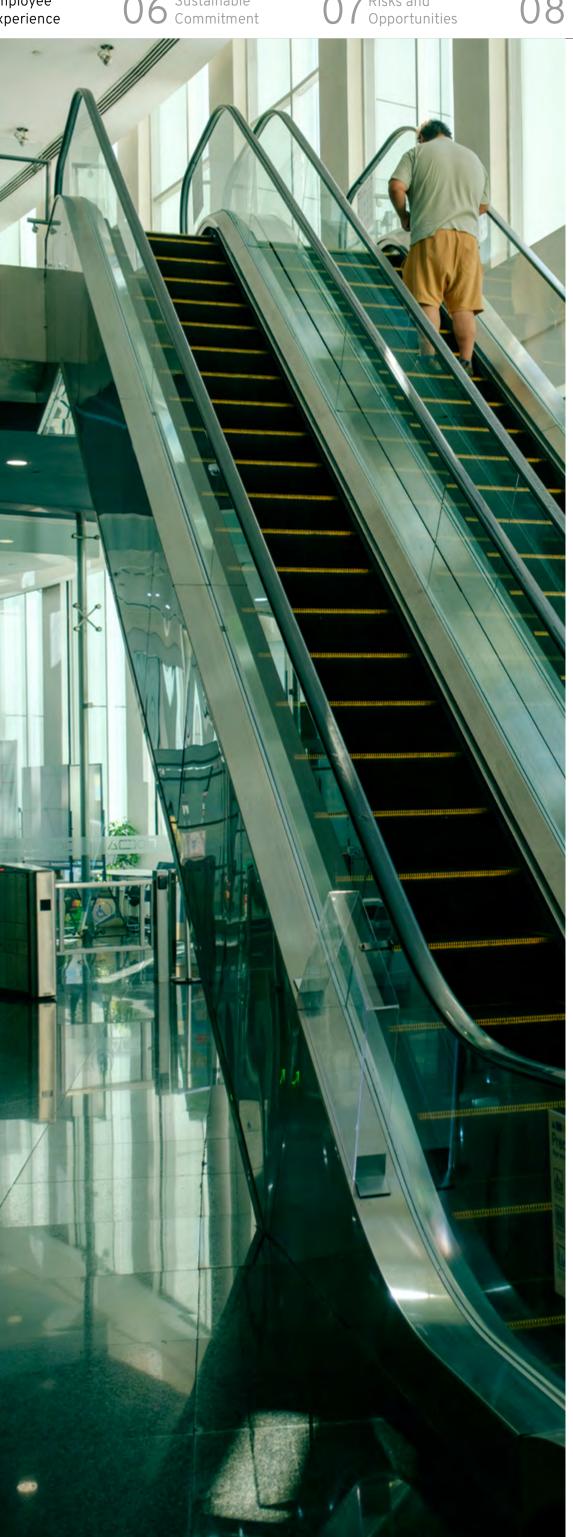
¹ Includes investment in training, continuity and improvement scholarships.

| LIDER Bci SERVICIOS FINANCIEROS | UNIDAD | 2022 | 2023 | 2024 |
|--|--------|------|------|------|
| Training | | | | |
| Average hours of training per employee | h | 96.5 | 19 | 11.5 |
| Amount invested in training and development | MM\$ | 246 | 252 | 147 |
| Amount invested in education and professional development | MM\$ | n.a. | 80 | 90 |
| Amount invested in education and professional development / Total annual income from the company's normal activities over the total annual income of ordinary activities of the entity | % | n.d. | 32 | 6,5 |
| Trained people | No | 727 | 755 | 757 |
| Share of staff that received training | % | 54 | 65 | 70 |

| TABLE OF TRAINING HOURS BY GENDER | NUMBER OF PEOPLE | SUM OF HOURS | AVERAGE HOURS PER PERSON |
|--------------------------------------|------------------|-----------------|--------------------------|
| Female | 4,249 | 239,236 | 54.9 |
| Male | 4,473 | 186,333 | 40.9 |
| Total general | 8,722 | 425,569 | 47.7 |



Note: Annex 9.2.1 provides details of training by job category.



对 Scholarship program

Improvement scholarships. Support of 70% program value (diplomas, master's degrees, MBAs, etc., related to the business). Undergraduate scholarships (continuity of studies). Support 50% value on an annual basis.

对 Some of the Talent **Development programs**

- Coaching
- Female Talent
- Corporate Mentoring
- Young Professionals

Opportunities for internal development

For Bci, the professional and personal growth of each of the employees is essential. During 2024, 820 employees had development opportunities, which is equivalent to 41% of all hires. The peoplecentered culture, together with a powerful employer brand strategy, have contributed to talent retention, having a positive and direct impact, by reducing new hires to 1,026, compared to 1,295 the previous year.



Note: More turnover information can be found in Annexes 9.2.3, 9.2.4 and 9.2.5.

² 8,722 unique RUTs with at least one completed course. (Training programs cover all employees, but not external staff.)

³ 8,722 unique RUTs with at least one completed course, out of a total considered on 30 December of 8,914 people.

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5.5 Comprehensive well-being

For us, comprehensive well-being is a fundamental dimension that promotes the well-being of oneself and others in four key areas: physical, emotional, social, and financial. We believe that each of us is the protagonist of our well-being, and we seek to connect with what makes us feel good, enhancing a balanced and fulfilling life, both inside and outside of work.



Some of our initiatives in this area are:

Zero-cost and copayment supplementary insurance

It covers medical expenses not reimbursed by Fonasa or isapres. For the Employee Plan, Bci finances 100% of the cost, and in the General Plan, Bci covers 50% and the employee the remaining, but never more than 2% of their gross monthly salary, regardless of the size of the family group.

Webinars on mental health, breast cancer and shared responsibility

At Bci, we seek to create an environment that fosters self-care and mutual support among employees in physical, emotional, social, and financial aspects, resulting in healthy and well-being-conscious individuals. To this end, we develop webinars where employees can learn from experts and obtain practical tools to apply in their daily lives on various topics: mental health, breast cancer, shared responsibility, among others.

Parental leave

We have a formal parental leave benefit, with the aim of promoting shared responsibility, in which we grant.

- Ten additional days to the five stipulated by law for fathers and non-gestational parents in the context of the birth of a child.
- Gradual return.

Additionally, during 2024, those who accumulate more than 180 days of maternity leave in a calendar year (including prenatal, postnatal, and parental postnatal) can extend this period up to 240 days, allowing them to participate in performance evaluation processes, goal tracking, and incentives. Furthermore, this change includes a proportional payment to the months worked, calculated based on the achievement of Balanced Scorecard goals, thus ensuring a fair and balanced approach for our employees.



Note: Annex 9.2.2 details the use by gender, country, and job category of this benefit, and Annex 9.2.8 details occupational safety.

5.6 Total compensation

We have a comprehensive value proposition, which reflects the effort of each individual in Bci's success. To achieve this, we have an equitable Compensation Policy designed to manage talent comprehensively, connecting recognition with the meritocracy of each employee and promoting their development under equitable conditions.



This policy is inclusive and considers criteria such as the achievement of objectives, alignment with Bci's competency profile, development potential, and performance, among others. Thus, we promote a culture that facilitates the achievement of strategic objectives and ensures that compensations are satisfactory and competitive.

Within this guideline, we also conduct salary reviews twice a year, where we examine equity and market competitiveness, with a goal associated with maintaining equity within the salary band.

Likewise, we have multiple economic benefits that complement the remuneration, such as: economic support for the first home, complementary insurance, annual bonus, nursery, improvement scholarships, preferential mortgage credit, pet insurance, adjustment twice a year by CPI, among others.

SALARY GAP 2024

| JOB CATEGORY | AVERAGE SALARY GAP (%) | MEDIAN SALARY GAP (%) | |
|---------------------|-------------------------------|-----------------------|--|
| Senior Management | * | * | |
| Management | 92.23 | 92.92 | |
| Supervisory | 96.06 | 96.32 | |
| Operator | N/A | N/A | |
| Sales force | 95.21 | 93.32 | |
| Administrative | 93.78 | 93.47 | |
| Auxiliary | N/A | N/A | |
| Other professionals | 100.16 | 99.91 | |
| Other technicians | 98.90 | 98.71 | |

^{*}The average salary gap for Senior Management is confidential.

XBci

5.7. Diversity, equity, inclusion and equal opportunities

We promote respect and integration as fundamental pillars, both in our internal and external relations. This commitment allows us to strengthen our organizational culture, fostering an inclusive environment that drives innovation and reinforces our ability to respond effectively to the challenges of the present and future.



Our Diversity and Inclusion Policy reflects our commitment to maintaining an organizational culture that values and enhances diversity as an essential pillar for innovation and success, through:



Note: Annex 9.2.4 details the number of persons with disabilities separated by gender and job category. Annex 9.2.7 details the prevention of workplace and sexual harassment.







06.

Sustainable Commitment

- ► 6.1 Sustainability strategy
- ► 6.2 Environmental financing and investment
- ► 6.3 Financial empowerment and social financing
- ► 6.4 Consistency between saying and doing
- ► 6.5 Integration of sustainability
- ► 6.6 Social innovation in vulnerable communities



6.1 Sustainability strategy

The Corporate Sustainability Index measures the annual compliance with our strategy, which considers the fulfillment of the goals associated with the sustainability strategy and the evaluation of ESG performance at the global industry level, carried out by an international entity.



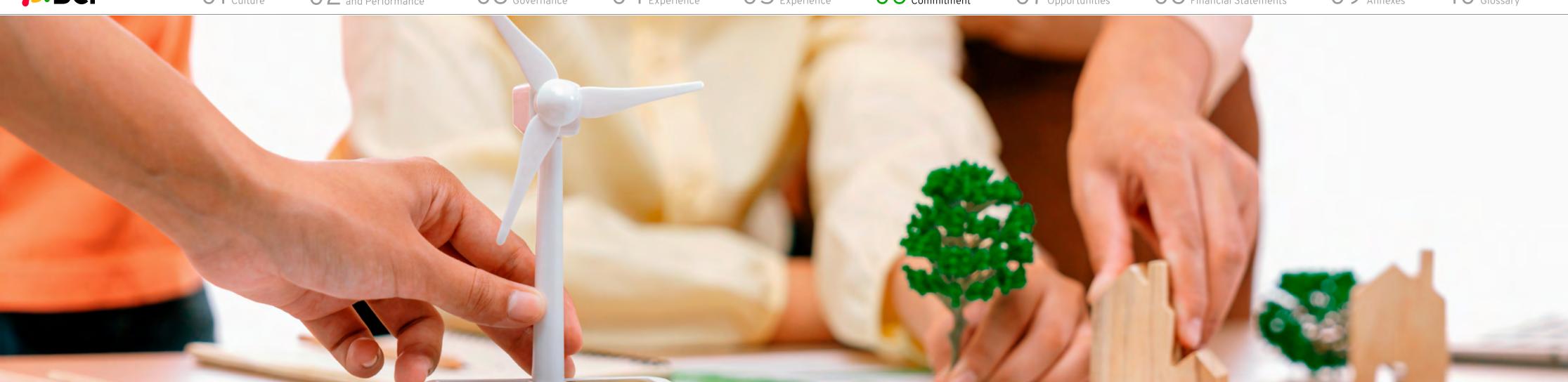
All employees have an annual performance evaluation, who work collaboratively to meet strategic objectives, which translate into goals and an economic incentive. This is part of the Balanced Scorecard of senior management, including the Chief Executive Officer and his direct reports.

| STRATEGIC FOCUS | COMMITMENT | INDICATOR | AMBITION (2026) | RESULTS 2024 |
|--|--|--|---|---|
| | To accompany our clients in their progress towards reducing their emissions, through solutions that facilitate a climate transition. | Volume of green financing (accumulated stock) | USD 2,055 M | USD 1,923 M ³⁰ |
| Environmental Financing/ Investment | | % reduction in physical emissions intensity financed for two sectors | Power generation: 71% reduction ton CO2eq/MWh (2030) Cement: 17% reduction in CO2eq/ton of cement (2030) | Defining ambition 2026 |
| | | % ESG AUM Integration (BAM) | 70%* ³¹ | 82% |
| 0 7 | | Underserved clients (women, elderly, young, SMEs) | 2,645,000 | 2,177,905 |
| Social Empowerment and Financing | | Volume of social financing (accumulated stock) | USD 3,893 M | USD 2,674 M |
| | | Users Valor Pyme | 1,000,000 | 314,847 |
| Consistency between saying and doing | Strengthen trust relationships with our stakeholders, enhancing the measurement, management, and disclosure of ESG performance | DJSI MSCI ESG ESG compliance | Maintain good performance in internationally recognized ESG indicators and standards | 92% percentile in the financial sector Rating A |

³⁰ We are in the process of dividing the volume of sustainable financing between green and social. The 2024 result of green financing may still include a slight percentage of sustainable financing.



³¹ There was an adjustment in the 2026 ambition (2023 vs. 2024). The ambition decreases from 90% to 70% because the previous methodology changes to a much more ambitious one, proprietary to Bci Asset Management, starting in 2025.



6.2 Environmental financing and investment

In order to accompany our clients in their progress towards reducing their emissions, through solutions that facilitate a climate transition, we have established a series of corporate initiatives that seek to guide our business opportunities towards a solid commitment to environmental finance and investments.



As part of this ambition, we have set a goal, by 2026, to finance a total of USD 2,055 million through green financing instruments, exceeding our initial ambition of USD 1,600 million achieved in 2024. The main advances in 2024 were:

Sustainable Financing Policy

Our Sustainable Financing Policy establishes the criteria and scope of businesses that generate positive impacts in the environmental, social and economic spheres, which we updated in 2024, expanding its scope to integrate key areas such as Wholesale & Investment Banking and SMEs, thus consolidating a comprehensive approach that promotes responsible business at the corporate level.



Check <u>here</u> for more details on the policy.

Sustainability Financing Framework

Our General Framework for Sustainable Finance lays the groundwork for the issuance of sustainable debt instruments, such as bonds and loans, aligned with recognized international standards. Its objective is to foster a positive impact by financing projects that generate social, economic and environmental benefits, promoting transparency and strengthening trust with our stakeholders, through the use of green funds, social funds and sustainable funds. In addition, this framework aligns our operations with the United Nations Sustainable Development Goals (SDGs). Check here for more details on the General Framework and Eligible Green Assets.



Check <u>here</u> for more details on the General Framework and Eligible Green Assets.



Our Our

02 Corporate Strategy and Performance

O3 Corporate

Client Experience

5 Employee Experience

↗ Sustainable Investment Policy

Our Sustainable Investment Policy establishes a framework for integrating ESG factors into the evaluation and decision-making processes of investment in funds and portfolios. This approach is implemented through our subsidiary Bci Asset Management, the Bank's general fund manager, and ensures that sustainability is present at all stages of investments.



Check <u>here</u> for more details on the policy.

→ Partnerships to drive the energy transition

In 2024, Banco Wholesale & Investment Banking reaffirmed its commitment to the energy transition by consolidating new alliances with Abastible and Detroit Chile, companies that develop sustainable solutions. These are in addition to a strategic network of partners that includes Alo Ventas, Agua 4D, Emasa Mobility Hub, Hyundai Trucks and Buses and Enel X. Through these collaborations, the Bank promotes the adoption of clean technologies and fosters a financial ecosystem aligned with the challenges of the energy transition.

→ Green products

Bci has a value proposition with a focus on positive environmental impact:



Visit:

https://www.bci.cl/personas/somos-verdes

- Green Mortgage Credit
- Leasing Verde
- ESG investment products:
- Bci Deuda Global Sostenible Mutual Fund (subsidiary: Bci Asset Management Administradora General de Fondos S.A.).
- Bci Acciones Sostenible ESG Mutual Fund (subsidiary: Bci Asset Management Administradora General de Fondos S.A.).
- ESG Portfolio.
- Green Automobile Insurance.
- ESG Trade Credits Wholesale.
- Credits subject to Covenants ESG Wholesale.
- Others: Bci Credit Card benefits (Bci Plus).





6.2.1 Targets and metrics of (financed emissions)

Bci measures its financed emissions from operations in Chile. Currently, this measurement includes the Wholesale and SME segments and the subsidiaries Bci Asset Management and Bci Corredor de Bolsa. The Partnership for Carbon Accounting (PCAF) standard was used to measure the emissions financed.



The quantification of financed emissions is the starting point for the development of our decarbonization strategy. This exercise was carried out based on the measurement results for the year 2022 and 2023, from which we established emission reduction targets by financed industrial sector.

Based on this annual measurement and our commitment to NZBA, we reaffirm our commitment to contribute to the country's goal of carbon neutrality through the decarbonization of our portfolio. On this path, we defined our first sectoral objectives to reduce the intensity of emissions in the Power Generation and Cement sectors by 2030:



Reduction Target: Power Generation

| Scope | 1 and 2 | In the Power Generation sector, Scopes 1 and 2 are the most relevant, as they directly represent the emissions associated with the burning of fossil fuels in plants and the consumption of electricity used in operations. | | |
|---|---|---|--|--|
| Scenario | SBTi 1.5°C | The goal is defined with a scenario aligned with science, that is, the trajectory seeks to limit global warming to 1.5°C. | | |
| Emissions calculation methodology | PCAF Partnership for Carbon Accounting Financials | A global standard that guides financial institutions in the measurement and disclosure of financed issuances. In this case, the methodology established for commercial loans is used. | | |
| Value chain | | The focus is on the power generation segment, where decarbonization actions generate the greatest impact on reducing the sector's global emissions. | | |
| Fuel supply | Powe | er generation Transition Distribution and consumption | | |
| Year Baseline | | 2022 | | |
| | | | | |
| Baseline (intens | sity) | 0.73 tCO2e / MWh | | |
| | sity) | 0.73 tCO2e / MWh 2030 | | |
| Baseline (intens Target year Target in intens | , | | | |

Integrated 2024 Annual Report.



O1 Our

02 Corporate Strategy and Performance

O3 Corporate
Governance

Client Experience

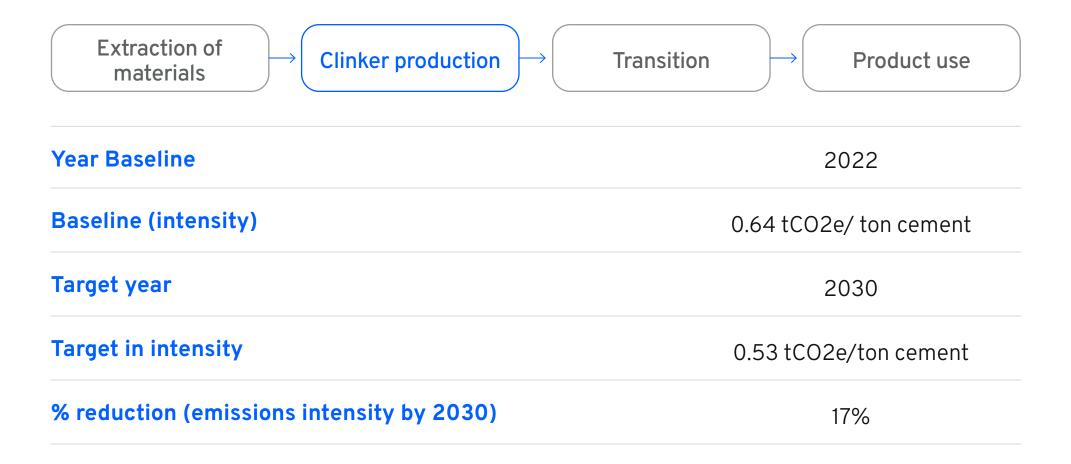
05 Employee Experience



In the Cement sector, Scopes 1 and 2 are the most relevant, due Scope 1 and 2 to the fact that most of the emissions come from the calcination of clinker (Scope 1) and energy consumption in plants (Scope 2), while Scope 3 emissions, such as those from transportation or product use, are less significant in comparison. The goal is defined with a science-aligned scenario, defined **Scenario** GCCA by the Global Cement and Concrete Association - GCCA, 1.5°C and is used by the cement sector roadmap in Chile. A global standard that guides financial institutions in the **Emissions** measurement and disclosure of financed issuances. In this case, calculation the methodology established for commercial loans is used. methodology **PCAF** Carbon Accounting

Value chain

The focus should be on the production of clinker, as it is the most intensive process in the use of fossil fuels and where chemical reactions occur with the decomposition of calcium carbonate, where a large amount of emissions are released. Directing decarbonization actions towards this link will make it possible to achieve the greatest impact on reducing emissions along the value chain.



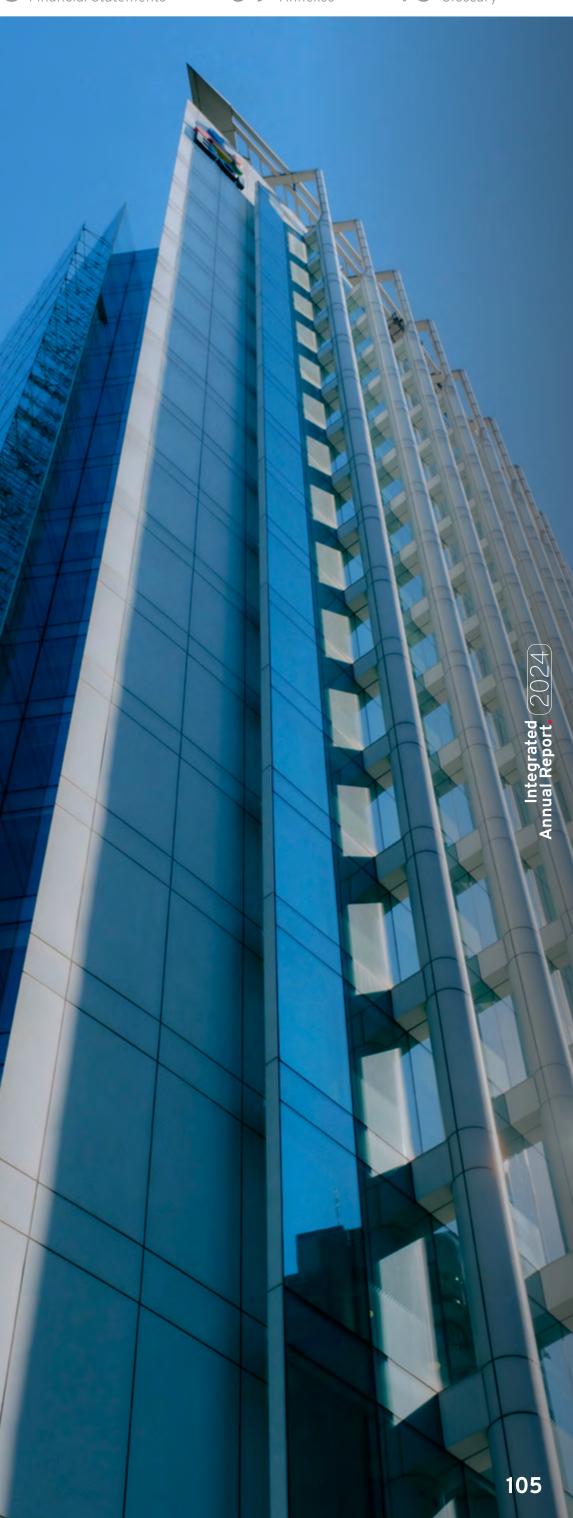
In this context, in 2024 the Environmental Credit Risk Assessment Policy was created for the aforementioned sectors, through a matrix of physical and transition risks that allows us to evaluate each client. This assessment includes the environmental inspection and/or sanction processes that each assessed client may have, as well as the alignment with the decarbonization objectives in the financed portfolios.



Check <u>here</u> for more details on our sector objectives



Note: Annex 9.4.2 provides more information on financed emissions.



02 Corporate Strategy and Performance

06 Sustainable Commitment

Risks and Opportunities

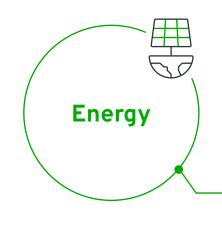
08 Key Indicators and Financial Statements

Integrated (2024)

106

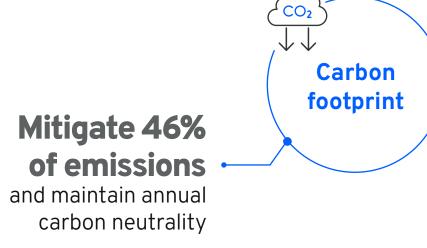
6.2.2 Operational (eco-efficiency plan)

For Bci, coherence in its actions is very important, which is why it has an Operational Eco-efficiency strategy and Policy with goals for 2028, which reinforce its commitment to sustainability:



Reduce absolute consumption by 16% and achieve 100% use of

renewable sources.



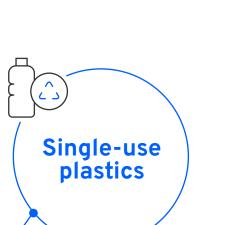


Recovery of 90% of waste,

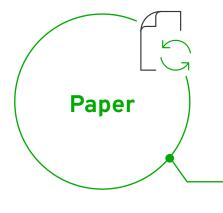
minimizing the use of landfills.



in water consumption



Water



30% reduction

in paper consumption





Note: more information on operational eco-efficiency can be found in Annex 9.4.3.



6.3 Financial empowerment and social financing

At Bci we promote equal opportunities for all people, fostering accessible and inclusive financial solutions. We guarantee transparency, fairness and integrity in the provision of financial services, preventing aggressive sales practices, in strict compliance with our Code of Ethics. In addition, we implement mandatory training for our employees and fully comply with anti-discrimination legislation.



With this approach, our goal for 2026 is to financially empower 2,645,000 underserved people (including women, youth, the elderly) and SMEs, finance USD 3,893 million and reach one million users in Valor Pyme.

The main initiatives for people are MACH, Mis Finanzas, Alcancía, En Palabras <u>Simples</u>, among others that are detailed in chapter 4 of Client Experience.

The initiatives for SMEs are son microempresarios y Pymes in Valor <u>Pyme</u>. As part of our commitment to financial empowerment.

In addition, for the community, we offer Con Letra Grande, our financial education blog, designed to provide useful and accessible knowledge to various segments. We address topics such as savings, investments, financing and other key aspects of health and financial education. In 2024 we managed to impact 946,700 people.



Note: More information on financial empowerment and social financing can be found in Annex 9.4.4.

6.4 Consistency between saying and doing

We reinforce our commitment to transparency and trust as fundamental pillars of our communication and relationship with stakeholders.



Within this framework, we have decided to prioritize the management, measurement and disclosure of our ESG performance, both regulatory and voluntary. In 2024 we focused on managing improvements that resulted in the following advances:

- We upgraded our ESG risk rating to A rating in 2024 in MSCI World Selection (formerly MSCI ESG) (up from BBB in 2023).
- In DJSI, Bci scored 65 points in 2024, which represents an increase of two points compared to the previous year and maintained its position in the 92nd percentile of the global financial sector, placing us within the top 8% of the most sustainable banks in the world according to this global corporate sustainability ranking. The economic dimension saw an increase of +8 points, sustainable finance +22 points, decarbonization strategy +8 points, and we are well above the global industry average in most criteria.







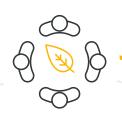


Annual Report. 2024

6.5 Integration of sustainability

To promote a sustainable culture among all our employees and generate sustainable social, environmental, and economic impact, the Center for Excellence and Innovation in Sustainability has the mission to create, deploy, and transfer sustainability capacity within the Bci Group.

Additionally, it leads the following governance structure, which aims to guide and govern all strategic and operational decisions in this area and is structured as follows:







Sustainability **Committee:**

composed of members of our Board of Directors, it defines the strategic direction and oversees the execution of the strategy throughout the organization.

Sustainability **Steering Council:**

delegated by the Board of Directors, this council is responsible for defining the strategy, allocating necessary resources and monitoring progress.

Managerial **Strategic Table:**

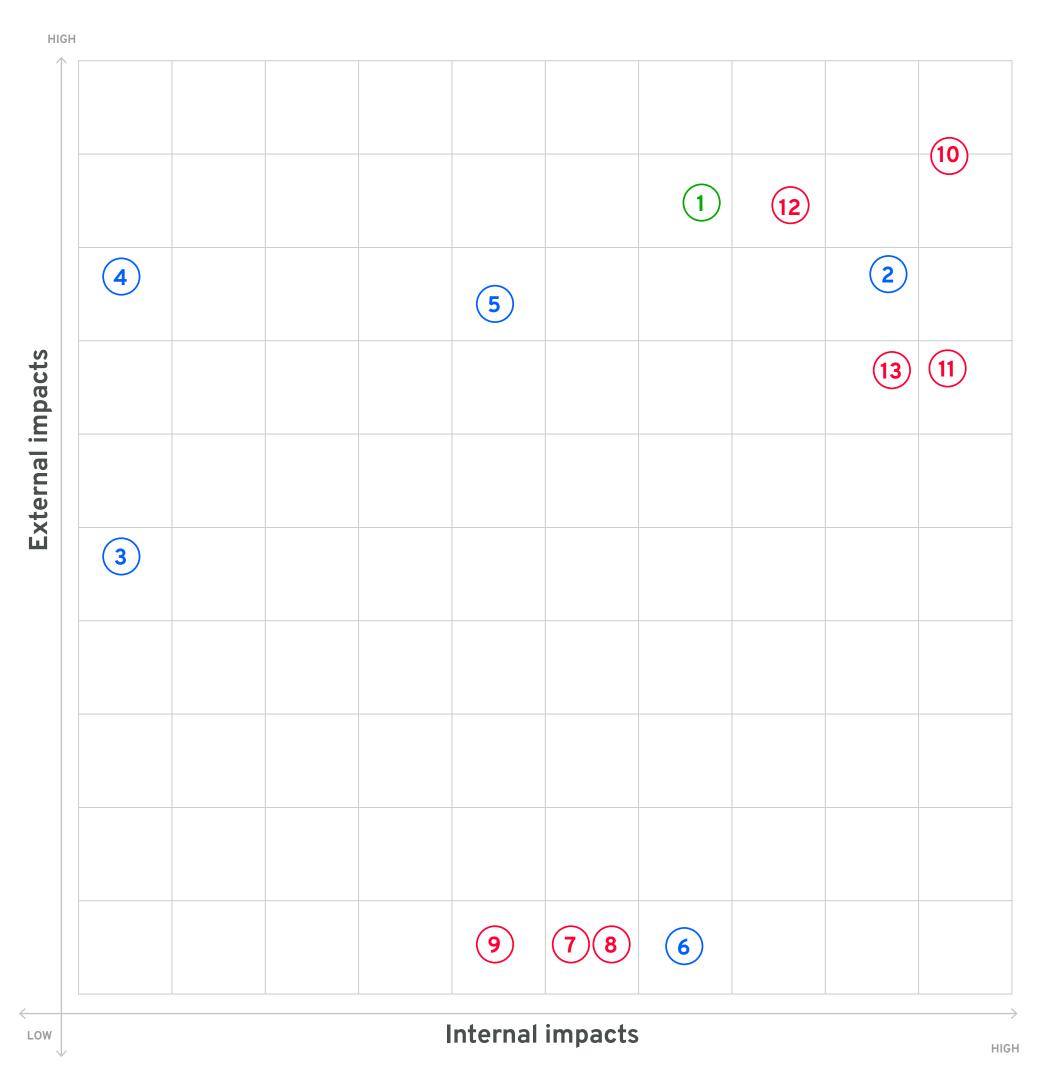
this instance supports the implementation of sustainability initiatives in the different areas of the business, ensuring their effective integration.

As part of the impact identification process, Bci carried out a Double Materiality analysis. The priority material issues are part of the BCI Group Strategy. The details of this process, its methodology and external verification can be found here, page 80.



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Double Materiality Matrix 2024



Priority (material issue)

对 Environmental

1 Climate strategy

对 Social

- 2 Financial empowerment
- 3 Human rights
- 4 Social innovation in vulnerable communities
- 5 Diversity, equity, inclusion, and equal opportunity
- 6 Attraction and retention of scarce talent

对 Governance/economic

- 7 Ethical culture
- 8 ESG transparency and trust
- 9 Corporate integration of sustainability
- 10 Sustainable finance
- 11) Personal data management
- 12 Innovation, experience, and service digitalization
- 13 Digital and physical security

6.6 Social innovation in vulnerable communities

Through our social investment strategy, we contribute to reducing the social gaps of the most vulnerable groups, with the purpose of improving their quality of life, articulating the participation of our employees, clients and communities.



In the deployment of our social investment strategy, at Bci we focus our impact on four areas of action, working hand in hand with more than 30 institutions that are experts in these areas:



Closing social gaps **Purpose: Transforming realities**

Increase Bci's positive social impact in vulnerable communities through the development of innovative, collaborative, and sustainable initiatives.



STRATEGIC ACTION AREAS AND OBJECTIVES BY SECTOR **CHILDHOOD**

We transform the quality of life of vulnerable children whose rights are violated and who live in child protection residences under Mejor Niñez



ELDERLY

We improve the quality of life of vulnerable elderly people, whether they live in their own homes or are institutionalized



EDUCATION

We enhance the skills needed for students in vulnerable schools to thrive in the 21st century



CULTURE

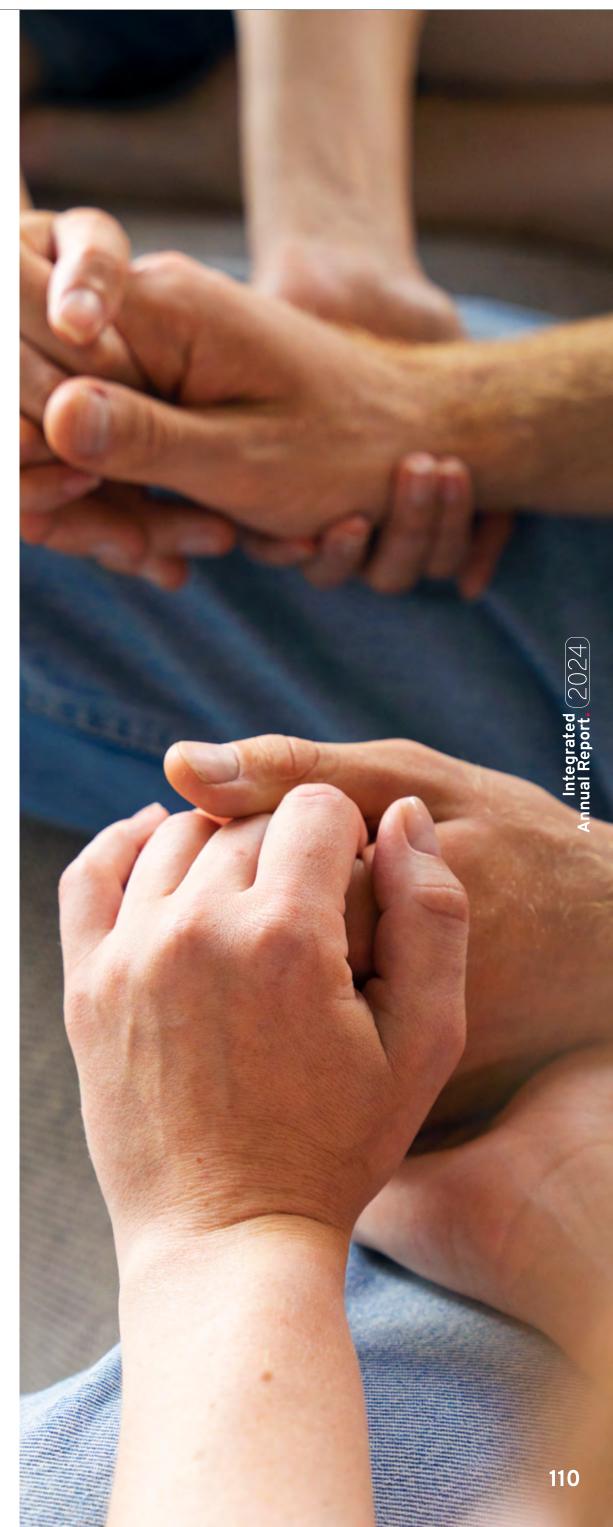
We bring Chilean culture and heritage closer to people who lack access due to economic or geographic barriers.



OBJECTIVE

Diversifying Bci's Contribution Matrix Closing social gaps

Ecosystemic Social Innovatio Acceleration of projects or institutions





During 2024, the focus of work was on the main alliances that drive the greatest impact.









Chilean culture:

• Corporation of Adelanto Amigos de Panguipulli: organization that promotes projects to bring culture and the arts closer to vulnerable communities.

Main results

| | 2023 | 2024 |
|---------------------|--|--|
| Total Beneficiaries | 580,452 | 73,999 |
| Impactos | 580,000 people accessed cultural events. | More than 33,000 people accessed cultural and Chilean heritage events. |



- Crecer Mejor Corporation (CCM): an organization focused on improving the quality of life of children and teenagers at social risk.
- CIE (Center for Innovation and Studies on CCM): center dedicated to developing innovative projects for child protection.

Main results

| | 2023 | 2024 |
|---------------------|---|---|
| Total Beneficiaries | 2,124 | 627 |
| Impacts | 100% of the girls and teens at the Villa Jorge Yarur Banna residence of Crecer Mejor Corporation attended school. 88% of them were promoted to the next grade. | 100% of the girls and teens at the Villa Jorge Yarur Banna residence of Crecer Mejor Corporation attended school. 83% of them were promoted to the next grade. |



Education

- Kodea: an organization dedicated to fostering digital skills and preparing students to face the challenges of the future.
- Teach For Chile: an initiative that seeks to improve the quality of education in vulnerable schools through teacher development.
- Universities: academic institutions with which educational and research projects with a social focus are developed.

Main results

| Maiii i Courto | | |
|---------------------|--|--|
| | 2023 | 2024 |
| Total Beneficiaries | 47,208 | 49,610 |
| Impacts | 74% of the projects participating in the Los Creadores de Kodea award come from the training program supported by Bci. | 66% of the projects participating in the Los Creadores de Kodea award come from the training program supported by Bci. |



Elderly

- Las Rosas Foundation: foundation aimed at the care and wellbeing of elderly people in vulnerable situations.
- Red de Alimentos: An initiative that redistributes food to those facing economic hardship.
- Hogar de Cristo: iinstitution that promotes the dignity of the lives of the elderly.

Main results

| | 2023 | 2024 |
|---------------------|--|---|
| Total Beneficiaries | 43,139 | 39,454 |
| Impacts | Symptoms of psychological behavioral problems decreased in 75% of the residents of Las | A 76.4% decrease in symptoms of psychological and behavioral problems in the residents of the |

Rosas Foundation treated in

the Mental Health Program.

Las Rosas Foundation treated

in the Mental Health Program.

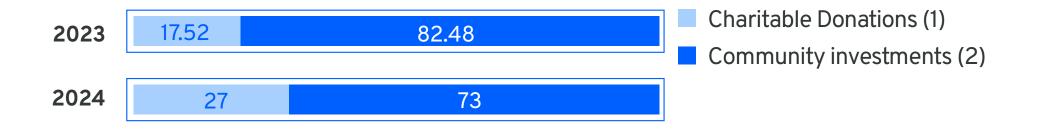
In addition to these focuses, the Bci Group is committed to more than 30 organizations aligned with our Corporate Citizenship Strategy and Social Contributions Policy. In 2024, these contributions totaled \$3,615,392,304.



| SOCIAL INVESTMENT | 2023 | 2024 |
|----------------------------------|------------------|------------------|
| Cash contributions (1) | \$ 4,362,799,725 | \$ 3,064,724,704 |
| Time (employee volunteering) (2) | \$ 38,305,851 | \$ 81,985,426 |
| In-kind donations (3) | \$ 52,053,516 | \$ 37,616,371 |
| General Management Costs (4) | \$ 350,378,752 | \$ 428,311,667 |
| Total | \$ 4,803,537,844 | \$3,612,638,168 |

^{1.} Monetary contributions: direct contributions to organizations. Project financing.

PHILANTHROPIC ACTIVITIES (PERCENTAGE OF TOTAL COSTS)



^{1.} Charitable Donations refer to one-time or occasional support for good causes in response to the needs and calls of charitable and community organizations, employee requests, or reactions to external events, such as emergency aid situations. These are often considered traditional philanthropy or grant-making.

Lastly, with the aim of contributing ideas and technical proposals that support the development of people and the country, Bci has a Corporate Affairs Strategy that, through alliances with organizations, trade associations, study centers, among others, seeks to:

- Contribute to public debate in a truthful and simple manner.
- Create technical knowledge that supports the implementation of public policies for the country's development.
- Participate in the discussion of public policies through the institutions we collaborate with.

In 2024, these contributions reached a total of \$ 630,970,789.

| DONATIONS | 2023 | 2024 |
|---|-------------|----------------|
| Trade associations or tax-exempt groups (e.g., expert groups) | 319,077,554 | \$ 630,970,789 |
| Total | 319,077,554 | \$ 630,970,789 |



^{2.} Time: volunteer employees. (The time must be in "company time").

^{3.} In-kind Donations: delivery of products such as computers, meeting places, office space or others (valued at cost).

^{4.} Management costs: personnel costs of Bci's Sustainability team and consulting, management and communication with key audiences.

^{2.} Community Investments refer to strategic long-term engagement and partnership with community organizations to address a limited range of social issues chosen by the company to protect its long-term corporate interests and enhance its reputation.



07.

Risks and Opportunities

- ▶ 7.1 Governance, roles and responsibilities
- ► 7.2 Risk Management
- ► 7.3 Risk groups
- ▶ 7.4 Personal Data Management
- ▶ 7.5 Digital and In-person Security





7.1 Governance, roles and responsibilities

Bci's Board of Directors is responsible for controlling and managing risks and, therefore, is the one who defines the global management framework in this area, monitoring them, comprehensively analysing the risks to which the entity is exposed and establishing the levels of adequacy of provisions, additional provisions and the presentation of the Capital Adequacy Ratio.



The Board delegates specific risk management functions to committees:

Board of Directors

Executive Committee

• Approval of the risk appetite framework, large loans and policies of the Bank.

Directors Committee

• Responsibility for the functions provided for the Audit Committee in Chapter 1-15 of the RAN.

Finance and Corporate Risk Committee

Monitoring of key indicators, including US operations.

Operational and Technological Risk Committee

• Monitoring of risk levels, risk management programs and implementation of action plans.

Comptroller

Independent opinion on the effectiveness of the risk management system.

Administration

Assets & Liabilities Committee (ALCO)

• Decisions on the management of assets and liabilities, market risks and liquidity.

Management Committee

• Review of the strategy and definition of the budget.

Operational Risk Committee

• Definition and control of operational risk management.

Corporate Compliance Committee

• Follow-up of actions to prevent crimes and protect consumer rights, free competition and the prevention of money laundering.

Risk Management Committee

• Monitoring of the performance of the risk-return relationship of the business, trends and projection of credit risk and management of commercial portfolio.

Model Risk Council

• First instance of approval within the government associated with the risk management of models, with a special focus on analytical assets, policies and regulations.

Comprehensive Risk Management Council

• First instance of approval and monitoring of the risk appetite framework, monitoring of the plans generated when the indicators deviate and the risk identification and assessment process (RIA).

Comptroller

Independent opinion on the effectiveness of the risk management system.



Risk management involves the entire organization, with roles and responsibilities related to quantification, communication, mitigation, and monitoring of risks, which have been defined using the three lines of defense model:

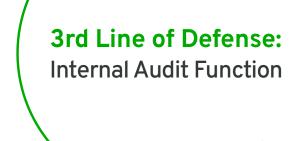




- Identify and manage the risks inherent in products, services, processes, and systems.
- Implement corrective actions.



- Design policies, programs and methodologies.
- Independently monitor the execution of management activities and risk levels from the first line.



- Conduct independent reviews of the Bank's risk management systems, processes, and controls.
- Independently evaluate compliance with policies, the effectiveness of procedures and information systems.

7.2 Risk Management

At Bci, we have a solid risk management framework designed to establish the limits within which management must execute the strategy and conduct business efficiently, optimizing the risk-return relationship. This framework includes an annually updated risk appetite, allowing us to ensure prudent and efficient risk-taking.

This approach contributes to the implementation of our strategy through systematic and periodic analysis and evaluation of material risks, along with timely communication of the risk profile to senior management and the Board of Directors.

The conceptual framework of Bci's risk appetite is structured around the following central elements:







7.2.1 Risk Management Processes

The probability of occurrence and magnitude is calculated based on a methodology that allows understanding the materiality of each risk. This methodology is validated by a specialist team from Bci. Currently, all material risks have a definition of risk appetite published in internal regulations and periodically presented to Senior Management and the Board of Directors.

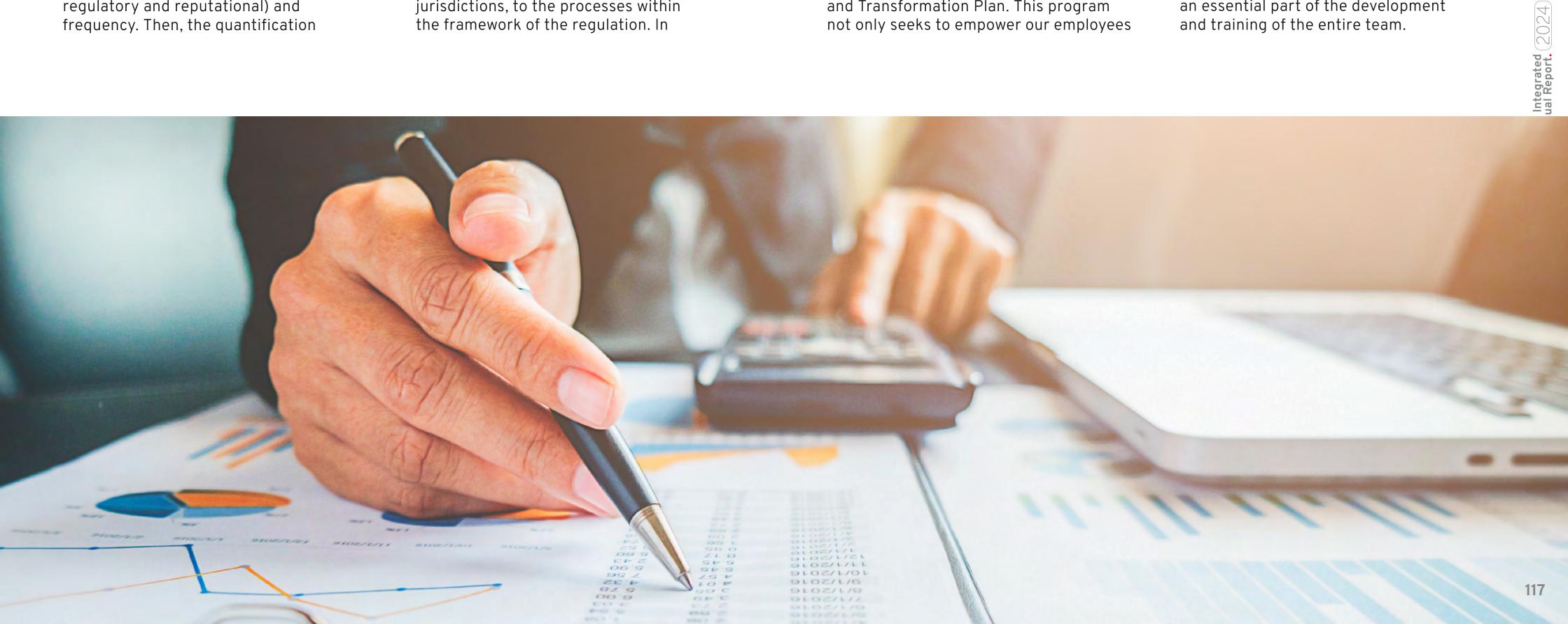
Material risks are prioritized quantitatively and qualitatively, starting with the definition of their materiality based on their impact (outcome, regulatory and reputational) and frequency. Then, the quantification of its inherent risk and residual risk, through controls and their mitigations.

Within the framework of the internal audit plan, continuous review plans are developed for the governance, processes, methodologies and management of all material risks, including the identification, quantification and monitoring processes associated with the risk appetite framework. Within the framework of regulatory review, periodic audits are carried out by the Financial Market Commission and its equivalents in other jurisdictions, to the processes within the framework of the regulation. In

addition, once a year, external advisors audit and validate the reasonableness of the financial statements, including reviews of the main models and methodologies that allow quantifying risks and their impact.

In addition to the above, we have solid information and training programs for our personnel in risk management, designed to strengthen our organizational culture and ensure that each employee understands their role in risk mitigation. Through the Bci Risk School we offer comprehensive, personalized and up-to-date training, aligned with our Corporate Risk Culture and Transformation Plan. This program not only seeks to empower our employees

as the first line of defense, but also to promote commitment and responsibility in their daily management. In addition, we integrate metrics related to risk management into performance indicators at all levels of the organization, linking them directly to economic incentives that reinforce their strategic importance. To complement this, we have set up various instances, such as risk self-assessment processes, anonymous reporting channels and round tables, which allow risks to be proactively identified, reported and managed. With these initiatives, we ensure that our risk management is an essential part of the development and training of the entire team.



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7.2.2 (Systemic risk) management

To assess the potential financial effects of changes in the economic environment, Bci conducts periodic stress tests to evaluate the potential financial impacts of changes in the economic environment. These tests are integrated into our risk management and are carried out in compliance with regulatory requirements and international best practices. They are designed under low-probability but plausible scenarios, using econometric methodologies and techniques that allow us to evaluate the impacts on financial statements and, consequently, on our capital strength.

The stress testing process is supported by a solid governance framework that includes:



Pillar I risks: credit, market and operational.



Modeling of business units and relevant segments for the Bci Group.



Analysis of results to integrate them into risk management.

The results of the stress test conducted during the first half of 2024 demonstrated that we have sufficient capital to withstand the different scenarios presented. In none of these scenarios were regulatory limits exceeded, thanks to the legal buffers established for such purposes, confirming the solidity and resilience of our financial position.

7.2.3 Internal (control)

The Bci Comptroller team supervises internal control processes and systems to ensure regulatory compliance and the management of financial, operational, and sustainability risks.

Under the supervision of the Board of Directors and the Directors Committee, an annual audit plan is approved, with periodic evaluations of the areas of highest risk. Additionally, the independence and performance of the Comptroller are verified.

The process follows a methodology certified by the Institute of Internal Auditors of Spain, ensuring planned reviews and rigorous follow-up of recommendations.

7.3 Risk groups

7.3.1 (Risk) Management

▲ Increases

| RISK AREAS | TREND 2024 VS 2023 | MAIN MITIGATION MEASURES |
|------------------------------------|-----------------------|---|
| Credit risk | | Periodic review and monitoring of the portfolio, with a proactive view of risk management. Monitoring of support programs for affected clients, evaluating own initiatives and programs with state guarantees. Calibration of models, methodologies and/or rules that are part of the origination policies, depending on the evolution of the portfolios. In massive portfolios, implementation of strategies to rebalance the portfolio towards those clients who have a more limited risk. |
| Market and counterparty risk | | Prudential management of medium- and long-term mismatches, focusing the strategy on managing long-term economic value risk. In the management of bank book rate risks, prudent management of mismatches has been maintained, given that uncertainty remains about the speed of recovery of the economy and its effects on interest rates and inflation. In terms of the trading book, a more active management of the company's own portfolio has been carried out in relation to market volatility, both in currency and interest rates, maintaining the focus on client requirements. |

Decreases

Stays

RISK TREND MAIN MITIGATION AREAS 2024 VS 2023 **MEASURES** • The accumulation of liquid assets and growth in demand deposits generated significant slack in the main indicators, which helps to make a transparent exit from government aid programs (such as FCIC) and allows us to be prepared for possible risks in a volatile market with prospects of a decrease in GDP. • Efficiency of short-term liquidity levels through Liquidity risk balance sheet optimization strategies. • Strengthening of the monitoring process, through the implementation of a system for the generation of global indicators, a process that incorporates optimizations in the definitions of short- and long-term indicators. Continuous strengthening of the liquidity self-assessment (IAL) process. • Bci has continued to execute and refine its fraud prevention and cybersecurity strategies to protect clients and the bank, mitigating the industry's trend of emerging risks and losses. • Building analytical capabilities that enhance fraud prevention by providing greater granularity and Operational characterization of clients and their risks. risk • Implementation of a new operating model that is based on

risk management accountability in the first line of defense.

operational risk to be managed in a comprehensive way.

• Construction of value propositions through the use

of agile methodology, incorporating tools that allow

RISK

TREND

MAIN MITIGATION



| RISK AREAS | TREND 2024 VS 2023 | MAIN MITIGATION MEASURES |
|-------------------------|-----------------------|--|
| Compliance risk | | Strengthening of the money laundering prevention program and system, intensified due diligence measures in high-risk sectors and strengthening of inherent, transactional and combined risk models. Implementation of the new elements of the crime prevention program in accordance with the Economic Crimes Law and international best practices. Implementation of the general compliance program, which establishes the guidelines that systematize the activities and processes in charge of the Compliance Management. Beginning of the inclusion of compliance due diligence reviews, starting with social contributions. Strengthening of the compliance training and education programme. |
| Model Risk | | Periodic monitoring of model performance to anticipate deviations. Calibration of models according to the evolution of portfolio risk. Continuous process of aligning model risk in national and international subsidiaries. Monitoring and calibration of models based on the evolution of portfolio risk. |
| Capital adequacy ris | sk | Permanent monitoring of capital adequacy ratios and compliance with the internal capital target. Permanent optimization of risk-weighted assets, in accordance with regulatory requirements. Continuous strengthening of the process related to the Effective Equity Self-Assessment Report (IAPE). |
| Strategic ris | k | Execution of strategic projects (critical, modernization and business), with periodic monitoring and an agile methodology that allows early exits that enable adjustments to be made quickly. The strategy remains aligned with client preferences, current regulations and the competitive environment. Annual strategic planning considers a bottom-up approach consistent with corporate objectives and with the top-down strategy for each strategic pillar. Regulatory and competitive changes are considered with a three-year prospective vision. |

| AREAS | 2024 VS 2023 | MEASURES |
|---------------------|--------------|--|
| ESG Risk | | Publication of a new version of the sustainable financing policy of Banco Wholesale and Banco Pymes. Incorporation of analysis of climate change heatmaps and their effects on the transition and physical risks of the main economic sectors. Verification of sustainable operations, by implementing a robust process to ensure sustainable operations eligibility, helping clients in their transition and reducing the risk of greenwashing. In the public-private working group, a practical exercise was led to apply the European green taxonomy in real estate financing, generating useful learnings and criteria for the creation of the green taxonomy in Chile. Progress was made in training commercial and risk teams on ESG issues, supporting client transitions and aligning with Net-Zero and NZBA objectives. |
| Reputationa risk | | Calibrate risk-based monitoring tools, with risk profile methodologies and definition of reputational risk appetite. Strengthening of contingency plans for the most critical risks based on their exposure and occurrence. Updating of protocols and documents that establish the guidelines for communications in contingency situations, public communications and press requirements. Design of a communications contingency workshop for spokespersons, with the aim of providing guidelines on information to the public and response to the press in situations of alarm. |





In the analysis process conducted in 2024, Bci identified three long-term risks that could have a significant impact on its businesses.

New products and business models

Category: technological

Emergence of new products, business models and digital ecosystems, with constant innovation of the financial system. For example: new fintechs, startups and products such as cryptocurrencies, which could generate changes in the market and the Bank's current business.

Potential impacts:

- Loss of clients.
- Loss of principality and market share.
- Decrease in profitability linkage.
- Misalignment with the innovative company strategy.
- The use of cryptocurrencies or similar assets could exacerbate or increase risks associated with fraud, losses, lack of asset backing, and vulnerability in client data.

Early mitigation:

- Enhance the capabilities of teams, with new agile work modalities and cutting-edge methodologies, which allow them to evolve towards digital banking, including other actors and ecosystems (for example, fintechs).
- Standardize and continuously reinforce existing defenses through agile and risk-based management, maintaining this strategy sustainably over time.
- Incorporation of risk processes as an enabler for the business.
- Enhance change management through our Agile Center of Excellence, to transfer these capabilities to strategic initiatives.
- Develop and strengthen specific protocols for compliance, transaction traceability and prevention of money laundering, in accordance with international standards related to the use of cryptocurrencies or similar assets.

Advanced Artificial Intelligence

Category: technological

Risk associated with the continuous evolution of artificial intelligence, such as Deep Learning, deep learning, or Deep Fake, which emulate the learning processes humans use to acquire certain knowledge. This AI technique allows, for example, the creation of fake videos of people who appear real, using unsupervised learning algorithms. The risks associated with this learning technique include the manipulation of images and sounds to bypass biometric passwords-frauds on digital platforms—and identity theft.

Potential impacts:

- Increase in fraud with identity theft.
- Client data vulnerability.
- New regulations.
- Loss of reputation.

Early mitigation:

- Constantly educate both employees and clients to avoid scams.
- Constantly update cybersecurity controls.
- Implement biometric controls.

Geopolitical tensions

Category: Geopolitical

Potential tensions between developed countries that could affect emerging economies, creating impacts on inputs, fragmentation of global trade, affecting macroeconomic variables, among others.

Potential impacts:

- Increase in credit rates.
- Increase in housing prices.
- Reduced access to credit.

Early mitigation:

- Robust risk policies and processes and proactive management.
- Continuous monitoring of the political and social situation in countries and sectors of significant exposure.
- Periodic review of the risk profile and commercial, market and macroeconomic dynamics, designing action plans.



7.4 Personal Data Management

We assume responsibility and ethics for the handling of our clients' personal data, recognizing its importance as a basis for generating trust and delivering value. Our focus is on using this information accurately and securely to deliver fast, personalized financial solutions that respond to our clients' needs and provide them with the best possible experience. Through this commitment, we seek not only to comply with high standards of data protection, but also to positively impact the lives of those who trust us.

Our Privacy Policy establishes the guidelines for the treatment and protection of the personal information of clients interested in our products or services and users. This policy defines the scope and responsibilities in the handling of data, ensuring its safeguarding and confidentiality in strict compliance with Law No. 19,628 on the Protection of Privacy and other related regulations.

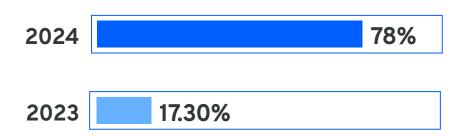


Data Protection
Training



20231.395

% of employees covered by data protection training



During 2024, we did not receive any substantiated complaints related to violations of our clients' privacy, either by third parties or regulatory authorities.

7.5 Digital and In-person Security

In an environment marked by constant technological and digital advances, attacks and fraud have become critical risks that threaten not only the security of operations, but also the reputation of banking institutions. In this context, it is essential to strengthen protection measures, incorporate advanced technologies and build trust through proactive and responsible management of digital security.



At Bci we have our Information Security and Cybersecurity Policy, which integrates the governance, organization, and processes necessary to effectively manage risks related to information security and cybersecurity. This allows us to timely identify internal and external threats, assess potential impacts, and adopt appropriate preventive measures.

In addition, we adhere to good practices with different scopes as appropriate:

- ISO-IEC 27001 for the information security management system of Banco Retail, Banco Wholesale, the Bci app and Bci pass.
- CAT-FFIEC for measuring the maturity of cybersecurity controls.
- CSP SWIFT for international payment transactions.
- **PCI-DSS** for the processing of payment card transactions of Lider Bci Servicios Financieros.
- RAN 20-10 in accordance with the controls established by the CMF.



Being prepared for any eventuality not only allows us to be sure that we can continue our operations but also gives our stakeholders the security they need. For this reason, we have our Business Continuity Management Policy, which aims to establish a Business Continuity Management System aligned with the international standards ISO 22301 and ISO 27001. This policy ensures that our business continuity and disaster recovery plans, including events such as cyberattacks that may compromise the integrity or availability of our clients' or the Bank's information, are reviewed and tested annually. These reviews allow us to reflect relevant changes in our organizational structure, technological platforms, facilities and business strategies, facilitating a resilient and effective response to any eventuality.

Cybersecurity management is led by the Board of Directors, with the support of key bodies such as the Operational Risk and Information Security Committee, the Information Security and Cybersecurity Committee, and the three lines of defense, which ensure a comprehensive approach to verify effectiveness and compliance with policies. procedures, controls and codes implemented in cybersecurity management.

The first line of defense, led by the CTO (Technology Security Officer) is responsible for developing and implementing technology solutions that meet strict cybersecurity and operational resilience standards, as well as monitoring control tools in collaboration with the CISO (Information Security Officer). The CISO, on the other hand, aligns business objectives with information security, managing technological and cyber risks to identify deviations and take corrective actions in a timely manner. The second line of defense, in charge of the Non-Financial Risk Management, supervises adherence to the defined control environment, while the third line of defense, led by the Comptroller's Office, conducts independent evaluations on the effectiveness of the internal control system.

In addition, the Board of Directors, in the exercise of its role as the main articulator of institutional corporate governance and prudent risk management, through the Innovation and Technology Committee, supervises and approves the strategy and the technological security plan. Annually, an international external entity certifies the digital channels of the Retail Ecosystem and Banco Wholesale, in order to safeguard the detection and management of risks that could impact the organization or clients. This comprehensive approach reinforces our commitment to the protection of technological systems and the trust of our stakeholders.

CLIENTS

Purpose

To provide our clients with the necessary information and tools so that they can use our products safely.



Prevention measures

- Precavidos page, on Bci's website.
- Deployment of social media pieces for fraud prevention.
- Sending e-mails to clients with content that is safe to use of ATMs.

EMPLOYEES



Purpose

Strengthen the knowledge and good practices of employees in cybersecurity, raising awareness of legislative matters, publicizing the new regulation and how it impacts us both at work and personally.



Prevention measures

- Training through e-learning courses.
- Awareness talks and events.
- Dissemination of content on internal channels.
- Phishing simulation exercises.
- Measurement of the NASCC indicator (Level of Awareness and Culture in Cybersecurity).

SUPPLIERS



Have suppliers with cybersecurity knowledge and capabilities in accordance with the standards defined by Bci.



Prevention measures

- Cybersecurity training program for suppliers, mainly those with technological links.
- Training of service managers.

In 2024, we can proudly affirm that we have not had any incidents of data breaches involving personal information. This achievement reflects our ongoing commitment to information security and the protection of sensitive data for those who trust us. We work tirelessly to meet the highest standards in cybersecurity and privacy, ensuring a reliable environment aligned with current regulations.





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8.1 Essential facts

During the 2024 period, Bci communicated to the CMF and the market the following essential facts:

12/18/2024

It reports as an essential fact that having fulfilled the conditions foreseen by the parties, as reported in the essential fact of September 26 last, on this date the purchase and sale agreement for 100% of the shares of Artikos Chile S.A., a business support company, in respect of which Banco de Crédito e Inversiones owns 50% of its shares, has been signed. while the remaining 50% belongs to Banco de Chile, which have been acquired by the Santiago Chamber of Commerce A.G.

12/17/2024

It informs as an essential fact that on December 17, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20190002, dated February 1, 2023, was made. The specific conditions of the placement were as follows: Series "U3" Sub-Series "U3" Bond, Code BBCIU30223, for a total amount of UF 120,000, with a maturity date of August 1, 2034, at an average placement rate of 2.97%.

12/11/2024

It reports as an essential fact that on December 11, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20230005, dated May 30, 2024, was made. The specific conditions of the placement were as follows: Sub-Series "Y1" Bond of Series "Y", Code BBCIY10524, for a total amount of UF 3,000,000, with a maturity date of May 1, 2036, at an average placement rate of 2.90%.

12/3/2024

It reports as an essential fact that in an extraordinary session held on December 3, 2024, Mr. Luis Enrique Yarur Rey presented his resignation from the position of Chairman of the Board of Directors, as of December 31 of this year, maintaining his status as director of the Board. The Board of Directors took note of the resignation of Mr. Yarur Rey in the terms indicated above and thanked him for the excellent and dedicated work he had done for 33 years as chairman of the Board of Directors of Banco de Crédito e Inversiones. At the same meeting indicated above, the Board of Directors agreed to appoint Mr. Ignacio Yarur Arrasate as chairman of the Board of Directors, as of January 1, 2025.

11/25/2024

It reports as an essential fact that it has become aware of Exempt Resolution No. 10613 of November 15 of this year, by which that commission resolved, after a simplified procedure, to apply to the Bank a fine amounting to 250 development units for violation of Article 154 of the General Banking Law.

11/13/2024

It informs as an essential fact that on November 13, 2024, a partial placement of bonds was made in the local market, dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20230005, dated May 30, 2024. The specific conditions of the placement were as follows: Series "Y3" Sub-Series "Y" Bond, Code BBCIY30524, for a total amount of UF 200,000, with a maturity date of May 1, 2038, at an average placement rate of 2.95%.

11/08/2024

It informs as an essential fact that on November 6, 2024, the company CNBFL Insurance Services, LLC has been incorporated in the state of Florida, United States of America. CNBFL Insurance Services, LLC is an insurance broker, subsidiary of City National Bank of Florida ("CNB"), owner of 100% of the rights in that entity. It has a share capital of US\$300,000 financed with CNB's own resources and is also a subsidiary of Banco de Crédito e Inversiones.

09/27/2024

It informs as an essential fact that on September 27, 2024, a partial placement of bonds was made in the local market. dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20190002, dated February 1, 2023. The specific conditions of the placement were as follows: Sub-Series "U3" Bond of Series "U", Code BBCIU30223, for a total amount of UF 150,000, with a maturity date of August 1, 2034, at an average placement rate of 2.47%.

09/26/2024

It informs as an essential fact that, in an extraordinary meeting held on the same date, the Board of Directors agreed to accept the binding purchase offer presented by the Chamber of Commerce of Santiago A.G. for 100% of the shares of Artikos Chile S.A. ("Artikos"), a business support company in respect of which the Bank owns 50% of its shares. Banco de Chile owning the remaining 50% of the shares, together with the Bank, the "Shareholders". The aforementioned transaction is subject to both shareholders selling 100% of the shares of Artikos and to the execution of a share purchase agreement containing the definitive terms and conditions of the transaction, the perfection of which, in turn, will be subject to the fulfillment of

various conditions precedent, among which are the authorization of the CMF for the sale of 100% of the shares of Artikos and that, if necessary, the transaction is approved by the National Economic Prosecutor's Office.

Once all the conditions have been met and the aforementioned authorisations have been obtained, the sale of all the shares of Artikos will take place.

09/24/2024

It informs as an essential fact that on September 24, 2024, a partial placement of bonds was made in the local market. dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20230005, dated May 30, 2024. The specific conditions of the placement were as follows:Sub-Series "Y4" Bond of Series "Y", Code BBCIY40524, for a total amount of UF 510,000, with a maturity date of May 1, 2039, at an average placement rate of 2.62%.

09/23/2024

It informs as an essential fact that on September 23, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20230005, dated May 30, 2024, was made. The specific conditions of the placement were as follows: Series Y Sub-Series Y4 Bond, Code BBCIY40524, for a total amount of UF 620,000, with a maturity date of May 1, 2039, at an average placement rate of 2.62%.

09/12/2024

It informs as an essential fact that, with this date, the issuance and placement of bonds without a fixed maturity term computed as additional level one capital, issued in the international market, for a total amount of USD 500,000,000, at a rate of 7.50% per annum, has been successfully closed.



The issuance of the aforementioned bonds was approved at the Board of Directors meeting on June 25, 2024; authorized by that commission through Exempt Resolution No. 17825, dated August 27, 2024, and carried out under the Bank's Medium Term Notes Program, dated July 19, 2024, updated on September 3, 2024.

The aforementioned bonds were placed in accordance with the provisions of Article 55 bis of Decree with Force of Law No. 3, which contains the General Banking Law, and the regulations issued by that commission, especially in Chapters 21-2 and 13-34 of the RAN, and under Rule 144A and Regulation S of the Securities Market Law of the United States of America, without having been registered in the latter jurisdiction.

08/27/20244

It reports as an essential fact that the Committee of Directors, in an ordinary meeting held on August 13 of this year, ruled favorably on the Bank's Regular Operations Policy, for the purposes of the provisions of Title XVI of Law No. 18,046 on Corporations and General Rule No. 501 of that commission. Likewise, the Bank's Board of Directors, in an ordinary meeting held on this date, approved a new Regular Operations Policy, for the aforementioned purposes, which will enter into force as of September 1, 2024. The aforementioned policy will be available to shareholders at the Bank's registered offices and on its website in https://www.bci.cl/ <u>investor-relations/informacioncorporativa/</u> principles-and-policies

08/27/20244

It reports as an essential fact that on August 27, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20230005, dated May 30, 2024, was made. The specific conditions of the placement were as follows: Series X Sub-Series X4 Bond, Code BBciX40524,

for a total amount of UF 2,100,000, with a maturity date of November 1, 2031, at an average placement rate of 2.90%.

07/24/2024

It reports as an essential fact that on July 24, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20230005, dated May 30, 2024, was made. The specific conditions of the placement were as follows: Series X Sub-Series X3 Bond, Code BBciX30524, for a total amount of UF 500,000 with a maturity date of November 1, 2030, at an average placement rate of 3.35%.

07/5/20244

It reports as an essential fact that on July 5, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20190002, was made on January 31, 2023. The specific conditions of the placement were as follows: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 194,000, with a maturity date of February 1, 2028, at an average placement rate of 3.30%.

07/4/2024

It informs as an essential fact that on July 4, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20190002, dated January 31, 2023, was made. The specific conditions of the placement were as follows: Series S Sub-Series S2 Bond, Code BBciS20223, for a total amount of UF 480,000, with a maturity date of February 1, 2029, at an average placement rate of 3.48%.

07/3/2044

It reports as an essential fact that on July 3, 2024, a placement was made partial bonds in the local market, dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20190002, dated January 31, 2023. The specific conditions of the placement were as follows: Series "S" Sub-Series "S2" Bond, Code BBCIS20223, for a total amount of UF 170,000, with a maturity date of February 1, 2029, at an average placement rate of 3.47%.

07/1/20244

It informs as an essential fact that on July 1, 2024, the following loans were made in the local market: dematerialized and bearer bonds, registered in the Securities Registry, under official letter No. 20190002, dated January 31, 2023. The specific conditions of the placement were as follows: Series S Sub-Series S2 Bond, Code BBciS20223, for a total amount of UF 210,000, with a maturity date of February 1, 2029, at an average placement rate of 3.51%, and dematerialized and bearer bonds, registered in the Securities Registry, under official letter No. 20230005, on September 11, 2023. The specific conditions of the placement were as follows: Series V Sub-Series V3 Bond, Code BBciV30723, for a total amount of \$29,000,000,000, with a maturity date of January 1, 2029, at an average placement rate of 6.56.

06/28/2024

It informs as an essential fact that on June 28, 2024, a partial placement of bonds was made in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20230005, dated May 30, 2024. The specific conditions of the placement were as follows: Series X Sub-Series X1 Bond, Code BBciX10524, for a total amount of UF 430,000, with a maturity date of November 1, 2029, at an average placement rate of 3.51%.

06/27/2024

It reports as an essential fact that on June 27, 2024, a partial placement of bonds was

made in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20230005, dated May 30, 2024. The specific conditions of the placement were as follows: Series X Sub-Series X1 Bond, Code BBciX10524, for a total amount of UF 300,000, with a maturity date of November 1, 2029, at an average placement rate of 3.54%.

06/26/2024

It informs as an essential fact that on June 26, 2024, the following loans were made in the local market: dematerialized and bearer bonds, registered in the Securities Registry, under official letter No. 20190002, dated January 31, 2023. The specific conditions of the placement were as follows: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 35,000, with a maturity date of February 1, 2028, at an average placement rate of 3.25%, and dematerialized and bearer bonds, registered in the Securities Registry, under official letter No. 20230005, on May 30, 2024. The specific conditions of the placement were as follows: Series X Sub-Series X1 Bond, Code BBciX10524, for a total amount of UF 350,000, with a maturity date of November 1, 2029, at an average placement rate of 3.54%.

06/25/2044

It reports as an essential fact that on June 25, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20190002, dated January 31, 2023, was made. The specific conditions of the placement were as follows: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 100,000, with a maturity date of February 1, 2028, at an average placement rate of 3.24%, and Series S Sub-Series S2 Bond, Code BBciS20223, for a total amount of UF 460,000, with a maturity date of February 1, 2029, at an average placement rate of 3.40%.



06/13/2044

It reports as an essential fact that on June 13, 2024, a partial placement of bonds was made in the local market, dematerialized and bearer, registered in the Securities Registry under official letter No. 20230005, dated September 11, 2023. The specific conditions of the placement were as follows: Series W Sub-Series W3 Bond, Code BBciW30723, for a total amount of CLP 35,000,000,000, with a maturity date of July 1, 2031, at an average placement rate of 6.45%.

06/11/2024

It informs as an essential fact that on June 11, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry under official letter No. 20230005, dated September 11, 2023, was made. The specific conditions of the placement were as follows: Series W W5 Sub-Series Bond, Code BBciW50723, for a total amount of CLP 22,000,000,000, with a maturity date of July 1, 2032, at an average placement rate of 6.56%.

05/28/2044

It reports as an essential fact that on May 28, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20230005, dated September 11, 2023, was made. The specific conditions of the placement were as follows: Series V Sub-Series V3 Bond, Code BBciV30723, for a total amount of CLP 6,000,000,000, with a maturity date of January 1, 2029, at an average placement rate of 6.26%.

05/27/2024

It informs as an essential fact that on May 27, 2024, a partial placement of bonds was made in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20230005, dated

September 11, 2023. The specific conditions of the placement were as follows: Series V Sub-Series V2 Bond, Code BBciV20723, for a total amount of CLP 30,000,000,000, with a maturity date of July 1, 2028, at an average placement rate of 6.28%.

05/20/2024

It informs as an essential fact that on May 20, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20230005, dated September 11, 2023, was made.

The specific conditions of the placement were as follows: Series W Sub-Series W4 Bond, Code BBciW40723, for a total amount of CLP 12,000,000,000, with a maturity date of January 1, 2032, at an average placement rate of 6.50%.

05/16/2024

It informs as an essential fact that on May 16, 2024, the following loans were made in the local market: dematerialized and bearer bonds, registered in the Securities Registry, under official letter No. 20230005, dated September 11, 2023. The specific conditions of the placement were as follows: Series V Sub-Series V2 Bond, Code BBciV20723, for a total amount of \$5,000,000,000, with a maturity date of July 1, 2028, at an average placement rate of 6.23%. Dematerialized and bearer bonds, registered in the Securities Registry. under official letter No. 20230005 dated January 31, 2023. The specific conditions of the placement were as follows: Series W Sub-Series W4 Bond, Code BBciW40723, for a total amount of CLP 23,000,000,000, with a maturity date of January 1, 2032, at an average placement rate of 6.52%.

05/13/2024

It reports as an essential fact that on May 13, 2024, a partial placement of bonds in

the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20190002, dated January 31, 2023, was made. The specific conditions of the placement were as follows: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 50,000, with a maturity date of February 1, 2028, at an average placement rate of 3.34%.

05/10/2024

It informs as an essential fact that on May 10, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20190002, dated January 31, 2023, was made. The specific conditions of the placement were as follows: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 100,000, with a maturity date of February 1, 2028, at an average placement rate of 3.25%.

04/30/2024

It reports as an essential fact that on April 30, 2024, a partial placement of bonds was made in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20190002, dated January 31, 2023. The specific conditions of the placement were as follows: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 205,000, with a maturity date of February 1, 2028, at an average placement rate of 3.45%.

04/29/2024

It reports as an essential fact that on April 29, 2024, a partial placement of bonds was made in the local market, dematerialized and bearer. The specific conditions of the placement were as follows: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 226,000, with a maturity date of February 1, 2028, with an average placement rate of 3.50%.

04/10/2024

It reports as an essential fact that on April 10, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20190002, dated January 31, 2023, was made. The specific conditions of the placement were as follows: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 240,000, with a maturity date of February 1, 2028, at an average placement rate of 3.42%.

04/09/2024

It informs as an essential fact that on April 9, 2024, the following loans were made in the local market: dematerialized and bearer bonds, registered in the Securities Registry, under official letter No. 20230005, dated September 11, 2023. The specific conditions of the placement were as follows: Series V Sub-Series V1 Bond, Code BBciV10723, for a total amount of \$ 30,000,000,000, with a maturity date of January 1, 2028, at an average placement rate of 6.30%, and dematerialized and bearer bonds, registered in the Securities Registry under official letter No. 20190002, on January 31, 2023. The specific conditions of the placement were as follows: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 70,000, with a maturity date of February 1, 2028, at an average placement rate of 3.33%.

04/09/2024

It informs as an essential fact that at the Ordinary Shareholders' Meeting held on April 9, 2024, the definitive appointment of Ignacio Yarur Arrasate as director was made, a position he will hold until the next renewal of the Board of Directors.

04/08/2024

It informs as an essential fact that on April 8, 2024, the following loans were made in the local dematerialized and bearer market, registered in the Securities Registry,

Integrated 2024



under official letter No. 20230005: Series V Sub-Series V1 Bond, Code BBciT10723, for a total amount of \$5,000,000,000, at an average placement rate of 6.35%. Dematerialized and bearer bonds, registered in the Securities Registry under official letter No. 20190002: Series S Sub-Series S1 Bond, Code BBciS10223, for a total amount of UF 780,000, at an average placement rate of 3.37%, and dematerialized and bearer bonds, registered in the Securities Registry, under official letter No. 20190002: Series T Sub-Series T2 Bond, Code BBciT20223, for a total amount of \$2,500,000,000, at an average placement rate of 6.30%.

04/02/2024

It informs as an essential fact that on April 2, 2024, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry, under official letter No. 20190002, dated January 31, 2023, was made. The specific conditions of the placement were as follows: Series S Sub-Series S2 Bond, Code BBciS20223, for a total amount of UF 680,000, with a maturity date of February 1, 2029, at an average placement rate of 3.33%.

03/19/2044

It informs as an essential fact that in the ordinary meeting dated March 19, 2024, the Board of Directors agreed to convene an Ordinary Shareholders' Meeting for April 9, 2024, in order to know and pronounce on the report, the balance sheet, the financial statements, their notes and the report of the external auditors, corresponding to the 2023 financial year, among others.

03/13/2024

It communicates as an essential fact that on this date a partial placement of bonds was made in the local market, dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20230005, dated September 11, 2023.

02/21/2024

It communicates as an essential fact that on this date a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20190002, dated January 31, 2023, was made.

02/16/2024

It reports as an essential fact that on this date the Bank, acting through its Miami branch, has proceeded to place bonds in the foreign market, which were issued under the Medium Term Notes Program.

02/15/2024

It informs that on this date, a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20190002, dated January 31, 2023, was made.

02/15/2024

It informs that on this date the Bank, acting through its Miami branch, has proceeded to place bonds in the foreign market for a total amount of USD 10,000,000 (ten million United States dollars), maturing on February 15, 2029. The placement interest rate is Compounded Daily SOFR plus a spread of 1.55%.

02/14/2024

It informs as an essential fact that on this date a partial placement of bonds in the local market, dematerialized and bearer, registered in the Securities Registry of the Financial Market Commission, under official letter No. 20190002, was made on January 31, 2023.

02/08/20244

It complements an essential fact dated February 1, that on February 8 it has successfully closed the placement of bonds without a fixed maturity term computed as additional level one capital, issued in the international market, for a total amount of USD 500,000,000, at a rate of 8.75% per annum. The issuance of the aforementioned bonds was approved at the ordinary meeting of the Board of Directors on September 26, 2023, complemented by an agreement adopted at the extraordinary meeting on January 11, 2024; authorized by Exempt Resolution No. 1,240.

02/01/2024

It informs as an essential fact that on February 1, 2024, the pricing agreement of bonds without a fixed maturity term computed as additional level one capital, to be issued in the international market, for a total amount of USD 500,000,000, at a rate of 8.75% per annum, has been made. The aforementioned bonds will be placed in accordance with the provisions of Article 55 bis of Decree with Force of Law No. 3, which contains the LGB, and the regulations issued by the commission, especially in Chapter 21-2 and Chapter 13-34 of the RAN, and under Rule 144A and Regulation S of the Securities Market Act of the United States of America.









VERIFICATION LETTER

Dear BCI,

We hereby present our Verification Letter for the Quantification of Greenhouse Gas Emissions.

1. OPINION

The verification team, considering points 2 to 5 below, states that, regarding the calculation of the Corporate Greenhouse Gas Emissions Inventory, it found no evidence that the inventory:

- is not materially correct and does not fairly represent the GHG information and data, or
- was not prepared in accordance with the defined criteria.

The verified results are as follows:

| GHG Inventory | tCO₂e year 2024 | |
|-----------------------------------|-----------------|--|
| Carbon Footprint (market-based) | 10,824 | |
| Carbon Footprint (location-based) | 12,458 | |
| Scope 1 | 410 | |
| Scope 2 (market-based) | 1,749 | |
| Scope 2 (location-based) | 3,384 | |
| Scope 3 (see notes) | 8,665 | |

Notes for the previous table:

- In Scope 3, sub-categories 2, 8, 9, 19, 12, 13, and 14 are excluded as they are not material to the company.
- Sub-category 15 is reported separately below.

| 3.15 Financed Emissions | tCO₂e year 2023 |
|----------------------------|-----------------|
| TOTAL | 9,663,894 |
| Equities and Bonds | 1,279,776 |
| Commercial Products | 7,822,511 |
| Commercial Real Estate | 8,009 |
| Residential Real Estate | 92 |
| Vehicles | 90,134 |
| Sovereign Debt with UTCUTS | 314,333 |
| Project Financing | 149,038 |

Notes for the previous table:

- Coverage Subcategory 15: 26% of the bank's total assets including international operations.
- Emission factors are based on nominal 2020 expenditures ("spend-based approach").
- Emissions reported by the companies (Scopes 1, 2, and 3) or estimated emissions (Scopes 1 and 2), depending on data availability.

Página **1** de **2**



proyectae

2. VERIFICATION BACKGROUND

| Objective and Scope | To provide an external opinion on the organization's Greenhouse Gas (GHG) | |
|-----------------------|--|--|
| | Inventory – or Carbon Footprint – in accordance with the indicated criteria. | |
| Verified Organization | Corporate name : Banco de Crédito e Inversiones (97.006.000-6) | |
| Information | Address: Av. El Golf 125 | |
| Verifier Information | Name : Proyecta SPA ("ProyectaE") (76.037.978-6) | |
| | Address: Av. Apoquindo 7935, Office B718 | |
| Lead Verifier | José Luis Huepe (Chemical Civil Engineer, UCh, MSc. in Environmental Sanitation) | |
| Reviewer | Ricardo Carrasco Hoecker (Industrial Civil Engineer, UCh) | |
| Level of Assurance | Limited | |
| Verification Criteria | NCh-ISO 14064/3:2013, NCh-ISO 14065:2014, and NCh-ISO 14066:2012 | |
| | Corporate Standard of the Greenhouse Gas Protocol | |
| | PCAF Global GHG Standard (part A) | |
| Materiality | Significance threshold of 5% at the organizational level and 10% at the category level | |

3. SCOPE

| J. J.J | |
|--------------------------|--|
| Organization Description | Banco BCI is a renowned Chilean financial institution founded in 1937 |
| Organizational Boundary | Operational control approach |
| Physical Infrastructure | Offices and branch network in Chile, including investment activities |
| Reported Scopes | Scope 1, Scope 2, and Scope 3 |
| Types of Gases | CO ₂ e (CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃) |
| Verified Period | Calendar year 2024 and 2023 for financed emissions (cat. 15 Scope 3) |
| | |

4. RESPONSIBILITIES

- The verified organization is responsible for the preparation and presentation of the greenhouse gas emissions statement for the defined period.
- The verified organization is responsible for collecting and submitting the supporting documentation necessary to reach a conclusion.
- ProyectaE is responsible for providing an opinion on the GHG statement, based on the evidence-gathering procedures applied.

5. PRINCIPLE OF IMPARTIALITY AND CONFLICTS OF INTEREST OF THE VERIFIER

The verification team declares that:

- It is not an employee, does not hold shares, and has no kinship ties up to the third degree with the partners of the verified entity.
- During this process, the verification team maintained complete independence and impartiality, with no element influencing or attempting to influence the impartiality of the process.
- In the past two years, ProyectaE has not served as an advisor or internal auditor of the Client's Carbon Footprint.

José Luis Huepe, Lead Verifier, Rut 17061843-2

Ricardo Carrasco H., Reviewer, Rut 8842935-4

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Página 2 de 2

¹ The verification statement is written in double negative format in accordance with the referential standard NCh-ISO 14.064/3 based on the agreed level of assurance.

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8.2 Content Indexes (NCG 461, SASB)

Index NGC 461

| TOPIC | CONTENT | CHAPTER | PAGE | | | |
|-------------------|------------------------|---|----------|--|--|--|
| 2. Entity Profile | 2.1 Mission, Vision, F | Page 8 | | | | |
| | 2.2 Historical Inform | 2.2 Historical Information | | | | |
| | 2.3 Ownership | 2.3.1 Control situation | Page 30 | | | |
| | | 2.3.2 Significant Changes in Ownership and Control | Page 31 | | | |
| | | 2.3.3 Identification of Major Partners or Shareholders | Page 29 | | | |
| | | 2.3.4 Shares, Their Characteristics, and Rights | Page 31 | | | |
| 3. Corporate | 3.1 Governance fran | 3.1 Governance framework | | | | |
| Governance | 3.2 Board of Directo | Page 35 | | | | |
| | 3.3 Board of Directo | Page 44 | | | | |
| | 3.4 Key executives | Page 48 | | | | |
| | 3.5 Adherence to na | | | | | |
| | 3.6 Risk manageme | Page 116 | | | | |
| | 3.7 Relationship with | Page 52 | | | | |
| 4. Strategy | 4.1 Time horizons | | | | | |
| | 4.2 Strategic object | Page 101 | | | | |
| | 4.3 Investment plan | S | Page 22 | | | |
| 5. People | 5.1 Staffing | 5.1 Staffing | | | | |
| | | 5.1.2 Number of people by nationality | | | | |
| | | 5.1.3 Number of people by age range | | | | |
| | | 5.1.4 Seniority | | | | |
| | | 5.1.5 Number of people with disabilities | Page 137 | | | |
| | 5.2 Employment for | mality | Page 138 | | | |

| TOPIC | CONTENT | CHAPTER | PAGE |
|-------------------------|---|--------------------------------------|----------|
| | 5.3 Employment adapta | bility | Page 138 |
| | 5.4 Gender pay equity | 5.4.1 Equity Policy | Page 98 |
| | | 5.4.2 Pay gap | Page 98 |
| | 5.5. Workplace and sexu | Page 139 | |
| | 5.6. Occupational safety | | Page 140 |
| | 5.7. Parental leave | | Page 136 |
| | 5.8. Training and benefit | S | Page 96 |
| | 5.9. Subcontracting Poli | су | Page 90 |
| 6. Business Model | 6.1 Industrial sector | Page 23 | |
| | 6.2 Business | Page 14 | |
| | 6.3 Stakeholders | Page 53 | |
| | 6.4 Properties and facili | Page 15 | |
| | 6.5 Subsidiaries, associates and investments in other companies | 6.5.1. Subsidiaries and associates | Page 70 |
| | | 6.5.2 Investment in other companies | Page 70 |
| 7. Supplier | 7.1 Supplier Payments | | Page 88 |
| Management | 7.2 Supplier Evaluation | | Page 89 |
| 8. Indicators | 8.1 Legal and | 8.1.1 Regarding Clients | Page 145 |
| | regulatory compliance | 8.1.2 Regarding Employees | Page 145 |
| | | 8.1.3 Environmental | Page 145 |
| | | 8.1.4 Free competition | Page 145 |
| | | 8.1.5 Others | Page 145 |
| | 8.2. Sustainability | 8.2 Commercial banks | Page 132 |
| | indicators by Industry Type | 8.2 Investment banking and brokerage | Page 131 |
| 9. Relevant or essentia | al facts | | Page 125 |
| 10. Shareholder and D | Pirectors' Committee Com | ments | Page |
| Financial Reports | | | Page 133 |



SASB Indicators Index

Bci has determined that the metrics of the Investment and Brokerage Banking and Commercial Banking standards are the most appropriate for the materiality of the Bank's main activities.

INVESTMENT BANKING & BROKERAGE

| TOPIC | METRIC | ANSWER/PAGE | CODE |
|---|---|---|------------------|
| Diversity and inclusion among employees | Percentage of representation of gender and racial/ethnic groups in (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees | Page 138 | FN-IB- 330a.1 |
| Incorporation of environmental, social and corporate governance factors in investment banking and | Transaction revenue from (1) underwriting, (2) advisory, and (3) securitization incorporating the integration of environmental, social, and corporate governance (ESG) factors, by industry | Page 31-32 | FN-IB- 410a.1 |
| brokerage activities | (1) Number and (2) total value of investments and loans incorporating the integration of environmental, social and corporate governance (ESG) factors, by industry | Page 141 | FN-IB- 410a.2 |
| | Description of the approach to incorporating environmental, social and corporate governance (ESG) factors into investment banking and brokerage activities | | FN-IB- 410a.3 |
| Professional integrity | (1) Number and (2) percentage of covered employees with a history of investigations related to investments, consumer claims, private civil litigation, or other regulatory proceedings | | FN-IB- 510b.1 |
| | Number of mediation and arbitration cases related to professional integrity | Eight labor lawsuits concluded by conciliation or settlement. We do not register labor lawsuits with mediation or arbitration | FN-IB- 510b.2 |
| | Total amount of monetary losses as a result of legal proceedings related to professional integrity, including duty of care | \$166,226,441 Labor Lawsuit Losses | FN-IB- 510b.3 |

| TOPIC | METRIC | ANSWER/PA | AGE | CODE |
|--|---|--|--|----------------------|
| | Description of the approach to ensuring professional integrity, including duty of care | The Compliant which reports Financial Risk responsible for the Bank and comply with and current in the matters of its Compliance of also been apply Crime Prevention Mathe Compliant the | nce Management, is to the Non- k Management, is or ensuring that lits employees ethical standards egulations in defined within the Programs are Manager esignated officer and has pointed as the ntion Officer. The leads the ion of the Crime lodel, serves on the Committee, | FN-IB- 510b.4 |
| | | and reports of Directors Cor | | |
| Employee Incentives and Risk-Taking | Percentage of total compensation that is variable for material risk takers (MRTs) | 26 | | FN-IB- 550b.1 |
| | Percentage of variable remuneration of material risk takers (MRTs) to which penalty or recovery clauses were applied | 0% | | FN-IB- 550b.2 |
| | Analysis of policies related to the supervision, control and validation of operators' prices of Level 3 assets and liabilities | | | FN-IB- 550b.3 |
| ACTIVITY PARAMETE | ir. | ANSWER | CODE | CÓDIGO |
| (1) Number and (2) valu (b) advisory, and (c) sec | e of (a) subscription transactions, uritization | | | FN- IB-000. To |
| (1) Number and (2) Valu | e of Property Investments and Loans by Sec | tor | | FN- IB-000. B |
| | e of market-making transactions in (a) fixed i es, (d) derivatives, and (e) commodities | ncome, | | FN- IB-000. C |

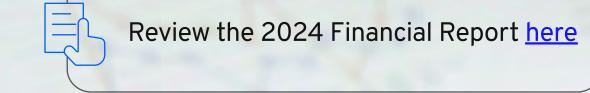
COMMERCIAL BANKS

| TOPIC METRIC | | ANSWER/PAGE | CODE | |
|--|--|---|------------------|--|
| Data security | (1) Number of data breaches, (2 percentage that implies information of personal identification (PII), (3) personal identification number (PII), (3) Affected account holders | No personal data breaches have occurred | FN-CB 230a.1 | |
| | Description of the approach to identify and address risks to the safety of data | Pages 122-123 | FN-CB 230a.2 | |
| Building financial inclusion and capacity | (1) Number and (2) amount of loans Program-qualified earrings designed to promote small business and community development | | FN-CB- 240a.1 | |
| | (1) Number and (2) amount of loans overdue and unproductive qualified to programs designed to promote small businesses and the development of the community | | FN-CB- 240a.2 | |
| | Number of retail checking accounts without cost previously provided to clients unbanked or underbanked | Page 145 | FN-CB- 240a.3 | |
| | Number of participants in financial education initiatives for unbanked, underbanked, or underserved clients | Valor Pyme, Financial Inclusion Vertical Program for Financial Inclusion and Financial Wellness for SMEs and Entrepreneurs. Areas of Action: Basic business operations, business formalization, accounting, and business growth. Number of SMEs impacted by inclusion solutions: 26.000 | FN-CB- 240a.4 | |
| Incorporation of environmental, | Commercial and industrial credit exposure, by sector | 45,000,000 | FN-CB- 410a.1 | |
| social and management factors into credit analysis | Description of the approach to incorporating environmental, social and governance (ESG) factors into credit analysis | Page 102 | FN-CB- 410a.2 | |

| TOPIC | METRIC | ANSWER/PAGE | CODE |
|-----------------------------|---|--|------------------|
| Business ethics | Total amount of monetary losses resulting from court proceedings related to fraud, insider trad-ing, antitrust, unfair competition, market manipulation, malpractice, or other related financial industry laws or regulations | \$166,226,441 Labor Lawsuit Losses | FN-CB- 510a.1 |
| | Description of Whistleblowing Policies and Pro-cedures | Pages 33-34 | FN-CB- 510a.2 |
| Systemic risk management | Global Systemically Important Bank (G-SIB) Assessment Score, by Category | Not applicable | FN-CB- 240a.3 |
| | Description of the approach for incorporating the results of mandatory and voluntary testing into capital adequacy planning, long-term strategy and other business activities | We conduct periodic financial stress tests in accordance with regulatory requirements and international best practices, to assess the impact of adverse economic scenarios on financial statements and capital strength. These exercises take into account key risks (credit, market, and operational), include business and segmentspecific modeling, and are integrated into the organization's overall management analysis. | FN-CB- 550a.2 |

| ACTIVITY PARAMETER | ANSWER | CODE |
|---|----------|-----------------|
| (1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small businesses | Page 145 | FN-CB- 000.A |
| (1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate | Page 145 | FN-CB- 000.B |









09. Annexes

- ▶ 9.1 Corporate Strategy and Performance Annex
- ▶ 9.2 Employee Experience Annexes
- ► 9.3 Suppliers Annex
- ► 9.4 Sustainability Annexes
- ▶ 9.5 Annex Legal and Regulatory Compliance

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9.1 Corporate Strategy and Performance Annex

(Service) channels

OWNED/ **LOCATION (REGION) NUMBER OF BRANCHES LEASED** • Tarapacá Region (I) Antofagasta Region (II) Atacama Region (III) • Coquimbo Region (IV) Valparaíso Region (V) • Libertador General Bernardo O'Higgins Region (VI) 85 Maule Region (VII) Leased • Biobío Region (VIII) • La Araucanía Region (IX) • Los Lagos Region (X) • Aysén del General Carlos Ibáñez del Campo Region (XI) Metropolitan Region (XIII) Region of Arica and Parinacota (XV) • Tarapacá Region (I) • Antofagasta Region (II) • Atacama Region (III) Coquimbo Region (IV) Valparaíso Region (V) • Libertador General Bernardo O'Higgins Region (VI) Maule Region (VII) • Biobío Region (VIII) 102 Owned • La Araucanía Region (IX) Los Lagos Region (X) • Aysén del General Carlos Ibáñez del Campo Region (XI) Metropolitan Region (XIII) • Los Ríos Region (XIV) • Region of Arica and Parinacota (XV) • Ñuble Region (XVI)

9.2 Employee Experience Annexes

9.2.1 (Training) indicators

In 2024, the average number of training hours was 47.7 per employee. Women received an average of 54.9 hours of training, while men averaged 40.9 hours.

TABLE OF TRAINING HOURS BY JOB CATEGORY

| Administrative Female | 1,325 692 | 167,785.4 | 126.6 |
|------------------------------|------------------|-----------|-------|
| Female | | | |
| | | 94,473.1 | 136.5 |
| Male | 633 73,312.3 | | 115.8 |
| Senior Management | 11 | 68.4 | 6.2 |
| Female | 2 | 1.5 | 0.7 |
| Male | 9 | 66.9 | 7.4 |
| Sales force | 136 | 3,204.6 | 23.6 |
| Female | 96 | 2,828.9 | 29.5 |
| Male | 40 | 3,75.7 | 9.4 |
| Management | 399 | 9,835.4 | 24.7 |
| Female | 105 | 2,840.6 | 27.1 |
| Male | 294 | 6,994.8 | 23.8 |
| Supervisory | 937 | 32,464.8 | 34.6 |
| Female | 403 | 16,134.7 | 40 |
| Male | 534 | 16,330.1 | 30.6 |
| Other professionals | 5,209 | 144,227 | 27.7 |
| Female | 2,475 | 73,275.6 | 29.6 |
| Male | 2,734 | 70,951.3 | 26 |
| Other technicians | 897 | 67,983.8 | 75.8 |
| Female | 586 | 49,681.5 | 84.8 |
| Male | 311 | 18,302.2 | 58.8 |
| General Total | 8,914 | 425,569.3 | 47.7 |

PARENTAL

9.2.2 Maternity leave by country, gender and job category

| COUNTRY | JOB CATEGORY | GENDER | NUMBER OF ELIGIBLE PEOPLE | PERCENTAGE WHO USED THE PERMIT | AVERAGE DAYS USED | PATERNITY LEAVE (5 DAYS) | LEAVE (6 WEEKS OR LESS) | |
|---------|-------------------|----------|---------------------------------|--------------------------------|--|--------------------------------|-------------------------------|--|
| Chile | Senior | Men | 0 | 0% | 0 | 0 | 0 | |
| | Management | Women | 0 | 0% | 0 | 0 | 0 | |
| | Management | Men | 6 | 50% | 10 | 3 | 0 | |
| | | Women | 0 | 0% | 0 | 0 | 0 | |
| | Supervisory | Men | 15 | 80% | 10 | 12 | 0 | |
| | | Women | 0 | 0% | 0 | 0 | 0 | |
| | Operative | Men | 3 | 100% | 15 | 3 | 0 | |
| | | Women | 0 | 0% | 0 | 0 | 0 | |
| | Sales Force | Men | 8 | 100% | 8 | 8 | 0 | |
| | | Women | 0 | 0% | 0 | 0 | 0 | |
| | Administrative | Men | 9 | 100% | 10 | 9 | 0 | |
| | | Women | 1 | 100% | 3 | 1 | 0 | |
| | Auxiliary | Men | 0 | 0% | 0 | 0 | 0 | |
| | | Women | 0 | 0% | 0 | 0 | 0 | |
| | Other | Men | 80 | 81% | 10 | 65 | 0 | |
| | professionals* | Men | | 1% | 36 | 0 | 1 | |
| | | Women | 1 | 100% | 15 | 1 | 0 | |
| | Other technicians | sMen | 0 | 0% | 0 | 0 | 0 | |
| | | Women | 0 | 0% | 0 | 0 | 0 | |
| Peru** | Senior | Men | 1 | 0% | **In the case o | · | | |
| | Management | Women | 0 | 0% | and given that are different fr | • | | |
| | Management | Men | 6 | 33% | possible to rais | | | |
| | | Women | 2 | 0% | the parameters | s of NCG 461. | | |
| | Supervisory | Men | 3 | 0% | During 2024, maternity leave was granted to a person at the end of 2024 and who is still (as | | | |
| | | Women*** | 2 | 50% | | | | |
| | Operative | Men | 0 | 0% | | • | 15 | |
| | | Women | 0 | 0% | | of 2025) in the rest period. | | |

| COUNTRY | JOB CATEGORY | GENDER | NUMBER OF ELIGIBLE PEOPLE | PERCENTAGE WHO USED THE PERMIT | AVERAGE DAYS USED | PATERNITY LEAVE (5 DAYS) | PARENTAL LEAVE (6 WEEKS OR LESS) | |
|---------|------------------|--------|---------------------------------|--------------------------------|---|---|---|--|
| Peru** | Sales force | Men | 0 | 0% | | | | |
| | | Women | 0 | 0% | **In the case o | of operations in | Peru. | |
| | Administrative | Men | 0 | 0% | and given that the jurisdictions | | | |
| | | Women | 2 | 0% | | om Chile, it is r se the indicator | | |
| | Auxiliary | Men | 0 | 0% | the parameter | | under | |
| | | Women | 0 | 0% | During 2024 r | matornity loave | <u>.</u> | |
| | Other | 20 20/ | | | | g 2024, maternity leave granted to a person at the | | |
| | professionals | Women | 26 | 0% | end of 2024 and who is still (as of 2025) in the rest period. | | as . | |
| | Other technician | sMen | 0 | 0% | | | | |
| | | Women | 0 | 0% | | | | |

^{*}In the case of "other professionals" in operations in Chile, paternal leave was separated from parental leave, since they are different permits. They are the same eligible people.

| COUNTRY | GENDER | ELIGIBLE | PERCENTAGE WHO USED THE PERMIT | | PATERNITY LEAVE | PARENTAL LEAVE (6 WEEKS OR LESS) |
|---------|--------|----------|--------------------------------|----|---|---|
| USA.* | Men | 13 | 100% | 13 | **In the case of op | |
| | Women | 9 | 100% | 9 | the U.S., since the jurisdictions are different from Chile, it is not possible to raise the indicator ur the parameters of NCG 461. | Chile, it is not ne indicator under |

^{*}Bci's main subsidiary in the U.S. (CNB) does not operate under Banco Bci's labor category parameters, so the division of labor categories for the 2024 reporting period was not contemplated.

Federal law in the state of Florida does not require that leave be paid; however, CNB offers several ways to supplement postnatal time with supplemental benefits.

9.2.3 **Bci Turnover** 2024

The people-centered culture, combined with a strong employer brand strategy, has contributed to talent retention, positively and directly impacting by reducing new hires to 1,026, compared to 1,295 the previous year.

This indicator reflects healthy turnover. This is the result of effective management to retain key talent immersed in a distinctive organizational culture that guides our management and relationship style, with a shared purpose in a healthy work environment, offering professional development opportunities and competitive salary policies.

EMPLOYEE TURNOVER RATE³²

| | UNIT | 2023 | 2024 |
|---|------|-------|-------|
| Bci and subsidiaries in Chile, except Lider Bci Servicios Financieros | | | |
| Employee turnover rate under 30 years old | % | 16.42 | 22.33 |
| Employee turnover rate between 30 and 50 years old | % | 9.75 | 11.28 |
| Employee turnover rate over 50 years old | % | 9.80 | 10.87 |
| Female employee turnover rate | % | 10.54 | 14.01 |
| Male employee turnover rate | % | 10.37 | 10.58 |
| Total turnover rate | % | 10.46 | 12.27 |
| Total voluntary turnover rate | % | 2.86 | 3.15 |
| Lider Bci Servicios Financieros | | | |
| Employee turnover rate under 30 years old | % | n.a. | 3.20 |
| Employee turnover rate between 30 and 50 years old | % | n.a. | 1.90 |
| Employee turnover rate over 50 years old | % | n.a. | 1.30 |
| Female employee turnover rate | % | n.a. | 2.00 |
| Male employee turnover rate | % | n.a. | 2.08 |
| Total turnover rate | % | 0.70 | 2.03 |
| Total voluntary turnover rate | % | 0.10 | 0.70 |

^{*}In the last three years, there have been no mass layoffs (10% of the workforce or more than 1,000 employees) at Bci.
*nd: Lider Bci Servicios Financieros' 2023 data will not be disclosed this year due to a change in the turnover calculation methodology implemented in 2024.

9.2.4 Number of people with disabilities, by gender and job category

Through the Bci Without Limits program, the commitment to inclusion is reinforced, maintaining the percentages of people with disabilities compared to the previous year.

NUMBER OF PEOPLE WITH DISABILITIES, BY GENDER AND JOB CATEGORY 2024

| GENDER | JOB CATEGORY | NUMBER OF PEOPLE WITH DISABILITIES |
|--------|---------------------|------------------------------------|
| Female | Senior Management | 0 |
| | Management | 1 |
| | Supervisory | 3 |
| | Sales force | 1 |
| | Administrative | 7 |
| | Other professionals | 20 |
| | Other technicians | 11 |
| | Female total | 43 |
| Male | Senior Management | 0 |
| | Management | 3 |
| | Supervisory | 4 |
| | Sales force | 3 |
| | Administrative | 7 |
| | Other professionals | 17 |
| | Other technicians | 5 |
| | Male Total | 39 |

^{*}In the case of Bci there are no categories of operators and auxiliary.

³² The turnover rate is calculated by dividing the number of people who leave the company by the average total number of employees in each period. For the breakdown by segments (by gender or age group), we have adjusted the calculation methodology. Until last year, the turnover rate for each segment was obtained by dividing the number of people in that segment who left the company by the total workforce of the company. Starting this year, the calculation is modified so that the denominator reflects the average total number of employees in each segment, thus allowing for a more accurate and representative measurement of the specific rate for each group.



9.2.5 Number of persons by (type of contract)

In recent years, the balanced percentages of men and women have been maintained, which demonstrates Bci's commitment to gender equality.

Bci AND SUBSIDIARIES IN CHILE, EXCEPT LIDER BCI SERVICIOS FINANCIEROS

| LABOR FORMALITY | UNIT | 2022 | 2023 | 2024 |
|---|------|-------|-------|-------|
| Number of people with permanent contracts | | | | |
| Women with a permanent contract | No | 4,295 | 4,301 | 4,138 |
| Men with a permanent contract | No | 4,411 | 4,478 | 4,392 |
| Total employees with a permanent contract | No | 8,706 | 8,779 | 8,530 |
| Number of people with fixed-term contracts | | | | |
| Women with fixed-term contracts | No | 179 | 236 | 221 |
| Men with fixed-term contracts | No | 150 | 139 | 163 |
| Total employees with a fixed-term contract | No | 329 | 375 | 384 |
| Number of people with project-based contracts | | | | |
| Women with project-based contracts | No | 0.00 | 0.00 | 0 |
| Men with project-based contracts | No | 0.00 | 0.00 | 0 |
| Total employees with project-based con-tracts | No | 0.00 | 0.00 | 0 |
| Labor Formality Indicators | | | | |
| Women with a permanent contract as a percentage of total % employees | % | 47.54 | 46.98 | 46.42 |
| Men with a permanent contract as a percentage of total % employees | % | 48.82 | 48.92 | 49.27 |
| Women with a fixed-term contract as a percentage of total % employees | % | 1.98 | 2.58 | 2.48 |
| Men with a fixed-term contract as a percentage of total % employees | % | 1.66 | 1.52 | 1.83 |
| Women with a project contract as a percentage of total employees | % | 0.00 | 0.00 | 0 |
| Men with a project contract as a percentage of total employees | % | 0.00 | 0.00 | 0 |

| ALLOCATION BY TYPE OF CONTRACT | UNIT | 2022 | 2023 | 2024 |
|---|------|-------|-------|-------|
| Women with a full-time contract | No | 4,472 | 4,534 | 4,358 |
| Men with a full-time contract | No | 4,559 | 4,613 | 4,550 |
| Total employees with a full-time contract | No | 9,031 | 9,147 | 8,908 |
| Women with part-time contracts | No | 2 | 3 | 1 |
| Men with part-time contracts | No | 2 | 4 | 5 |
| Total employees with a part-time contract | No | 4 | 7 | 6 |

Note: the flexible work information for the years 2023 and 2024 was generated based on the telework annexes available at the end of each year.

| PERCENTAGE OF WOMEN AND MEN WITH FULL-TIME AND PART-TIME CONTRACTS | 2024 |
|--|--------|
| % of women with full-time contracts | 48.89% |
| % of men with full-time contracts | 51.04% |
| % of women with part-time contracts | 0.01% |
| % of men with part-time contracts | 0.06% |

9.2.6 360° Work Flexibility

At Banco Bci we understand flexibility as a strategic capability that allows us to carry out our daily work more effectively, while harmonizing the different areas of personal and work life. This is how we offer different flexible work modalities according to the characteristics of each role and interests of the employees.

| LABOR FLEXIBILITY PERIOD 2023-2024 | 2023 | 2024 |
|-------------------------------------|-------|-------|
| Women in some form of flexible work | 1,553 | 1,620 |
| Men in some form of flexible work | 1,983 | 2,029 |
| Women in 100% remote work | 355 | 378 |
| Men in 100% remote work | 809 | 796 |
| Women in flexible hours | 1 | 0 |
| Men in flexible hours | 2 | 0 |

Integrated 2024



Bci has a Policy for the Prevention of Workplace and Sexual Harassment, approved by the Board and updated in 2024. Additionally, the Internal Regulations of Order, Hygiene, and Safety, which contain this information, were updated.

In 2024, we impacted 28% more of our workforce compared to the reach of 2023, in terms of training on the prevention of workplace harassment, sexual harassment, and violence at work, providing the necessary tools to identify and manage behaviors associated with these issues for timely prevention.

| Bci AND SUBSIDIARIES IN CHILE, EXCEPT LIDER BCI SERVICIOS FINANCIEROS | UNIT | 2022 | 2023 | 2024 |
|--|------|------|-------|---|
| Share of total workforce that received training in sexual and workplace harassment in the yea | % | 2.58 | 49.00 | a) Webinar for Karin Law Leaders: 77%b) Karin Law Employee Training: 17% |
| Number of complaints of sexual harass-ment during the year, in accordance with Law No. 20,005 | No | 0 | 4 | 5 |
| Submitted to Bci | No | 0 | 4 | 4 |
| Submitted to the Chilean Labor Board | No | 0 | 0 | 1 |
| Number of complaints of workplace har-assment during the year, in accordance with Law No. 20,607 | No | 10 | 13 | 19 |
| Submitted to Bci | No | 10 | 13 | 16 |
| Submitted to the Chilean Labor Board | No | 0 | 0 | 3 |
| Freedom of association | | | | |
| Percentage of employees represented in an independent union or covered by collec-tive agreements | % | 7,9 | 8,0 | 7,7 |
| | | | | |

| LIDER Bci SERVICIOS FINANCIEROS | UNIDAD | 2022 | 2023 | 2024 |
|--|--------|------|------|------|
| Workplace and sexual harassment | | | | |
| Share of total workforce that received training in sexual and workplace harassment in the year | % | 9.7% | 0 | 98% |
| Number of complaints about sexual harassment in the year, in accordance with Law No. 20,005 | No | 0 | 1 | 0 |
| Submitted to Bci | No | 0 | 0 | 0 |
| Submitted to the Chilean Labor Board | No | 0 | 1 | 0 |
| Number of complaints about workplace harassment in the year, in accordance with Law N°20,607 | No | 3 | 0 | 0 |
| Submitted to Bci | No | 0 | 0 | 0 |
| Submitted to the Chilean Labor Board | No | 0 | 0 | 0 |
| Freedom of association | | | | |
| Share of employees represented by an independent union or covered by collective agreements | % | 75% | 72% | 70% |



9.2.8 Occupational safety

At Bci, we have an Occupational Safety Policy that we disseminate through our Occupational Health and Safety Management System, ensuring that all employees are informed and committed to safety practices.

COMPARATIVE INDICATORS FOR THE YEARS 2022 TO 2024 OF OCCUPATIONAL SAFETY AND HEALTH AT BCI AND SUBSIDIARIES

| Bci AND SUBSIDIARIES IN CHILE, EXCEPT LIDER BCI SERVICIOS FINANCIEROS | UNIT | 2022 | 2023 | 2024 |
|---|------|-------|-------|-------|
| Accident rate (number of workplace accidents, with lost time, per 100 workers) | % | 0.4 | 0.28 | 0.2 |
| Accident rate target | No | n.a. | 0.3 | 0.25 |
| Lost-day rate (number of days lost due to workrelated accidents and illnesses, per 100 employees) | No | 22.7 | 13.66 | 7.35 |
| Frequency rate (accidents in the workplace as a share of hours worked, excluding vacations, leave, sick days, etc.) | % | 1.9 | 1.31 | 0.66 |
| Absenteeism rate (number of days of absence in the year / total days scheduled to work in that year) | % | 7.4 | 5.4 | 5.2 |
| Number of work-related illnesses (illnesses directly caused by the employee's work) | No | 11 | 5 | 2 |
| Work-related illness rate (per 100 workers) | No | n.a. | 0.05 | 0.04 |
| Work-related illness rate target | No | n.a. | 0.8 | 0.05 |
| Number of fatal accidents (workplace accidents resulting in death) | No | 0 | 0 | 0 |
| Fatality rate (per-100,000 workers) | No | n.a. | 0 | 0 |
| Fatality rate target | No | n.a. | 0 | 0 |
| Average days lost due to accidents (days lost /number accidents) | No | 22.7 | 35.3 | 37.18 |
| Days lost due to commuting accidents | No | 982 | 929 | 1,305 |
| Days lost due to work-related accidents | No | 1,476 | 918 | 595 |
| Days lost due to work-related illnesses | No | 583 | 337 | 45 |
| | | | | |

Our goals for reducing accident rates and incident rates are established in the Annual Bci Risk Prevention Program, which we review weekly to ensure compliance and strengthen safety in all our operations.

Review the Occupational Health and Safety (OHS) Policy <u>here</u>.

| LIDER Bci SERVICIOS FINANCIEROS | UNIT | 2022 | 2023 | 2024 |
|---|------|------|------|-------|
| Accident rate (number of workplace accidents, with lost time, per 100 workers) | % | 3.5 | 0.5 | 0.27 |
| Accident rate goal | | | | |
| Lost-day rate (number of days lost due to workrelated accidents and illnesses, per 100 employees) | No | 39.2 | 10.9 | 27.84 |
| Frequency rate (accidents in the workplace as a share of hours worked, excluding vacations, leave, sick days, etc.) | % | 3.4 | 2.43 | 1.27 |
| Absenteeism rate (number of days of absence in the year / total days scheduled to work in that year) | % | 0.2 | 0.3 | 0.11 |
| Number of work-related illnesses (illnesses directly caused by the employee's work) | No | 6 | 1 | 4 |
| Work-related illness rate (per 100 workers) | No | n.a. | 0.1 | 0.36 |
| Work-related illness rate target | No | n.a. | N/A | |
| Number of fatal accidents (workplace accidents result-ing in death) | No | 0 | 0 | 0 |
| Fatality rate (per-100,000 workers) | No | n.a. | 0 | 0 |
| Fatality rate target | No | n.a. | 0 | 0 |
| Average days lost due to accidents (days lost /number accidents) | No | 10 | 18.2 | 98 |
| Days lost due to commuting accidents | No | 246 | 259 | 598 |
| Days lost due to work-related accidents | No | 38 | 68 | 96 |
| Days lost due to work-related illnesses | No | 377 | 39 | 214 |

Integrated 2024



9.3 Suppliers Annex

9.3.1 (Subcontracting) Policy

Through our Corporate Purchasing Policy, we incorporate the Regulation for the Contracting of Third-Party Services which, although not a subcontracting policy per se, defines the corporate guidelines under which we carry out the contracting of third-party services and external collaborators who work at Bci, ensuring a clear framework aligned with our organizational standards.

Regarding the controls that allow us to ensure that subcontracting companies comply with adequate labor standards, a query is made in public sources to obtain relevant information about whether the supplier has labor and/or social security violations. If there are issues in these areas, they do not meet the Bci supplier profile.

When the commercial relationship with the subcontracting company is formalized, it is done through the Bci Framework Contract. This incorporates various clauses that address the situation with external personnel, seeking to fully comply with all labor and social security obligations in general, as well as the particular employment contracts they enter into with their workers.

During the cycle of an active supplier, they continue to be subject to a robust monitoring plan, which includes queries in public sources, with weekly, monthly, semi-annual, and annual reviews - depending on the type of supplier - that include the review of labor and/or social security violations.

Additionally, through the Santiago Chamber of Commerce, an annual report - Consolidated Business Report (ICE) - is managed, which measures various suitability aspects, including the Labor Risk Assessment, which analyzes dimensions such as seriousness in labor obligations, anti-union practices, risk prevention, among others.

For subcontracting control, Bci has the services of an external provider who monthly collects information for compliance with Law No. 20,123 that regulates work under this regime.

If compliance issues are found with a supplier during monitoring processes, their situation is reviewed at a Supplier Table, led by the Purchasing area, where various actions are taken to address the case, from formal communications, meetings with the supplier, and follow-up plans, among others, up to the decision to terminate the commercial relationship.

9.4 Sustainability Annexes

9.4.1 Environmental financing and investment by economic activity, products, services and categories

This table presents the financing and investment made at the end of 2024, along with the relative weight of each sector in the total distribution of resources. Investments in water supply and waste management (22.93%), electricity and gas (15.28%), and real estate activities (12.45%) stand out, reflecting a marked orientation towards sectors with significant environmental impact.

| SII ECONOMIC ACTIVITY SECTOR | SDO CLOSING WSL 20241 (MM\$) | RELATIVE WEIGHT |
|--|------------------------------|--------------------|
| Water supply, wastewater disposal, waste management and de-contamination | 401,619 | 22.93% |
| Electricity, gas, steam, and air conditioning supply | 267,513 | 15.28% |
| Real estate activities | 217,957 | 12.45% |
| Mining and quarrying | 176,526 | 10.08% |
| Financial and insurance activities | 149,386 | 8.53% |
| Construction | 112,736 | 6.44% |
| Transportation and storage | 87,919 | 5.02% |
| Agriculture, livestock, forestry, and fishing | 86,800 | 4.96% |
| Wholesale and retail trade, repair of motor vehicles and motorcy-cles | 69,722 | 3.98% |
| Undefined | 56,517 | 3.23% |
| Administrative and support services activities | 43,195 | 2.47% |
| Professional, scientific and technical activities | 34,083 | 1.95% |
| Manufacturing industry | 33,727 | 1.93% |
| Education | 11,023 | 0.63% |
| Accommodation and food service activities | 1,734 | 0.10% |
| Information and communications | 842 | 0.05% |
| Total | 1,751,299 | 100.00% |

9.4.2 Financed emissions metrics

This table reflects the year-on-year comparison (2022-2023) of the Net Zero Banking Alliance's wholesale banking emissions measurement by sector derived from its commercial loans, calculated using the PCAF methodology.

WHOLESALE BANKING - COMMERCIAL LOANS 2022-2023*

| NZBA SECTOR | EMISSIONS INTENSITY [TON CO2E] [TON CO2E/MM CLP] | | PCAF NOTE | | | |
|---------------------------|--|-----------|--------------|------|------|------|
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| Charcoal | 0 | 12 | 0.00 | 1.03 | N/A | 4.0 |
| Oil & Gas | 6,187 | 13,309 | 1.22 | 0.31 | 4.0 | 4.0 |
| Gas | 1,180,146 | 293,567 | 10.24 | 4.90 | 4.0 | 4.0 |
| Oil | 21,213 | 18,151 | 1.23 | 0.78 | 4.0 | 4.0 |
| Power generation** | 2,907,238 | 583,508 | 9.73 | 1.84 | 3.5 | 3.7 |
| Commercial Real Estate | 44,189 | 52,237 | 0.05 | 0.03 | 4.0 | 4.4 |
| Iron and steel | 208,291 | 193,622 | 2.44 | 1.31 | 4.0 | 4.0 |
| Aluminium | 0 | 0 | 0.00 | N/A | N/A | N/A |
| Cement | 236,395 | 271,991 | 2.33 | 2.57 | 4.0 | 2.6 |
| Agriculture | 750,276 | 1,160,443 | 1.83 | 2.03 | 4.0 | 4.0 |
| Food Manufacturing | 171,593 | 114,187 | 0.69 | 0.60 | 3.9 | 4.0 |
| Ground Transportation | 311,029 | 295,932 | 8.07 | 6.99 | 4.0 | 4.0 |
| Shipping | 376,434 | 123,341 | 6.03 | 1.73 | 4.0 | 2.2 |
| Air transport | 219,896 | 24,348 | 22.22 | 1.94 | 4.0 | 4.0 |
| Automobile Manufactu-ring | 3,390 | 1,852 | 0.66 | 0.77 | 4.0 | 4.0 |
| Other sector | 5,082,822 | 3,799,117 | 0.72 | 0.60 | 4.0 | 4.0 |
| Total | 11,519,098 | 6,945,614 | 1.23 | 0.73 | 4.0 | 4.0 |

^{*}First year that this breakdown is disclosed.

This table reflects the year-on-year comparison (2022-2023) of Bci's financed issuance measurement, including retail banking (SME), wholesale banking, Bci Asset Management and the Brokerage classified by PCAF asset types. Of the Bank's total assets (CLP 79,301,153MM in 2023), Bci was able to measure emissions of 26.2%, given the limitations of the methodologies for measuring financed emissions and data availability.

FINANCED EMISSIONS Bci 2022-2023

| PCAF ASSET TYPES | EMISS [TON (FINAN EMISS | CO2E] ICED_ | INTENSITY [TONCO2E/MM CLP] FI- NANCED_EMISSIONS / CLOSING_STOCK_MM | | PCAF NOTE | | COVERAGE* STOCK/ MEASURABLE STOCK PCAF | |
|---------------------------------------|-----------------------------------|----------------|--|-------|-----------|------|--|---------|
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| Stocks and bonds | 849,919 | 1,279,776 | 0.286 | 0.385 | 3.3 | 2.89 | 69.95% | 97.56% |
| Commercial Products | 12,598,375 | 7,822,511 | 1.032 | 0.659 | 4.2 | 4.09 | 99.73% | 97.26% |
| Commercial Real Estate | 10,713 | 8,009 | 0.053 | 0.024 | 4.98 | 5.00 | 20.059/ | 94.56% |
| Residential Real Estate | 450 | 92 | 0.027 | 0.018 | 4.98 | 5.00 | 39.95% | 94.23% |
| Vehicles | 170,001 | 90,134 | 0.482 | 0.309 | 2.76 | 3.20 | 98.70% | 99.96% |
| Sovereign debt with LU-LUCF | 204,071 | 314,333 | 0.114 | 0.100 | | | | |
| Sovereign debt without LULUCF** | 373,307 | 577,229 | 0.209 | 0.184 | 1.95 | 2.00 | 93.76% | 100.00% |
| Project Fi-nancing | 84,715 | 149,038 | 0.062 | 0.082 | 4.05 | 3.73 | 99.87% | 100.00% |
| Total** | 13,918,244 | 9,663,894 | 0.736 | 0.466 | 3.8 | 3.55 | 91.46% | 97.94% |

^{**} Total with LULUCF

Integrated 2024

^{**} The year-on-year change (2022-2023) for the Power Generation sector is mainly due to the adjustment of the classification of clients according to their operating status and PCAF methodology.

PROGRESS 2024

PROGRESS 2024

9.4.3 Operational (eco-efficiency)

Focus

Mitigate operational emissions, with intermediate targets aligned with the trajectory of SBTi 1.5C.

GOALS BY 2028

- 46% reduction compared to baseline (2017). (scope 1, 2 and 3)
- 70% reduction in business travel compared to baseline (2017) (scope 3)

COVERAGE PROGRESS 2024

- 100%
 - The compensation of 100% of residual emissions is maintained, through the purchase of national and verified carbon credits.
 - Obtaining the Seal of Excellence of the Huella Chile program.

^{*}For scope 1, 2 and 3 emissions, 100% of operations are considered for all sources.



Focus

To reduce waste, avoiding generation and promoting recovery.

GOALS BY 2028

• Send only 10% of the waste generated to landfill, recovering the rest.

35%

COVERAGE

• Expansion of the Basura Cero program, implementing the necessary infrastructure in the Bandera 250, Huérfanos 1134, Alameda 1980 and Miguel Cruchaga 920 buildings.



Focus

Promote the use of renewable energies, together with energy efficiency, in order to improve energy performance.

GOALS BY 2028

- Energy efficiency goal: 16% absolute energy reduction compared to the 2020 baseline.
- Renewable energy target: 100% of consumption supplied with renewable energies.

COVERAGE PROGRESS 2024

PROGRESS 2024

100%

• Replacement of more than 137 air conditioning equipment, a process with the highest energy consumption in Bci, allowing a reduction of 74.4 kW of power.



Focus

Optimization of paper use and consumption.

GOALS BY 2028

• 30% reduction in paper consumption compared to the 2020 baseline.

100%

COVERAGE

• During 2024, paper consumption was reduced by 25% compared to the 2020 baseline.



Focus

Improved performance through water efficiency.

GOALS BY 2028

• 24% reduction in absolute water consumption compared to the 2020 baseline.

COVERAGE

95%

• Development of Sustainable Landscaping Technical Criteria to be implemented in branch renovations.

*We do not perform extraction or discharge associated with freshwater due to the nature of our operations. All water consumption comes exclusively from sanitation companies, thus ensuring responsible and sustainable management of this resource.





| ENERGY | UNIT | 2022 | 2023 | 2024 |
|--|--------|-----------------------|------------|------------|
| Energy intensity | kWh/m² | 125.2 | 123.9 | 138.27 |
| Non-Renewable Electricity Purchased | Kwh | 10,697,255 | 9,927,969 | 8,655,011 |
| Non-renewable energy – fuels | Kwh | 1,272,998 | 1,224,236 | 1,536,109 |
| Subtotal non-renewable energy consumed | Kwh | 11,970,253 | 11,152,329 | 10,191,120 |
| Renewable electricity purchased | Kwh | 7,499,291 | 7,574,911 | 8,087,377 |
| Renewable electricity generated | Kwh | 28,378 | 30,392 | 62,596 |
| Renewable fuels Consumed | Kwh | 0 | 0 | 0 |
| Subtotal renewable energy Consumed | Kwh | 7,527,669 | 7,605,303 | 8,149,973 |
| Total energy consumed (renewable + non-renewable) | Kwh | 19,497,922 | 18,757,632 | 18,341,093 |
| WATER | UNI | T 2022 | 2023 | 2024 |
| Absolute consumption | MMn | | 0.10288 | 0.104959 |
| Area covered | | % 95 | 95 | 95 |
| Water intensity | m³/n | n ² 1.05 | 1.05 | 1.11 |
| WASTE | UN | IT 2022 | 2023 | 2024 |
| Area covered | n | n ² 41,225 | 41,225 | 41,225 |
| % of the total area of the bank | (| % 25 | 25 | 25 |
| Total waste generated | K | (g 131,991 | 148,693 | 177,939 |
| Total waste sent to Landfills | K | (g 87,591 | 94,368 | 100,724 |
| Total recycled waste | K | (g 44,400 | 54,325 | 77,215 |
| Percentage of waste sent to landfill (KPI: kg waste sent t landfill/kg waste generated) | 0 | % 66 | 63 | 57 |

| CARBON FOOTPRINT | UNIT | 2022 | 2023 | 2024 |
|---|--------|--------|--------|----------|
| Direct greenhouse gas emissions (Scope 1) | | | | |
| Stationary combustion sources | tCO2e | 243 | 238 | 321.92 |
| Fugitive Emissions | tCO2e | 356 | 156 | 88.19 |
| Scope 1 subtotal | tCO2e | 599 | 395 | 410.11 |
| Indirect greenhouse gas emissions from electricity (Sco | ope 2) | | | |
| Electricity (market-based method) | tCO2e | 3,758 | 2,403 | 1,749.18 |
| Electricity (location-based method) | tCO2e | 5,470 | 4,236 | 3,383.64 |
| Other indirect greenhouse gas emissions (Scope 3) | | | | |
| Purchased Inputs and Services | tCO2e | 447 | 388 | 344.18 |
| Fuel Manufacturing | tCO2e | 44 | 44 | 64.3 |
| Upstream transportation and distribution | tCO2e | 1,554 | 592 | 332.42 |
| Waste and recycling (management of waste generated in operations) | tCO2e | 41 | 49 | 51.81 |
| Business Travel | tCO2e | 722 | 1,156 | 1,366.60 |
| Employee commuting and remote work | tCO2e | 5,461 | 8,096 | 6288.76 |
| Use of products sold | tCO2e | 490 | 243 | 216.31 |
| Scope 3 subtotal | tCO2e | 8,759 | 10,567 | 8,664.40 |
| Total, market-based method | tCO2e | 13,117 | 13,365 | 10,824 |
| Total, location-based method | tCO2e | 14,829 | 15,198 | 12,458 |

XBci

9.4.4 Financial empowerment and social financing

| CON LETRA GRANDE INDICATOR | 2024 | | |
|----------------------------|---------|--|--|
| Total users | 979,915 | | |
| New users | 958,98 | | |
| Recurring users | 144,257 | | |
| | | | |

INCLUSION OF PREVIOUSLY UNDERBANKED GROUPS - MACH

| NUMBER OF RETAIL ACCOUNTS PROVIDED AT NO COST TO PRE-VIOUSLY UNBANKED OR UNDERBANKED MACH CLIENTS | UNIT | 2022 | 2023 | 2024 |
|---|------|-----------|-----------|-----------|
| Number of retail cost-free accounts (checking and prepaid) given to customers who were previously unbanked or underbanked (new MACH accounts) | No | 397,991 | 315,780 | 455,559 |
| Number of cost-free checking accounts given to customers who were previously unbanked or underbanked (total MACH accounts) | No | 0 | 390,062 | 794,610 |
| Number of cost-free prepaid accounts given to customers who were previously unbanked or underbanked (total MACH accounts) | No | 3,663,753 | 3,589,471 | 3,757,947 |
| Total number of retail cost-free accounts (checking and prepaid) given to customers who were previously unbanked or underbanked (total MACH accounts) | No | 3,663,753 | 3,979,533 | 4,241,182 |

| INCLUSION OF PREVIOUSLY UNDERBANKED GROUPS - MACH | UNIT | 2022 | 2023 | 2024 |
|---|------|-----------|-----------|-----------|
| Total MACH digital accounts | No | 3,651,680 | 3,958,849 | 4,241,192 |
| Female users (women segment) | No | 1,716,275 | 1,868,942 | 2,005,956 |
| Users over 60 years old (senior segment) | No | 187,298 | 205,058 | 219,437 |
| MACH JR accounts opened (youth segment) | No | 24,002 | 17,476 | 17,163 |
| PRODUCTS AND SERVICES FOR SMES | | | | |
| (UNDERSERVED SEGMENT) | UNIT | 2022 | 2023 | 2024 |
| Loans for small and micro enterprises | No | 8,753 | 13,065 | 11,497 |
| Loans for small and micro enterprises in regions | No | 3,897 | 7,669 | 3,239 |
| Clients belonging to early-stage or micro-enterprises | Ио | 69,515 | 51,616 | 99,830 |
| chefits belonging to early stage of filler of effect prises | | | | |

9.5 Annex Legal and Regulatory Compliance

To ensure compliance with Law No. 19,496 on Consumer Rights Protection, at Bci we have implemented procedures, programs, and processes that guarantee all our activities are carried out in strict adherence to applicable regulations, both external and internal, and in all countries and jurisdictions where we operate. This includes continuous control and monitoring processes to manage various risks, such as Crime Prevention in accordance with the Law on Criminal Liability of Legal Entities, Free Competition Protection, Consumer Rights, and Personal Data Protection. Additionally, we have a continuous process of reviewing new external regulations to integrate them into our internal regulatory framework.

We also have a General Compliance Program, to which the various programs defined in this area must adhere, such as Crime Prevention, Free Competition, Consumer Rights Protection, and Financial Compliance. This program establishes the key elements they must have, including risk management,

regulatory elements, controls, and execution mechanisms. Within this framework, monitoring and control indicators, continuous training, a whistleblowing channel, and the registration of fines application have been defined, ensuring comprehensive and effective regulatory compliance management. This has allowed us to maintain a total of zero executed sanctions in this area, and consequently an amount of zero pesos representing those sanctions.

Furthermore, to ensure there are no regulatory breaches related to the rights of our workers, we have the Internal Regulations, which provide visibility to the Trust Channel, a platform aimed at our employees to channel inquiries and report possible irregularities or illicit acts. During 2024, 18 inspections were carried out. As a result, five fines were issued, equivalent to 27.7% of the total, with an accumulated amount of 288 UTM. It is important to mention that the fines do not correspond to sanctions related to labor protection, as we have not been subject to actions of the same.

Free Competition

At Bci, we have a compliance program for the protection and defense of free competition, which is contained in our policy and program regulations. This program aims to ensure that we fully comply with the provisions of DL No. 211 of 1973 and prevent any practices contrary to free competition regulated by this legislation.

Given our efforts to prevent cases that violate the rules on free competition defense, there were no executed sanctions during 2024.





Y/Y:

Year-on-year

ABIF:

Asociación de Bancos e Instituciones Financieras (Association of Banks and Financial Institutions)

ALCO:

Asset and Liability Committee

AML:

Anti-Money Laundering

APV:

Ahorro Previsional Voluntario (Voluntary Retirement Savings)

AUM:

Assets Under Management (Activos Bajo Gestión)

AUMs:

Assets Under Managements (Plural de AUM)

Bci:

Banco de Crédito e Inversiones

Benchmarking:

Comparison of processes or indicators with industry standards

Big Data:

Analysis of large volumes of datas

BNPL:

Buy Now, Pay Later

BSA:

Bank Secrecy Act

Cashback:

Reimbursement of a percentage of a purchase

CET1:

Common Equity Tier 1 (Capital Básico Nivel 1)

CMF:

Financial Market Commission

CoE:

Center of Excellence

Compliance:

Regulatory adherence to regulations and standards

CRAC:

Consejo de Rentabilidad y Adecuación de Capital (Capital Adequacy and Profitability Council)

Deep Learning:

Subfield of AI that simulates human learning

DJSI:

Dow Jones Sustainability Index

ESG:

Environmental, Social and Governance

EVOTING:

Electronic voting platform

FDIC:

Federal Deposit Insurance Corporation

Fintech:

Financial services technology companies

FNE:

National Economic Prosecutor's Office

GBTP:

Green Bond Transparency Platform

Grupo Bci:

Banco Bci together with its national and international subsidiaries

IAS:

International Accounting Standards

IAL:

Internal Liquidity Self-Assessment

ICP:

Índice de Captación Promedio (Average Capture Index)

IDB:

Interamerican Development Bank

IFRS:

International Financial Reporting Standards

International Monetary Fund

LCR:

Liquidity Coverage Ratio

M&A:

Mergers and Acquisitions

Machine Learning:

Automated learning through AIA

Marketplace:

Digital trading platform

Massachusetts Institute of Technology

MSCI ESG:

Morgan Stanley Capital International Environmental, Social, and Governance Ratings

NPS:

Net Promoter Score

NZBA:

Net Zero Banking Alliance

OFAC:

Office of Foreign Assets Control (Oficina de Control de Activos Extranjeros en EE.UU.)

Onboarding:

Process to incorporate clients or employees



02 Corporate Strategy and Performance

Risks and Opportunities

08 Key Indicators and Financial Statements

Open Banking:

Allows sharing financial data with third parties securely

PAC:

Pago Automático de Cuentas (Automatic Bill Payment)

PEP:

Politically Exposed Person

PLAFT:

Anti-Money Laundering Management Program (Programa de Prevención de Lavado de Activos y Financiamiento del Terrorismo)o

ROAA:

Return on Average Assets (Rentabilidad sobre Activos Promedio)

ROAE:

Return on Average Equity

SASB:

Sustainability Accounting Standards Board

SNEX:

User Satisfaction of Digital channels

TCFD:

Task Force on Climate-related Financial Disclosures

Tokenization:

Process of converting sensitive data into digital tokens

UF:

Chilean Unit of Account (Unidad de Fomento)

USD:

United States Dollar

