Management Commentary

Earnings Report 1Q 2026

March 31, 2026

Banco de Crédito e Inversiones

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Bci profile

With a diversified presence in America, Banco de Crédito e Inversiones (Bci) is one of the leading financial groups in the region. Founded in Chile in 1937, it is currently the largest bank in the country with total assets of Ch$85,653 billion as of March 31, 2026. Its expansion includes operations in the United States, where its subsidiary City National Bank of Florida (CNB) is one of the top-tier local banks in the state of Florida, and in Peru where it has operated with a banking license since 2022.

About this report

Bci's financial report as of March 31, 2026 was prepared in accordance with Practice Statement 1: Management Commentary, of the IFRS Accounting Standards issued by the International Accounting Standards Board (IASB). It provides a framework for interpreting the financial standing, the financial performance and cash flows of the Bank, complementing the consolidated financial statements pursuant to the regulations of the Financial Market Commission (CMF, according to the Spanish acronym).

Differences between the accounting standards

United States and Chile
The financial information of Bci's subsidiaries in the United States is originally prepared in accordance with US GAAP, which differ from the accounting standards and instructions of the CMF in Chile. The main differences between US GAAP and the accounting standards of the CMF are: a) the determination of credit risk provisions for loan portfolios; b) the valuation and provisions of financial instruments under IFRS 9; and c) the valuation and impairment criteria regarding goodwill.

Peru and Chile
The financial information of Bci's subsidiary in Peru is prepared in accordance with the accounting standards of the banking regulator in Peru, which differ from the accounting standards and instructions of the CMF in Chile. The instructions and criteria contained in the Peruvian and Chilean accounting standards mainly differ regarding the constitution of credit risk provisions, the recognition and measurement of financial instruments, and the recording of lease contracts.

The financial information included in this report is presented in accordance with the standards and instructions of the CMF, unless indicated otherwise.

Executive Summary

Key figures and highlights

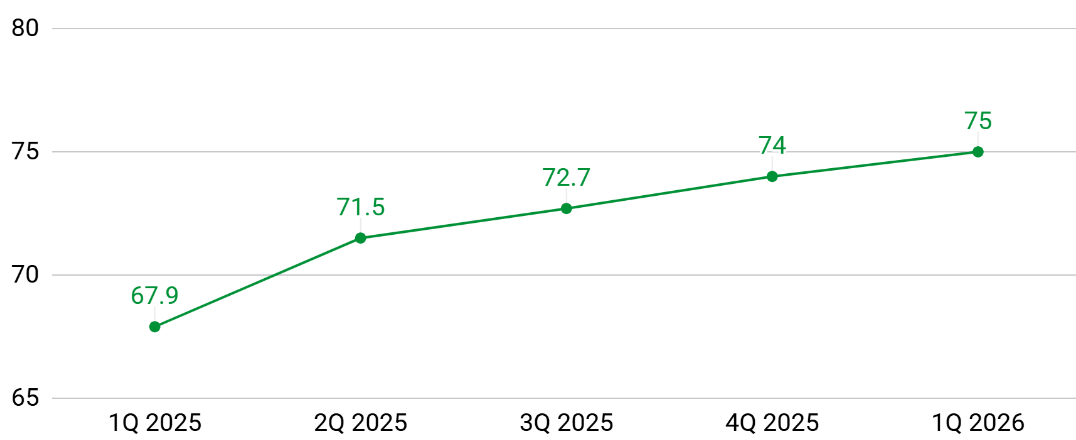
ROAE	NIM	Efficiency	Loans (QoQ growth)
13.76%	3.31%	46.52%	3.37%

1Q Highlights

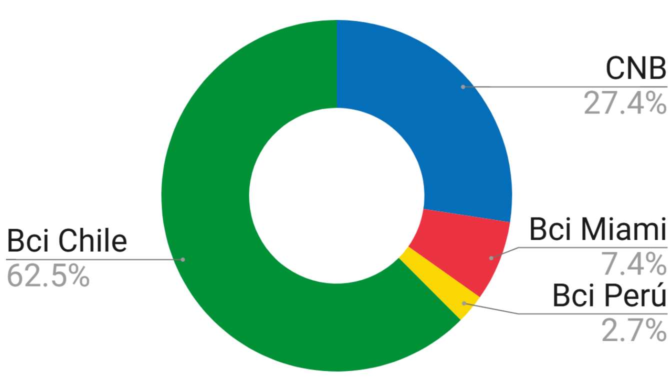
Figures as of March 31, 2026

- **Announcement of the corporate evolution process: Bci Group** (p. 26)
- **Appointment of Susana Jiménez Schuster to the Bci Board of Directors, replacing Juan Edgardo Goldenberg** (p. 26)
- **Definition of Bci's Net Zero 2050 Transition Plan** (p. 48)
- **Partnership between MACHBANK and JetSmart as part of the Bci benefits program** (p. 46)
- **First place in the MERCO ESG Responsibility ranking** (p. 48)

Bci Net Promoter Score (NPS) Performance



Contribution to 1Q 2026 Net Income



Global Sustainability Indices

S&P Global ESG Scores
2026 CSA Score:
70

MSCI World Selection
Category:
A

Financial Evolution

Bci Consolidated

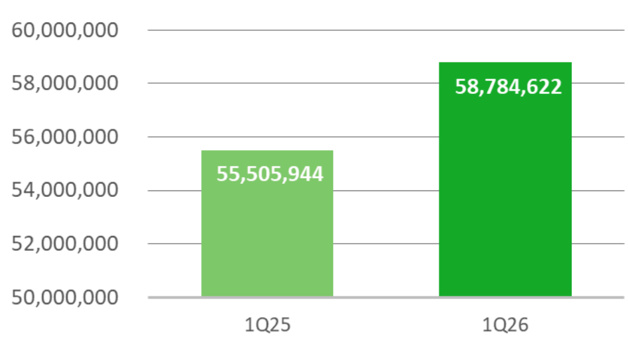
(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Income Statement					
Interest and indexation margin	614,607	605,123	568,253	-6.09%	-7.54%
Net fees	113,748	122,656	130,062	6.04%	14.34%
Net financial income	45,627	33,460	43,324	29.48%	-5.05%
Income from investments in companies	4,248	4,864	2,909	-40.19%	-31.52%
Other operating income	11,614	11,349	6,653	-41.38%	-42.72%
Total operating income	**789,844**	**777,452**	**751,201**	**-3.38%**	**-4.89%**
Total operating expenses	**-405,536**	**-432,939**	**-349,482**	**-19.28%**	**-13.82%**
Income before credit losses	384,308	344,513	401,719	16.60%	4.53%
Credit loss expense	-93,363	-78,879	-70,411	-10.74%	-24.58%
Income before tax	**290,945**	**265,634**	**331,308**	**24.72%**	**13.87%**
Tax	-17,507	-36,718	-43,268	17.84%	147.15%
Net income	**273,438**	**228,916**	**288,040**	**25.83%**	**5.34%**
Balance sheet					
Total assets (1)	81,553,208	81,565,560	85,653,004	**5.01%**	**5.03%**
Total loans (2)	55,505,944	56,868,637	58,784,619	**3.37%**	**5.91%**
Total deposits	47,286,268	46,819,282	49,576,436	**5.89%**	**4.84%**
Total shareholders' equity	7,070,580	7,446,280	7,574,163	**1.72%**	**7.12%**

(1) For presentation purposes, current tax is stated as tax payable in liabilities.
(2) Include interbank loans.

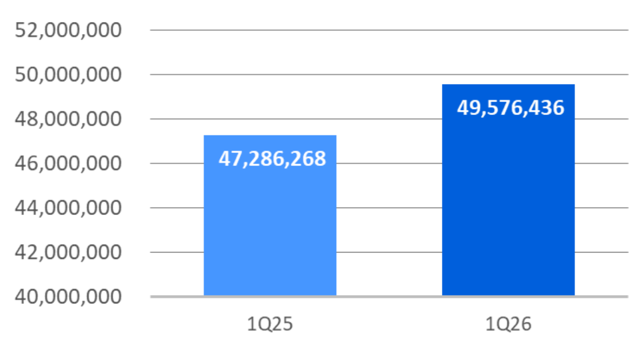
Note 1: As of March 31, 2026 and December 31, 2025, the Bank's assets and liabilities in foreign currency are stated at their equivalent value in Chilean pesos, calculated at an accounting exchange rate of Ch$927.63 at March 31, 2026, Ch$954.16 at March 31, 2025 and Ch$899.33 at December 31, 2025.

Note 2: As of March 31, 2026 and December 31, 2025, the assets and liabilities in the Bank's currency are stated at their equivalent value in Chilean pesos, calculated using the *Unidad de Fomento* (UF) value of Ch$39,841.72 at March 31, 2026, Ch$38,894.11 at March 31, 2025 and Ch$39,727.96 at December 31, 2025.

Total Loans (Ch$ million)



Total Deposits (Ch$ million)

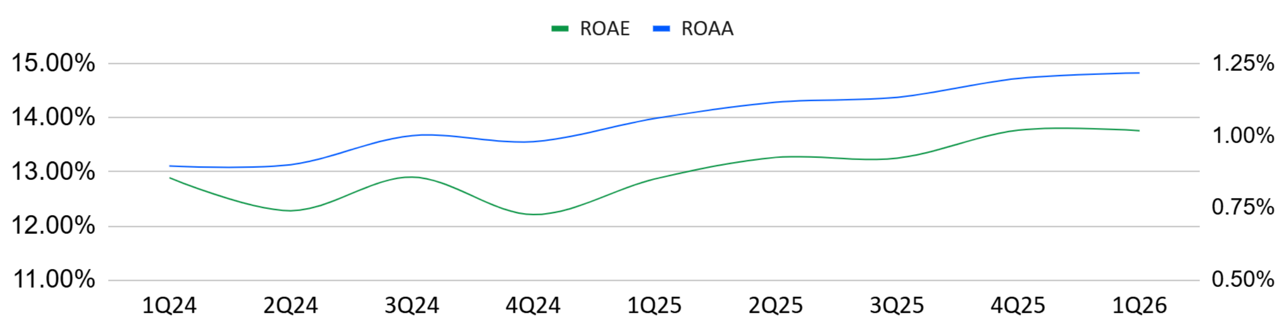


Main Indicators

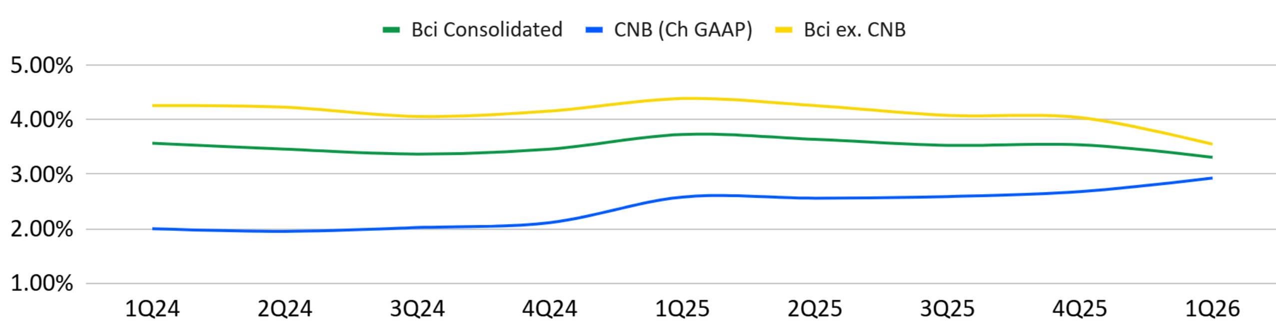
(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Profitability and efficiency (%)					
ROAE (1)	12,87%	13,77%	13,76%	-0,01pp	0,89pp
ROAA (1)	1,06%	1,20%	1,22%	0,02pp	0,16pp
Efficiency ratio (2)	51,34%	51,66%	46,52%	-5,14pp	-4,82pp
NIM (3)	3,73%	3,54%	3,31%	-0,23pp	-0,42pp
Credit risk management					
Cost of Risk (Expense for credit losses on average placements)	0.69%	0.56%	0.50%	-0.06pp	-0.19pp
Credit risk provisions on total loans	1.67%	1.63%	1.60%	-0.03pp	-0.07pp
Coverage ratio (credit risk provisions and additional on NPLs of 90 days or more)	143.49%	134.20%	140.83%	6.63pp	-2.66pp
Asset quality					
Portfolio with NPLs of 90 days or more (% of the total portfolio with NPLs of over 90 days)	1.47%	1.53%	1.43%	-0.10pp	-0.04pp
Commercial loan portfolio NPL ratio	1.14%	1.25%	1.14%	-0.11pp	0.00pp
Mortgage loan portfolio NPL ratio	2.03%	1.96%	1.88%	-0.08pp	-0.15pp
Consumer loan portfolio NPL ratio	2.47%	2.59%	2.55%	-0.04pp	0.08pp
Funding sources					
Total loans to total deposits ratio (%)	117,38%	121,46%	118,57%	-2,89pp	1,19pp
Risk profile and capital structure					
Capital and reserves (Ch$ million)	5,711,085	6,109,748	6,109,748	0.00%	6.98%
Risk-weighted assets (Ch$ million)	59,422,741	60,628,263	64,268,536	6.00%	8.15%
Basic capital ratio (CET1) %	11.03%	11.20%	10.81%	-0.39pp	-0.22pp
Leverage ratio (%)	7.91%	8.15%	7.91%	-0.24pp	0.00pp
Capital adequacy ratio (CAR) %	15.41%	15.38%	14.81%	-0.56pp	-0.60pp

(1) ROAE and ROAA correspond to the net income accumulated in 12 rolling months and to the average of the closing balances in 13 months for equity and total assets, respectively.

Return on Average Equity (ROAE) and Return on Average Assets (ROAA)



Net Interest and Indexation Margin (NIM)



Commentary

Figures as of March 31, 2026

Profitability

ROE
13.76%
1Q 2025: 12.87%

Efficiency

Efficiency Ratio
46.52%
1Q 2025: 51.34%

Risk

Coverage Ratio
140.83%
1Q 2025: 143.49%

Capital

Capital Adequacy Ratio
14.81%
1Q 2025: 15.41%

Customer Experience

NPS
75
1Q 2025: 67.9

Employee Engagement

Engagement
93%
1Q 2025: 93%

Sustainable Finance

Sustainable Operations
3,748
1Q 2025: 3,500

In the first quarter of 2026, Bci delivered a sound performance.
That was reflected by increased profitability, strict cost discipline, and a large improvement of credit risk indicators. These results underscore the strength of the business model and consistent management in a challenging economic environment.

Net income in the quarter was Ch$288,040 million, increasing 5.34% YoY.
As a result, the return on average equity (ROAE) rose to 13.76%, an increase of 89 basis points. This performance reaffirms the Bank's ability to generate sustainable results by means of a diversified revenue structure and prudent balance sheet management.

One of the most significant milestones in the quarter was the improvement in efficiency.
The efficiency ratio dropped to 46.52%, an improvement of 482 basis points YoY. That was driven by a 13.82% decrease in total operating expenses, explained by headcount optimizations, a lower administration expense burden, and the completion of major projects executed in previous years

The macroeconomic context impacted the evolution of the financial margin.
That decreased due to lower inflation and a more volatile external environment. These factors impacted interest and indexation income, as well as the trading desk performance. Nevertheless, this effect was offset by a large 14.3% YoY increase in net fee income, underpinned by higher transaction volumes, the expansion of the card business, growth of assets managed by Bci Asset Management, and a significant reduction in loyalty program costs.

The Bank's balance sheet continued to expand consistently.
Total loans grew by 5.91%, led by the commercial portfolio, while funding was sustained by a solid and diversified deposit base, with increases of both time and demand deposits.

Credit risk management showed notable progress.
Credit loss expenses decreased by 24.58% YoY, reflecting a higher-quality portfolio and active risk management. NPLs of more than 90 days dropped slightly to 1.43%, while the coverage ratio of provisions over the non-performing loan portfolio remained robust, reaching 140.83%

The performance of international operations continued to be a key pillar for the Group.
City National Bank of Florida consolidated net income of USD89 million under Chilean GAAP, with its net interest margin (NIM) increasing to its highest level in nearly four years and a portfolio with low delinquency levels. Bci Perú had rapid maturity of its business model, attaining net income of USD7million. This surged 119% YoY, driven by a higher margin and loans and a lower risk expense.

During the quarter, the Bank's various segments had a mixed but balanced performance.
Personal Banking stood out due to strong growth in fee income and increased customer engagement, underpinned by the expansion of MACHBANK, which reached a total of 1.3 million checking account customers.

SME Banking offset lower margins caused by inflation with a large increase in fees, strengthening its position as a primary bank and maintaining prudent risk management.

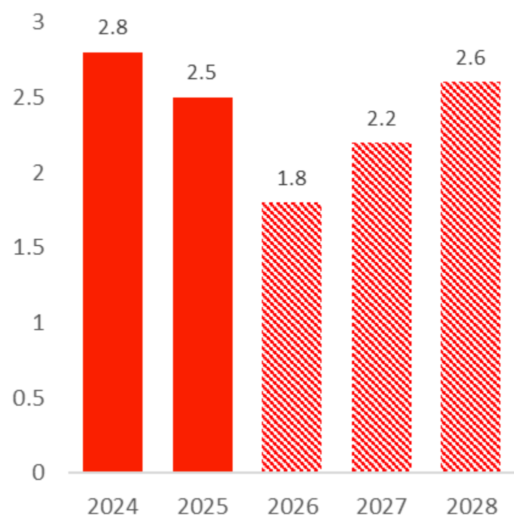
Wholesale Banking achieved high risk-adjusted profitability and consolidated its leadership in market share and key products, backed by digital advancements.

In Finance, although lower income from margins and trading hit revenue, balance sheet growth and the strong performance of the Sales area partially offset this impact.

At the close of the quarter, Bci's Common Equity Tier 1 (CET1) ratio was 10.81%. This ratio was slightly lower YoY, due to balance sheet growth and higher market risk requirements. Nevertheless, Bci maintains a sound and ample capital position and will continue to optimize its capital structure in the year to get back to internal limits..

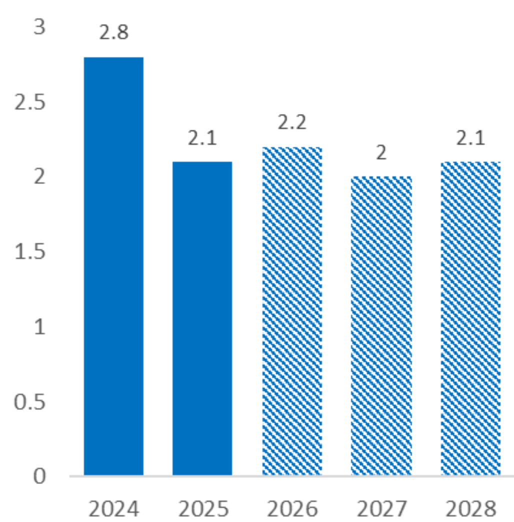
Outlook

GDP Growth in Chile (YoY %)



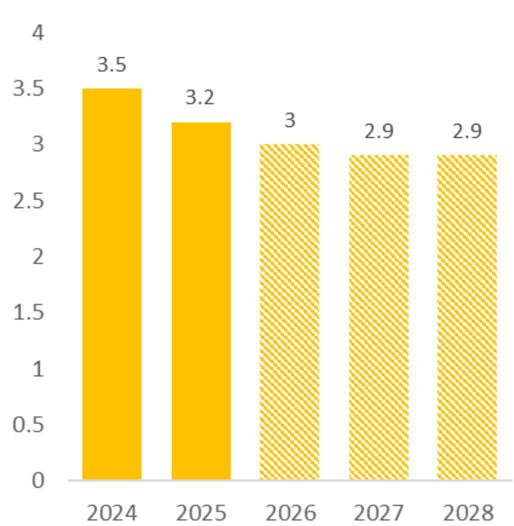
Bci forecasts Chilean GDP growth of 1.8% in 2026, marked by a slowdown compared to the previous year and a significant fiscal adjustment. Inflation could be over 4.0%, pressured by volatile factors such as energy costs and the impact of oil prices. In this scenario of transitory pressures, Bci expects the Central Bank of Chile to maintain a cautious stance, holding interest rates at 4.5% until there is greater stability in the macroeconomic and geopolitical environment.

GDP Growth in the USA (YoY %)



According to Bci forecasts, the U.S. economy will end the year with growth of 2.2%, driven by AI, though conditioned by a labor market showing weakness in job creation and labor force participation. Headline inflation could be 3.1% by year-end, pressured by energy prices, while the core component is not expected to undergo any major changes. In this context, the Bank anticipates a 25-basis point cut in the Fed rate during the year, provided that geopolitical tensions ease.

GDP Growth in Peru (YoY %)



Bci projects GDP growth of 3.0% in 2026, showing notable resilience in the face of persistent local political uncertainty. Regarding prices, inflation is estimated to end the year at 3.1%, slightly above the target range due to transitory shocks in the energy component and weather-related effects. In this scenario, the Central Reserve Bank could maintain a prudent approach with interest rates of 4.25%, and room for further cuts toward the end of the year once external inflationary risks dissipate.

Consolidated Results

Performance

Loans grew by 5.91% in 1Q26, driven by the commercial segment and funded by the good performance of deposits, particularly time deposits.

(Ch$ million)		4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Total loans at amortized cost	**55,446,691**	**56,811,239**	**58,724,891**	**3.37%**	**5.91%**
Interbank loans (*)	842,053	1,097,372	967,469	-11.84%	14.89%
Commercial loans of clients	36,171,473	36,598,993	38,245,144	4.50%	5.73%
Mortgage loans of clients	15,223,120	15,701,759	16,045,517	2.19%	5.40%
Consumer loans of clients	3,210,045	3,413,115	3,466,761	1.57%	8.00%
Demand deposits and other obligations	27,087,566	26,832,969	28,107,874	4.75%	3.77%
Time deposits and other deposits	20,198,702	19,986,313	21,468,562	7.42%	6.29%
Total loans to total deposits ratio (%)	117.38%	121.46%	118.57%	-2.89pp	1.19pp
N° of credit cards					
N° of Bci credit cards	661,476	686,254	698,711	1.82%	5.63%
N° of Lider Bci credit cards	548,130	552,097	562,782	1.94%	2.67%
N° of MACHBANK digital cards	4,317,059	4,678,920	4,818,924	2.99%	11.63%
N° of Chilean checking accounts	1,180,903	1,215,937	1,251,280	2.91%	5.96%

* This amount excludes the provisions for interbank loans.

QoQ

- During the first quarter of 2026, total loans grew by 3.37% QoQ, primarily driven by more dynamic commercial loans. Excluding CNB and Peru, commercial loan market share reached 17.21% as of December, an increase of 0.4 basis points. CNB contributed significantly to this performance, both through the increased volume of its portfolio and the positive impact of exchange rate depreciation from 4Q25 to 1Q26, approximately $29 when consolidating its results.
- On the funding side, demand deposits had significant growth, especially in the retail segment, driven by the acquisition of new customers in target segments, in particular the affluent segment. Time deposits increased in the wholesale segment and the international area in the first few months of the year.

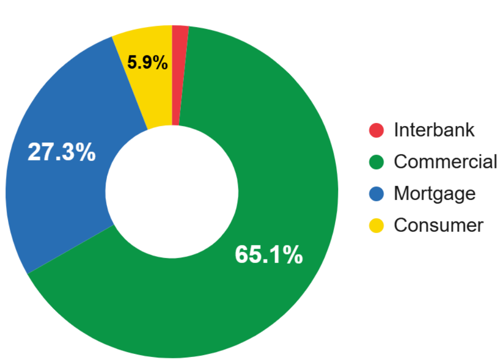
YoY

- On a YoY basis, total loans were primarily driven by the growth of the commercial portfolio, which increased by 5.73%. After excluding the exchange rate effect—equivalent to Ch$26.5 appreciation between 1Q25 and 1Q26—commercial loan growth was 7.4%, driven by an increase in Chilean peso loans and leasing operations. Bci Chile accounted for 47% of this growth, while the remaining 53% came from CNB (32%), Miami (15%), and Peru (8%). As of February, the commercial loan market share was 17.61% (excluding CNB and Peru), an increase of 92 basis points YoY.

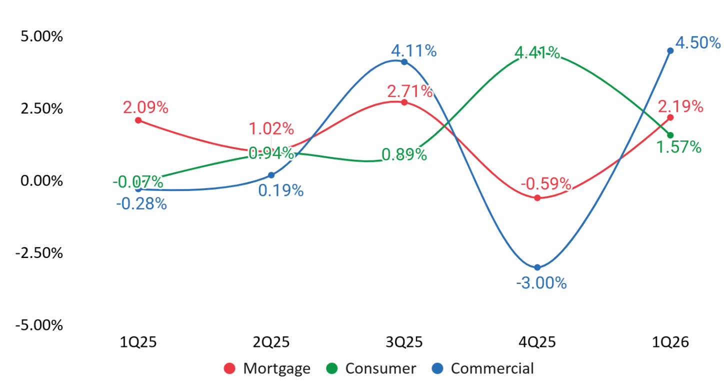
- Consumer and mortgage loans also had YoY growth of 8% and 5%, respectively. That was leveraged by strong new customer acquisition in the personal banking segment, which increased by 56%. The highlight was the strategic focus on affluent clients, with 44% YoY growth.

- This loan growth continues to be consistently funded through demand and time deposits, bolstering a stable and profitable funding structure that underpins the Bank's sustained growth strategy.

Consolidated loan portfolio distribution by segment (mix)



QoQ growth by portfolio



Net Interest and Indexation Income

Net interest and indexation income decreased by 7.54% YoY, while the financial margin was driven by lower interest expenses and a drop in indexation associated with lower inflation.

(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Interest income	**984,272**	**997,854**	**952,635**	**-4.53%**	**-3.21%**
Financial assets at amortized cost	882,582	905,045	880,741	-2.69%	-0.21%
Financial assets at fair value through other comprehensive income	78,374	71,453	68,911	-3.56%	-12.07%
Income from hedge accounting of interest rate risk	23,316	21,356	2,983	-86.03%	-87.21%
Interest expenses	-479,3	**-488,216**	**-459,626**	**-5.86%**	**-4.10%**
Financial liabilities at amortized cost	-485,059	-472,872	-441,782	-6.57%	-8.92%
Leasing contract obligations	-572	-488	-407	-16.60%	-28.85%
Regulatory capital financial instruments	-13,328	-13,766	-13,506	-1.89%	1.34%
Income from hedge accounting of interest rate risk	19,659	-1,090	-3,931	260.64%	-120.00%
Net interest income	**504,972**	**509,638**	**493,009**	**-3.26%**	**-2.37%**
Indexation income	189,552	135,643	103,507	-23.69%	-45.39%
Indexation expenses	-79,917	-40,158	-28,263	-29.62%	-64.63%
Net indexation income	**109,635**	**95,485**	**75,244**	**-21.20%**	**-31.37%**
Interest and indexation margin	**614,607**	**605,123**	**568,253**	**-6.09%**	**-7.54%**

QoQ

The interest and indexation margin decreased by 6.09% in the first quarter. This is primarily explained by lower indexation income due to a drop in inflation (UF variation) of 0.61% compared to 0.29% in 1Q26.

- Net interest income dipped 3,26%. The main components of this change were:
    - Financial assets at amortized cost. These decreased in the quarter associated with lower pricing in commercial segment loans, in a context of increased industry activity (volume expansion). .
    - Net income from interest rate risk hedge accounting: Given the movements in the curve, these hedges had a negative impact this quarter.
- Net indexation income dropped 21.20%, due to lower inflation compared to the previous quarter.

YoY

- The net interest and indexation margin (NIM) excluding CNB was 4.05% as of March 2026, a 39 bp decrease. This was primarily due to a drop in indexation income associated with lower inflation during 2026, which explains 23 bp of the decrease. However, inflation expectations for the coming months shifted rapidly from an annual 2.70% in February to 4.65% at the close of March. On account of the geopolitical crisis, this external shock caused a sharp drop in liquidity in the financial system.

- At CNB, the NIM increased to 3%, marking nine consecutive quarters of growth. This was driven by lower funding costs and higher customer account balances, in line with the commercial and funding strategies put in place.

- Net interest income fell by 2.37% YoY, primarily due to:
    - A 12.07% decrease in interest income in financial assets at fair value and a drop in interest from available-for-sale instruments, which explain 11 bp of the decrease in NIM excluding CNB.
    - Another component explaining the fall in NIM excluding CNB was lower interest from commercial loans, accounting for 21 bp of the 39 bp decrease.
    - At CNB, interest income grew compared to the previous year, supported by a pricing strategy and the effective implementation of the funding strategy, putting its NIM at its highest level in nearly 4 years.

- Net indexation income amounted to Ch$75,244 million, a 31.37% decrease YoY due to a lower UF variation (-95 bp). Net indexation income at Bci excluding CNB fell because of a lower margin and indexation hedges, equivalent to a 23 bp drop in the NIM.

Net Financial Income

Net financial income dropped 5.05%.

(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Net financial income	**45,627**	**33,460**	**43,324**	**29.48%**	**-5.05%**
Financial assets and liabilities for trading	44,414	-47,989	79,823	-266.34%	79.72%
Financial assets not held for trading mandatorily valued at fair value through profit or loss	797,000	914,000	574,000	-37.20%	-27.98%
Financial assets and liabilities designated at fair value through profit or loss	-	-	-	-	-
Income from derecognizing financial assets and liabilities measured at amortized cost and financial assets measured at fair value through other comprehensive income	-8,668	-37,509	29,381	-178.33%	-438.96%
Foreign currency exchange, adjustments and hedge accounting	9,084	118,044	-66,454	-156.30%	-831.55%
Other financial income	-	-		-	-

QoQ

- The improved performance of trading portfolios was related to investments in Chilean peso-denominated treasury bonds and dollar treasury futures. That was offset by a lower performance of financial hedges for foreign currency positions, explained by the exchange rate performance compared to the previous quarter.

YoY

- Lower income due to security adjustments, primarily because of an inflationary slowdown (1Q 2026 0.29% vs. 1Q 2025 1.24%), along with shifts in economic expectations observed during the second half of March 2026. That was offset by improved results from the sale of DPV securities, resulting from declines in required yields on government bonds.

Fee Income

Net fee income increased by 14.34% in the first quarter of 2026, primarily driven by an 18.95% decrease in fee and service expenses.

(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Fee income	**158,723**	**163,268**	**166,513**	1.99%	4.91%
Prepaid loan fees	1,639	2,303	1,569	-31.87%	-4.27%
Fees for checking account lines of credit and overdrafts	2,142	1,922	1,869	-2.76%	-12.75%
Fees for letters of credit and guarantees	10,217	10,509	10,743	2.23%	5.15%
Feed for credit card services	31,036	36,342	38,626	6.28%	24.46%
Fees for account administration	19,686	20,662	21,128	2.26%	7.33%
Fees for collection, receipts and payments	31,213	27,826	26,355	-5.29%	-15.56%
Fees for security intermediation and management	1,742	2,797	2,895	3.50%	66.19%
Fees for the management of mutual funds, investment funds or others	20,930	23,448	23,869	1.80%	14.04%
Fees for insurance brokerage and advisory services	15,786	17,037	16,351	-4.03%	3.58%
Fees for factoring operation services	1,261	1,240	1,241	0.08%	-1.59%
Fees for financial advisory services	10,419	6,931	8,602	24.11%	-17.44%
Securitization fees	65,000	108,000	109,000	0.93%	67.69%
Other fees earned	12,587	12,143	13,156	8.34%	4.52%
Expenses for fees and services received	**-44,975**	**-40,612**	**-36,451**	**-10.25%**	**-18.95%**
Fees for credit card operation	-14,579	-9,543	-12,977	35.98%	-10.99%
Fees for licenses to use credit card brands	-2,561	-317,000	-1,652	421.14%	-35.49%
Expenses for obligations related to customer loyalty programs and cardholder rewards	-9,109	-12,713	-5,374	-57.73%	-41.00%
Fees for securities transactions	-8,318	-8,819	-6,964	-21.03%	-16.28%
Other fees for services received	-10,408	-9,220	-9,484	2.86%	-8.88%
Total net fee income	**113,748**	**122,656**	**130,062**	**6.04%**	**14.34%**

QoQ

Net fee income grew by 6.04% QoQ, mainly explained by a 1.99% increase in fee income. This performance was driven by a 6.8% uptick in card service fees, associated with higher transaction volumes and the expansion of the number of cards in circulation, as well as a 24.11% increase in fees generated by the subsidiary Bci Finanzas Corporativas, due to the closing of two significant transactions in January of this year.

Fee expenses decreased by 10.25%, highlighting a 57.7% drop in expenses associated with credit card loyalty program obligations. This decrease was primarily due to the release this year of provisions established in previous quarters for the payment of customer benefits.

YoY

Net fee income increased 14.34% YoY, primarily driven by the sound performance of card-related income, mutual fund and investment management, as well as a large reduction in benefit program expenses.

- Fee income rose 4.91%, highlighting the strong growth of 24.46% of card service fees, explained by higher transaction volumes arising from the increase in the card base—particularly fees charged to Lider Bci cardholders. Likewise, fees from mutual fund and investment fund management reflected the strong performance of Bci Asset Management, with assets under management (AuM) increasing Ch$173,000 million as of March. That was mainly due to new inflows, reaching a market share of 11.51%.

- Account management fees also improved, primarily in the retail banking segment, in line with the growth of the customer base and higher market share of checking accounts.

- The fee expense account had a large decrease across most categories. Notably, there was a 41% drop in expenses associated with cardholder loyalty programs, explained by the elimination of the *Pesos Sonrisas* (Pesos-Smiles) program in the second quarter of 2025 and the implementation of a new benefits scheme. Moreover, card processing fees decreased in 2026 as a result of commercial agreements reached with the card brands.

Operating Expenses

The expense base decreased by 13.82% YoY, closing the first quarter with an efficiency ratio of 46.52%, an improvement of 482 basis points.

(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Total operating expenses	**-405,536**	**-432,939**	**-349,482**	**-19.28%**	**-13.82%**
Personnel expenses	-192,571	-214,551	-193,806	-9.67%	0.64%
Administration expenses	-134,625	-171,677	-130,888	-23.76%	-2.78%
Depreciation and amortization	-26,851	-30,431	-28,188	-7.37%	4.98%
Impairment of non-financial assets	-26,000	-135,000	-3,000	-97.78%	-88.46%
Other operating expenses	-51,463	-16,145	3,403	-121.08%	-106.61%

QoQ

In the first quarter of 2026, operating expenses dropped 19.28% QoQ, reflecting management focused on efficiency and cost control. This variation was primarily driven by:

- **Containment of personnel expenses** (-9.67% QoQ)
  - Lower impact of severance payments following the restructuring carried out at the end of 2025.
  - Reduction of payroll expenses in line with headcount optimization, which entailed a decrease of 97 full-time employees in the quarter.
- **Optimization of administration expenses** (-23.76% QoQ)
  - Seasonal effects following the closure of year-end projects.
  - A sharp drop in professional fees for technical reports.
  - Normalization of advertising expenditure.
  - Decrease in IT and technological development service expenses, in line with achieving annual budget milestones and efficiency goals.
- **Other operating expenses**
  - A positive impact in the quarter due to proactive management, which allowed for a reversal of previous trends and the bolstering of the cost base efficiency.

YoY

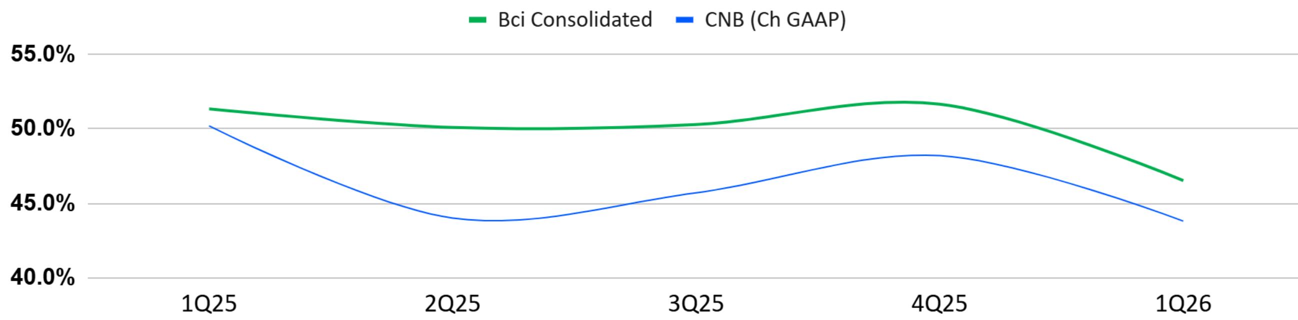
Operating expenses decreased by 13.82% YoY, equivalent to Ch$56,054 million, explained by the following factors:

- **Personnel expenses** (-0.64% YoY)
  - Related to the reallocation and enhancement of strategic capabilities within the group.
- **Administration expenses** (-2.78% YoY)
  - Lower fees for technical reports, which allowed the company to absorb increased costs of technological operations.
- **Structural efficiency trend**
  - Excluding the impact of the other expenses line item, there was an underlying reduction in operating expenditure of 1.49% YoY.

Performance of subsidiaries:

- **CNB:** 3.30% decrease in total expenditure, explained by strong optimization of administration costs, specifically lower technical consulting fees. This effect offset higher personnel expenses of the Florida expansion plan, which added 129 full-time employees.
- **Lider Bci:** 5.97% drop in operating expenses. Reduced administration expenses—mainly due to lower advertising costs—and the decrease in other operating expenses offset the increase in personnel expenses related to higher severance payments.
  - **Other subsidiaries**: 2.27% expenditure increase, primarily driven by the expansion of operations in Peru and Miami, reflected in higher administration expenses related to technical fees and software support.

Efficiency ratio (operating expenses/operating revenue)



Credit Risk

The credit loss expense decreased by 24.58% YoY, reflecting efficient risk management and a positive performance of the portfolio indicators.

(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Provisions constituted for credit risk of loans at amortized cost	-147,125	-116,188	-105,140	-9.51%	-28.54%
Credit risk special provisions	24,144	14,563	-537,000	-103.69%	-102.22%
Recoveries of written-off loans	29,440	26,915	26,603	-1.16%	-9.64%
Impairment due to credit risk of other financial assets at amortized cost	178,000	-4,169	8,663	-307.80%	4766.90%
Total credit loss expenses	**-93,363**	**-78,879**	**-70,411**	**-10.74%**	**-24.58%**
Cost of Risk (Expense for credit losses on average placements)	**0.69%**	**0.56%**	**0.50%**	**-0.06pp**	**-0.19pp**
Provisions for credit risk on total loans (1)	**1.67%**	**1.63%**	**1.60%**	**-0.03pp**	**-0.06pp**
Provisions for commercial credit risk on commercial loans	1.49%	1.47%	1.41%	-0.05pp	-0.08pp
Provisions for mortgage credit risk on mortgage loans	0.76%	0.79%	0.83%	0.04pp	0.07pp
Provisions for consumer credit risk on consumer loans	8.38%	7.84%	7.72%	-0.12pp	-0.66pp
NPLs coverage (2)	**143.49%**	**134.20%**	**140.83%**	**6.63pp**	**-2.66pp**
NPLs coverage (3)	**115.30%**	**108.57%**	**113.79%**	**5.22pp**	**-1.51pp**
Commercial NPL coverage (3)	130.40%	117.04%	123.42%	6.38pp	-6.98pp
Mortgage NPL coverage (3)	37.59%	40.26%	44.42%	4.16pp	6.83pp
Consumer NPL coverage (3)	338.86%	302.41%	302.59%	0.18pp	-36.27pp
90-day or more delinquency ratio (% of the total portfolio with delinquency of more than 90 days over customer loans)	**1.47%**	**1.53%**	**1.43%**	**-0.10pp**	**-0.04pp**
Commercial portfolio 90-day or more delinquency ratio	1.14%	1.25%	1.14%	-0.11pp	-0.00pp
Mortgage portfolio 90-day or more delinquency ratio	2.03%	1.96%	1.88%	-0.08pp	-0.15pp
Consumer portfolio 90-day or more delinquency ratio	2.47%	2.59%	2.55%	-0.04pp	0.08pp

(1) Stock of provisions for credit risk, excluding additional provisions, as a percentage of loans in the respective segment.
(2) NPLs coverage with additional = stock of provisions + additional (consolidated balance)/+90 days delinquent loan portfolio (consolidated balance).
(3) NPLs coverage = stock of provisions (consolidated balance)/+90 days delinquent loan portfolio (consolidated balance).

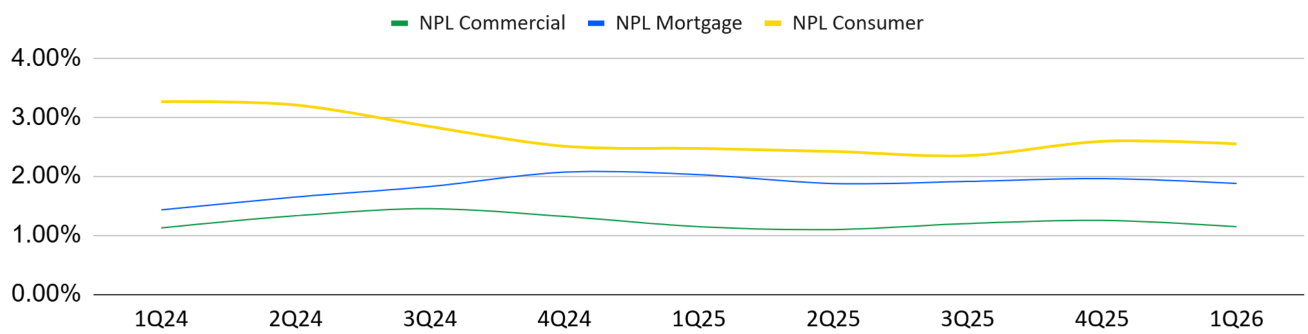
QoQ
On a quarterly basis, credit loss expenses reflected the continuity of a conservative risk policy. The highlight was proactive credit risk management along with the maintenance of strategies focused on the recovery of written-off loans. Moreover, coverage levels remained stable, further supported by voluntary provisions aimed at addressing potential scenarios of greater inflationary pressure during the year.

In this context, the consumer and mortgage portfolios performed consistently, in line with the trends observed across the financial system.

YoY

The YoY decrease in credit loss expenses is explained by the favorable evolution of the portfolio's risk indicators.

- Credit risk provisions dropped by 28.54% YoY, an effect partially offset by a lower comparative base associated with the release of additional (special) provisions in the first quarter of 2025, related to a change in the risk assessment model for the consumer portfolio. Of the total reduction, Ch$12,486 million was attributable to lower write-offs, primarily driven by the commercial portfolio, which was partially offset by higher write-offs in the remaining portfolios. The residual effect was due to an improvement of the risk indices of the consumer and commercial portfolios, associated with lower risk rates for clients with better credit profiles, especially in the SME and wholesale segments.
- The coverage ratio, including voluntary provisions, remained at levels consistent with the previous year, reaching 140.83%.
- Regarding the evolution of delinquency (NPLs ≥ 90 days), there was the following performance by segment:
  - Consumer loans: delinquency increased by 0.08 pp, driven by seasonal factors in the fourth quarter and in line with the evolution of the banking system .
  - Commercial loans: delinquency remained at similar levels, consolidating for the second consecutive year within ranges lower than the pre-pandemic levels and in contrast to the trend of the system.
  - Mortgage loans: delinquency decreased by 0.15 pp. Nevertheless, it maintains an upward trend approaching pre-pandemic levels, in line with the behavior of the financial system.



Tax

The tax expense increased by 147.5% YoY and 17.84% QoQ.

(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Income before tax	**290,945**	**265,634**	**331,308**	**24.72%**	**13.87%**
Tax	-17,507	-36,718	-43,268	17.84%	147.15%
Net income	**273,438**	**228,916**	**288,040**	**25.83%**	**5.34%**

The higher tax expense was mainly due to the lower impact of the CPI on the monetary correction of taxable equity:

QoQ

The applicable CPI variation rate was -1.1%.

YoY

The applicable CPI variation rate was -1.1%.

Results by Segment

Personal Banking

In the first quarter, the 36% growth of fees partially offset the impact of lower inflation on the mortgage margin and operating income.

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**March 2025**	**March 2026**	**YoY**
Net interest and indexation income	172,241	145,645	-15.44%
Net fee income	42,298	57,643	36.28%
Other net operating income	1,628	1,558	-4.30%
Total operating income	216,167	204,846	-5.24%
Provisions for credit risk	-29,903	-37,694	26.05%
Net operating income	186,264	167,152	-10.26%
Total operating expenses	-127,866	-125,551	-1.81%
Operating Income	58,398	41,601	-28.76%
Balance Sheet			
Assets	15,774,181	16,527,890	4.78%
Liabilities	8,107,004	8,256,675	1.85%
Loans and accounts receivable from customers (1)	15,224,785	15,866,691	4.22%
Demand and time deposits (2)	7,017,162	7,178,204	2.29%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These are deposits and other demand deposits, time deposits and other deposits.

Personal Banking continues to make progress with the monetization of its strategic initiatives. In the first quarter, there was large progress with recurrence and the strengthening of client relations.

- Recurrence was 49.7%, a YoY improvement of 1,335 basis points. This was primarily driven by a 12-fold increase in net fees from payments, related to the expansion of the credit card portfolio, which grew 6% YoY and gained 14 basis points of market share. Moreover, mutual fund fees increased by 18%.
- Besides this, there was a 6% increase in account administration fees, in line with the growth of the total number of customers with checking accounts in Chilean pesos, whose market share reached 17.8%, an improvement of 124 basis points YoY. Furthermore, insurance brokerage grew 3.8% YoY.
- Reciprocity was 20.0%, increasing 82 basis points YoY. That was underpinned by 8.7% annual growth of deposits and other demand deposits and a 6.1% increase in consumer loans. The performance of credit cards was particularly notable, growing 14.4% YoY, outperforming the market and gaining 10 basis points of market share.

The variation of net interest and indexation income was primarily explained by the effect of lower inflation during the first few months of the year, which hit the indexation income of the mortgage loan portfolio.

In terms of risk management, although there was a higher risk expense in the quarter—partly associated with greater loan growth—the highlight was the origination of new operations, especially in the consumer segment, aligned with the value proposition targeting premier and preferential clients.

MACHBANK continued to demonstrate sound performance.

- There was steady growth of payments, characterized by higher purchase volumes and greater customer activity; total purchases rose 45% YoY as of March. Furthermore, MACHBANK consolidated its leadership position by reaching 1.3 million checking account customers, with 14.7% YoY growth of the high-engagement and high-value segments.
- Deposits grew strongly, with a 240% YoY increase in demand and savings deposits. This was driven by 585% growth of the "24/7" savings product, which has had a positive impact on customer engagement.

SME Banking

The lower inflation in the quarter reduced income due to credit portfolio adjustments, affecting operating income. This effect was partially offset by an increase in fees and checking accounts.

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**March 2025**	**March 2026**	**YoY**
Net interest and indexation income	53,989	51,559	-4.50%
Net fee income	10,418	13,447	29.07%
Other net operating income	4,296	3,374	-21.46%
Total operating income	68,703	68,380	-0.47%
Provisions for credit risk	-6,613	-6,232	-5.76%
Net operating income	62,090	62,148	0.09%
Total operating expenses	-35,329	-35,941	1.73%
Operating Income	26,761	26,207	-2.07%
Balance Sheet			
Assets	2,537,662	2,596,385	2.31%
Liabilities	2,478,555	2,553,609	3.03%
Loans and accounts receivable from customers (1)	2,514,530	2,565,788	2.04%
Demand and time deposits (2)	2,319,420	2,391,225	3.10%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These are deposits and other demand deposits, time deposits and other deposits.

SME Banking maintains its strategic focus on strengthening primary banking relations with its clients through a comprehensive financing offering and continuing to expand its customer base. During the first quarter, there was significant progress in both areas.

- **Reciprocity was 66.7%, increasing 327 basis points YoY,** underpinned by 7.3% annual growth of deposits and other demand deposits, and a 10% annual increase in commercial loans, excluding amortizations associated with special SME support programs (Chile Apoya). These sustained levels of reciprocity reflect the strengthening of the Bank's primary banking status in its customer relations.
- In line with this objective, **there was significant acceleration of customer onboarding.** Excluding digital acquisition models, the addition of new checking account customers surged 77% YoY, leveraged by the strategic focus on growth in the small enterprise segment.
- In terms of risk, **the bank had lower net risk expenses,** with a risk rate 2 of 0.99%, an improvement of 8 basis points YoY. This performance reflects sound portfolio management and growth focused on corporate SMEs with collateral.
- Furthermore, **SME Banking consolidated its leadership of leasing loans,** which grew 5.9% YoY as of February—doubling the market's growth and reaching a 16.3% market share, equivalent to a 55 basis point increase.

Regarding results, **net interest and indexation income decreased due to the effect of lower inflation**, which hit income due to commercial loan portfolio adjustments. Nevertheless, net fee income had significant growth, driven by the increase in the customer base and greater value capture in strategic businesses, such as payments and investments. In particular, credit card fees grew 43% YoY, underpinned by the value proposition and benefits program developed for the SME segment, while mutual fund management fees increased 12% YoY, capitalizing on market potential.

Wholesale Banking

Despite fierce competition, price pressure, and a challenging risk environment, this segment attained a return on regulatory capital (RORC) of 24.5%.

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**March 2025**	**March 2026**	**YoY**
Net interest and indexation income	157,054	141,366	-9.99%
Net fee income	33,452	33,146	-0.91%
Other net operating income	24,692	26,354	6.73%
Total operating income	215,198	200,866	-6.66%
Provisions for credit risk	-24,793	-5,270	-78.74%
Net operating income	190,405	195,596	2.73%
Total operating expenses	-46,707	-46,172	-1.15%
Operating Income	143,698	149,424	3.98%
Balance Sheet			
Assets	14,365,788	15,257,988	6.21%
Liabilities	12,861,096	12,569,554	-2.27%
Loans and accounts receivable from customers (1)	13,918,628	14,813,326	6.43%
Demand and time deposits (2)	12,037,143	11,701,996	-2.78%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These are deposits and other demand deposits, time deposits and other deposits.

Wholesale Banking delivered a sound performance of growth, market share, and profitability, backed by the consistent execution of its commercial and operational strategy.

- **Bci consolidated its leadership of the commercial segment,** with a 6.4% YoY increase in loans, driven by operational efficiency, execution excellence, and technological innovation. Its strategic focus remains on becoming the primary cash management bank for its clients and developing long-term relationships.

  As of February, the Bank had a 17.0% market share of commercial loans, positioning itself as the fastest-growing institution among its relevant competitors and widening the gap to over 110 basis points ahead of the second-place competitor. Likewise, there was sustained growth of the market share of strategic products. The highlights were: Foreign Trade, with a 21% share, driven by the higher loans in Miami (+33% YoY) due to strengthened regional capabilities and the focus on internationalization; Factoring, with a 24% share; and Leasing, where the Bank had the industry's highest YoY growth rate—3.6 times higher than the market—attaining a 19% share and securing second place in the ranking.

- **Financial income was driven by sustained loan growth,** effective pricing management, controlled operating expenses, improvements in the cost of risk, and contributions from subsidiaries. Regarding risk, there was a significant YOY decrease, attributed to the non-recurrence of a negative impact associated with a specific client. In contrast, net interest and indexation income dropped, primarily due to the effect of a lower exchange rate—with a difference of nearly Ch$80—which hit the income of the commercial loan portfolio in foreign currency.

- During the first quarter, **Sales & Trading and Corporate Finance made significant contributions;** the former stood out for its activity in the Financial Institutions segment, while the latter excelled in transactions related to infrastructure and concessions.

- In financial innovation, **the Balances from Other Banks feature of 360 Connect continued to set a precedent in corporate adoption,** allowing companies to view consolidated balances and cash flows in real time. This was reflected in strong traction, with over 1,460 companies having enrolled accounts since its launch.

Finance

The positive performance of Sales and Treasury helped mitigate the impact of an adverse environment for Trading.

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**March 2025**	**March 2026**	**YoY**
Net interest and indexation income	42,103	17,093	-59.40%
Net fee income	3,308	1,461	-55.83%
Other net operating income	19,604	10,883	-44.49%
Total operating income	65,015	29,437	-54.72%
Provisions for credit risk	1,128	-323	-128.63%
Net operating income	66,143	29,114	-55.98%
Total operating expenses	-19,571	-26,729	36.57%
Operating Income	46,572	2,385	-94.88%
Balance Sheet			
Assets	24,307,689	27,646,955	13.74%
Liabilities	29,029,224	33,497,529	15.39%
Loans and accounts receivable from customers (1)	4,569,358	5,398,256	18.14%
Demand and time deposits (2)	4,891,509	7,456,147	52.43%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These are deposits and other demand deposits, time deposits and other deposits.

- **During the first quarter, there was a contraction of key revenue lines,** primarily driven by a decrease in net interest and indexation income, related to a scenario of lower inflation compared to the previous year. This was further compounded by a weaker performance of the trading desk and portfolio positions amid high volatility in financial markets.

- **Despite the contraction of the financial margin, the Sales area had a positive performance** during the quarter, driven by higher cross-selling among new and active clients, along with strong growth in the corporate segment, which helped partially mitigate the impact on operating income.

- **The balance sheet continues its growth trend,** with total assets growing by 13.74% to reach Ch$27,646,955 million, and a 15.39% increase in liabilities, primarily driven by higher levels of demand and time deposit inflows.

Lider Bci

Total loans increased by 17% YoY.

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**March 2025**	**March 2026**	**YoY**
Net interest and indexation income	23,760	26,789	12.75%
Net fee income	11,311	7,475	-33.91%
Other net operating income	4,092	1,631	-60.14%
Total operating income	39,163	35,895	-8.34%
Provisions for credit risk	-13,348	-17,845	33.69%
Net operating income	25,815	18,050	-30.08%
Total operating expenses	-23,945	-21,632	-9.66%
Operating Income	1,870	-3,582	-291.55%
Balance Sheet			
Assets	539,423	625,473	15.95%
Liabilities	443,039	532,471	20.19%
Loans and accounts receivable from customers (1)	493,391	577,261	17.00%
Demand and time deposits (2)	3,378	3,623	7.25%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These are deposits and other demand deposits, time deposits and other deposits.

The first quarter of 2026 was marked by sound growth of loans, maintaining controlled risk levels and adequate portfolio quality.

- **Total loans rose 17% amounting to** Ch$577,261 million, with a focus on low-risk segments, which allowed for the preservation of credit quality indicators. During this quarter, new customers grew by 46% compared to the previous year, driving higher interest income in line with the growth of the portfolio.
- At the same time, **there was a large improvement of risk indicators**, with a 55-basis point decrease in +30-day delinquency and a 7-basis point decrease in +90-day delinquency compared to 2025, while the current portfolio remained at 89%.
- **Operating expenses decreased by 3%,** primarily due to lower administration expenses associated with the implementation of operational efficiencies and artificial intelligence tools, more efficient management of vacation provisions, and lower depreciation expenses in line with more rigorous CAPEX investment management.

City National Bank of Florida (CNB)

The expansion of the NIM and the growth of fees during the first quarter reflect CNB's progress with executing its Project WIN strategic plan.

Table 1: CNB's results under US GAAP and Chilean GAAP

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement under US GAAP	**March 2025**	**March 2026**	**YoY**
Net interest income*	155,180	175,001	12.77%
Net fee income	14,595	16,700	14.42%
Other operating income	12,584	11,713	-6.92%
Total operating income	182,359	203,414	11.55%
Credit loss expenses	-14,477	-7,823	-45.96%
Net operating income	167,882	195,591	16.51%
Total operating expenses	-92,869	-89,004	-4.16%
Other revenue/non-operating expenses**	-4,421	-6,393	44.61%
Operating income under US GAAP	**70,592**	**100,193**	**41.93%**
Tax	-17,356	-25,594	47.46%
Net Income under US GAAP	**53,236**	**74,599**	**40.13%**
Chilean GAAP			
Recoveries	51	928	1719.61%
Write-offs	-4,707	-4,546	-3.42%
B-1 provision	846	-4,007	-573.64%
Impairment of investments	-1,379	7,904	-673.17%
Others**	4,570	3,866	-15.40%
Net Income under Chilean GAAP	**52,617**	**78,745**	**49.66%**

(*) Considers the income from investments in companies.
(**) Include amortization of intangibles and goodwill; effects which, on a net basis, tend toward zero .

Note: The reasoned analysis for the CNB segment note is presented under US GAAP, aiming to describe the business's performance in the United States excluding the effects of its consolidation in Chile. On the following page, Table 2 presents the results under Chilean regulations, consistent with the other business segments

City National Bank of Florida (CNB) is in the second year of executing its five-year Project WIN strategy, aimed at driving profitable and diversified growth, underpinned by scalability and digital efficiency

The implementation of this strategy is reflected in the evolution of the balance sheet and sustained improvements of operational efficiency. Regarding portfolio diversification, new originations have strengthened the portfolio mix, with an increasing share of commercial and industrial (C&I) loans, which now account for 31% of the total. Likewise, the commercial real estate (CRE) portfolio remains under prudent management, with a loan-to-value (LTV) of 52%.

In terms of funding, **CNB consolidated its deposit base and optimized its financing structure.** Customer deposits grew by 3.7% (USD710 million), primarily driven by a 10.2% (USD501 million) increase in demand deposits (DDAs), outperforming the banking industry's growth rate by approximately two times.

Revenue diversification continued to progress, with fee income reaching USD32.1 million, representing year-to-date (YTD) growth of 13.7%, driven by the implementation of new strategic initiatives. This performance is complemented by sound asset quality, reflected in a non-performing loan (NPL) ratio of 0.86%.

In terms of operational efficiency, **progress with automation and expense management led to a significant improvement of the core efficiency ratio,** which was 44.24% at the close of the first quarter of 2026. During the period, the incorporation of artificial intelligence tools focused on process automation, credit underwriting optimization, and enhancing the customer experience were key highlights.

This strategic progress led to favorable financial results.

- The net interest margin (NIM) expanded to 2.97%, reaching its highest level in nearly four years.
- Net income under US GAAP was USD84.1 million.
- Return on equity (ROE), excluding goodwill amortization, was 11.84%, reflecting a steady improvement of profitability.

Under Chilean regulations (CMF), net income amounted to USD89 million (CLP79 billion). The difference compared to US GAAP was primarily due to lower impairment of investments classified as AFS and HTM[1], as well as stronger performance of recoveries, partially offset by higher credit risk associated with portfolio growth.

CNB maintains a strong solvency and liquidity position, backed by USD10.5 billion of available liquidity—equivalent to approximately 37% of the total assets—and USD1.3 billion in excess capital above the regulatory threshold required for banks classified as "well-capitalized."

Table 2: BCI Financial Group (CNB) results by business segment under Chilean GAAP

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**March 2025**	**March 2026**	**YoY**
Net interest and indexation income	156,406	175,361	12.12%
Net fee income	15,380	16,765	9.01%
Other net operating income	5,009	4,318	-13.80%
Total operating income	176,795	196,444	11.11%
Provisions for credit risk	-19,666	-7,543	-61.64%
Net operating income	157,129	188,901	20.22%
Total operating expenses	-90,307	-87,327	-3.30%
Operating Income	66,822	101,574	52.01%
Balance Sheet			
Assets	26,143,423	26,790,141	2.47%
Liabilities	23,532,949	23,870,478	1.43%
Loans and accounts receivable from customers (1)	18,261,699	19,077,053	4.46%
Demand and time deposits (2)	20,989,786	20,495,201	-2.36%

[1] **AFS** (Available-For-Sale): Financial assets that may be sold prior to maturity, depending on market conditions or strategic requirements.
HTM (Held-To-Maturity): Financial assets that the entity has the positive intent and ability to hold until their maturity date.

Financial Position

Solvency

The Common Equity Tier 1 (CET1) ratio dropped 22 basis points YoY, reaching 10.81% as of March 2026, remaining well above regulatory requirements.

Ch$ million	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Available capital					
Capital and reserves	5,711,085	6,109,748	6,109,748	0.00%	6.98%
Valuation accounts	529,020	451,007	393,310	-12.79%	-25.65%
Retained earnings in the period	273,392	996,006	287,980	-71.09%	5.34%
Provisions for dividends, payment of interest and re-appreciation of regulatory capital financial instruments issued	-328,932	-320,870	-391,218	21.92%	18.94%
Non-controlling interest	2,021	2,132	2,261	6.05%	11.88%
Goodwill	-169,743	-160,105	-165,079	3.11%	-2.75%
Retained earnings/losses from prior years	884,002	208,257	1,172,082	462.81%	32.59%
CET1 deductions	-349,391	-498,026	-464,708	-6.69%	33.01%
Tier 1 basic capital (CET1)	6,551,454	6,788,149	6,944,376	2.30%	6.00%
Common equity tier 1 (CET1) capital	7,493,713	7,677,998	7,863,094	2.41%	4.93%
Effective equity	9,154,844	9,321,844	9,518,537	2.11%	3.97%
Risk-weighted assets					
Market risk-weighted assets	5,495,538	5,854,531	6,984,993	19.31%	27.10%
Operational risk-weighted assets	4,348,554	4,222,912	4,268,799	1.09%	-1.83%
Credit risk-weighted assets	49,578,649	50,550,820	53,014,744	4.87%	6.93%
Total risk-weighted assets (RWA)	59,422,741	60,628,263	64,268,536	6.00%	8.15%
Risk-based capital ratios (% of RWA)					
CET1 ratio (%)	11.03%	11.20%	10.81%	-0.39pp	-0.22pp
Tier 1 capital ratio (%)	12.61%	12.66%	12.23%	-0.43pp	-0.38pp
Capital adequacy ratio (CAR)	15.41%	15.38%	14.81%	-0.56pp	-0.60pp
Additional basic capital (% of RWA)					
Conservation buffer requirement (%)	2500%	2.500%	2.500%	0,00pp	0,00pp
Countercyclical buffer requirement (%)	0.500%	0.500%	0.500%	0,00pp	0,00pp
Additional requirements for D-SIB (%)	1.313%	1.500%	1.500%	0,00pp	0,19pp
Additional capital requirement for the effective capital adequacy assessment (Pillar 2)	0%	0%	0%	0,00pp	0,00pp
Total additional basic capital requirements (%)	4.313%	4.500%	4.500%	0,00pp	0,19pp
Leverage ratio					
Leverage ratio (%)	7.91%	8.15%	7.91%	-0.24pp	0.00pp

At the close of March 2026, the Common Equity Tier 1 (CET1) ratio was 10.81%, a 22-basis point decrease YoY. The Capital Adequacy Ratio (CAR) reached 14.81%. Despite this drop, the Bank's solvency position remains robust, maintaining a 181-basis point CET1 buffer above current regulatory requirements. The factors explaining this performance are:

- **Business growth exceeding capital generation:** The evolution of these indicators reflects that organic balance sheet expansion—evident by an 8.15% increase in risk-weighted assets (RWA)— outpaced CET1 capital growth (+6.00%) during the quarter. The growth of the latter was impacted by higher regulatory deductions effective as of December 2025, associated with the phase-out of Basel III transitional provisions.

- **Commercial dynamism and market impact:** In March, there was specific pressure on the indicators, driven by:

- Strong loan growth in the U.S., driven by both the Miami branch and the subsidiary City National Bank of Florida.
- A significant increase in market RWA (+27.10% YoY), stemming from greater activity in derivative instruments.

- **Regulatory and accounting effects:** The indicators also reflected the impact of higher capital deductions due to the ongoing implementation of Basel III (CET1 deductions increased 33.01% YoY), coupled with the negative effect of rising interest rates on equity valuation accounts (-25.65%).
- **Gap between CAR and CET1:** The more pronounced decrease in the CAR (-60 bp) compared to the CET1 (-22 bp) is primarily explained by the former's greater sensitivity to RWA growth. No new hybrid capital issuances were carried out during the period under comparison.
- **Earnings generation:** Despite the drop in the ratio, capital in absolute terms continues to strengthen. Total Capital grew by 3.97% YoY (reaching Ch$9,518,538 million), primarily driven by earnings retention and a 32.59% increase in retained earnings from previous years.
- **Transitory impact and projected recovery:** The pressure on the indicators is estimated to be transitory. The Bank expects to reverse the increase in market RWA through compression trades that will streamline capital efficiency during the year. Furthermore, upcoming regulatory changes are anticipated to decrease the market risk vertical adjustment (with an estimated positive effect of ~20 bp). Based on these factors, the Bank projects a return to CET1 levels above 11% by late 2026.

Funding Sources and Liquidity

Time and demand deposits increased by 6.29% and 3.77% respectively YoY.

(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Customer financing					
Time deposits	20,198,702	19,986,313	21,468,562	7.42%	6.29%
Demand deposits	27,087,566	26,832,969	28,107,874	4.75%	3.77%
Other sources of financing					
Current bonds	8,236,162	8,158,369	8,809,905	7.99%	6.97%
Letters of credit	231	77	33	-57.14%	-85.71%

(Ch$ million)	1Q25	4Q25	1Q26	1Q26/ 4Q25	1Q26/ 1Q25
Liquidity coverage ratio (LCR)					
High-quality liquid assets (HQLA - local)	4,813,005	4,764,063	5,653,036	18.66%	17.45%
Net expenses local	2,906,470	2,107,377	2,470,498	17.23%	-15.00%
LCR local (%) (HQLA/Net expenses)	165.60%	226.07%	228.82%	2.76pp	63.23pp
High-quality liquid assets (HQLA - global)	10.643.978	10.231.369	11.805.363	15.38%	10.91%
Net expenses global	8.416.340	7.379.948	8.777.587	18.94%	4.29%
LCR global (%) (HQLA/Net expenses)	126.47%	138.64%	134.49%	-4.14pp	8.03pp
Net stable funding ratio (NSFR)					
Available stable funding (ASF - local)	31,321,610	34,340,923	35,127,975	2.29%	12.15%
Required stable funding (RSF - local)	30,054,448	31,548,617	33,652,078	6.67%	11.97%
NSFR local (%) (ASF/RSF)	104.22%	108.85%	104.39%	-4.47pp	0.17pp
Available stable funding (ASF - global)	47,538,097	49,063,845	50,946,941	3.84%	7.17%
Required stable funding (RSF - global)	44,682,018	46,157,860	48,899,148	5.94%	9.44%
NSFR global (%) (ASF/RSF)	106.39%	106.30%	104.19%	-2.11pp	-2.20pp

At the close of the quarter, Bci's liquidity position remains at stable and resilient levels, well above the current regulatory minimums. The strategy has been focused on preserving a balanced balance sheet structure, prioritizing the diversification of funding sources and the optimization of liquid assets to address scenarios of market volatility.

Short-Term Liquidity (LCR)

The liquidity coverage ratio shows a sound position, underpinned by active management of the high-quality liquid assets (HQLA) reserve.

- Current levels allow for the absorption of seasonal fluctuations in wholesale liabilities and ensure operational continuity under stress conditions.
- The Bank maintains an immediate response capacity for cash requirements, reflecting prudent management of net cash outflows.

Structural Funding (NSFR)

In terms of long-term solvency, the Bank maintains a sound funding structure. While growth of commercial activity has increased stable funding requirements, the institution has capitalization plans and issuances in place that ensure convergence toward risk appetite target levels.

Bci reaffirms its leadership in accessing both Chilean and international capital markets. The funding strategy stands out for its focus on sustainability and financial instrument innovation, which allows for the maintenance of a broad and diversified investor base. Deposit management has shown a positive evolution, focusing on strengthening the stickiness of retail balances and the efficiency of the wholesale funding mix, aligning with the Group's profitability and resilience objectives.

Corporate Governance

Corporate evolution announcement: Bci Group

On January 26, 2026, via a material fact notice submitted to the Chilean Financial Market Commission, the CEO of Banco de Crédito e Inversiones (Bci) announced a strategic project entailing an evolution of the institution's corporate structure.

Objective
The Bci Board of Directors agreed to promote the reorganization of Bci and City National Bank of Florida (CNB) as independent banks under a parent company or holding company named Bci Group. This entity will be publicly listed, and current Bci shareholders will be invited to participate. This new organizational structure seeks to prepare the corporation to successfully meet the growth challenges of its upcoming strategic cycles by means of three pillars: optimizing capital allocation across different markets, simplifying the disclosure of results and performance indicators, and achieving greater financing access and flexibility.

Project stages
The structuring of Bci Group will be undertaken through the following phases:
1. **Incorporation of the holding company and share exchange**: Empresas Juan Yarur SpA, the current parent company and controlling entity of Bci, will create the intermediate entity "Bci Group." Once all the necessary regulatory and corporate approvals have been secured, it will contribute its entire stake in the Bank to this new entity.
2. **Invitation to minority shareholders**: The Bci Group will then invite all other Bci shareholders to exchange their direct shares in Bci for a stake in the Bci Group. This will be conducted through the launch of a tender offer (OPA) and a share exchange process.
3. **Spin-off of Bci**: The Bank will undergo a spin-off while maintaining its banking license, taxpayer ID number, and management of operations in Chile and Peru, as well as the Bci Miami branch and Bci Securities. As a result of this spin-off, a new investment corporation (non-banking) will be created and assigned full control of the intermediate holding company that controls CNB (Bci Financial Group Inc.).
4. **Merger**: Once the registration of shares for this new corporation is complete, it will be merged into Bci Group. This final step is designed to simplify the corporate structure between the group's parent company and CNB.

Approvals and regulatory context
The execution and completion of this project are subject to prior authorization from the Chilean Financial Market Commission, the Federal Reserve of the United States of America, and the Superintendency of Banks, Insurance and Pension Fund Administrators (SBS, according to the Spanish acronym) in Peru, as well as internal corporate approvals.

Ratification of Susana Jiménez as a director of Bci

At the ordinary shareholders' meeting held on April 9, 2026, Susana Jiménez Schuster was ratified as a director of Bci, in accordance with the institution's bylaws, to serve for the remainder of the term of the director she replaced. Her initial appointment was agreed on March 17, 2026, following the resignation of Juan Edgardo Goldenberg Peñafiel. This appointment is part of a process that promotes a diversity of profiles on the Board of Directors, taking into account complementary backgrounds and experiences.

Susana Jiménez Schuster possesses an extensive and distinguished career spanning the public, private, and trade association sectors. She has held high-level leadership positions, including Minister of Energy during the second government of President Sebastián Piñera, and Vice President of both the Confederation of Production and Commerce (CPC) and the Chilean Federation of Industry (SOFOFA). Her experience also includes serving as a board member of Banco Estado, deputy director of the Libertad y Desarrollo think tank, and economist at the Central Bank of Chile. Moreover, she has been part of various public bodies, such as the Ministry of the Environment and the National Fisheries Council. She currently serves as president of the CPC, a board member at SOFOFA, and a director at companies such as Soprole, Esval, Essbio, and Invexans, besides participating in civil society organizations linked to education and social development.

The current Board of Directors of Bci was elected in April 2025 for a three-year term. It is chaired by Ignacio Yarur Arrasate and comprises the following members: José Pablo Arellano Marín (vice chairman as of November 1, 2025, replacing Juan Edgardo Goldenberg); Jorge Becerra Urbano, Mauricio Larraín Garcés (serving as an independent director); Hernán Orellana Hurtado; Klaus Schmidt-Hebbel Dunker (serving as an independent director), Diego Yarur Arrasate, Claudia Manuela Sánchez Muñoz and Susana Jiménez Schuster.

Strategic Report

This section presents Bci's business model, the strategy for sustaining and developing it, and the role played by its resources and relationships, including those of an intangible nature. It also seeks to contextualize performance by considering the external environment and the significant risks the bank faces, which are addressed distinctly to facilitate evaluation. Finally, this content is linked to the performance and financial position by connecting qualitative information with the results reported in the financial statements.

Business Model

Bci offers comprehensive financial solutions, combining traditional banking products with investment services, insurance, and digital platforms, with an emphasis on:

- Specialized advisory services by segment
- Omnichannel experience
- Technological innovation
- Prudent risk management

Business Areas

- Personal Banking
- Business Banking (small- medium- and large-sized companies)
- Corporate and Real Estate Banking
- Private Banking
- Investment Banking
- Payments
- Insurance

Market Share

Chilean banking industry, including overseas operations (data as of February 2026).

Assets
19.79%

Loans
20.68%

Deposits
22.06%

International Credit Ratings

Moody's	A2
S&P Global	A-
Fitch Ratings	A-

Headcount

Employees
10,949

Products and Services

Individuals:
Deposits, transfers, loans, savings and investments, and insurance.
Companies:
Deposits, transfers, loans, investments, financial risk hedging, financial advisory services.

International Presence

Chile
Parent Company
Banco de Crédito e Inversiones

Divisions
Retail Ecosystem
Wholesale & Investment Banking
Investment and Finance
Innovation & Data Analytics

Subsidiaries
Bci Finanzas Corporativas 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.
Servicios de Normalización y Cobranza, Normaliza S.A.
Bci Corredores de Bolsa Productos S.A.
Servicios Financieros y Administración de Créditos Comerciales S.A.
Administradora de Tarjetas Servicios Financieros Limitada
SSFF Corredores de Seguros y Gestión Financiera Limitada

Channels

Digital:
Web and apps for individuals, SMEs and companies.
In-Person: 169 branches and 548 ATMs in Chile – a Bci branch in Miami – 29 branches of CNB in the state of Florida, United States – a bank in Peru, and representative offices in a further four countries.

United States
Subsidiaries
Bci Financial Group, Inc. and subsidiaries, the parent company of City National Bank of Florida (CNB)
Bci Capital Finance (a subsidiary of CNB)
Bci Securities Inc.
Bci Miami branch

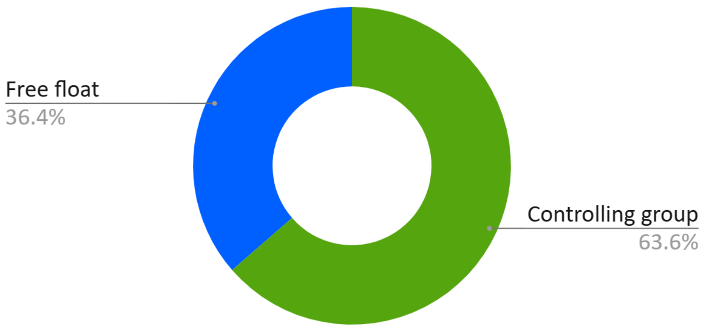
Latin America
Subsidiary
Bci Perú

Representative Offices
Mexico City, Mexico
Lima, Peru
São Paulo, Brazil
Bogotá, Colombia

Asia-Pacific
Representative Office
Shanghai, China

Related Companies
Pagos y Servicios S.A. (Bci Pagos)

Ownership



Geographical Diversification[2]

(as of March 31, 2026)

Offshore Assets

40.6%

Offshore Loans

38.8%

Contribution to the consolidated total

Figures as of March 31, 2026

	Loans	Assets	Net Income
City National Bank of Florida (CNB)	32.4%	31.3%	27.4%
Bci Miami	5.3%	7.8%	7.4%
Bci Perú	1.1%	1.6%	2.7%
Bci and subsidiaries in Chile (excluding Lider Bci)	60.2%	58.6%	63.3%
Lider Bci	1.0%	0.7%	-0.8%

[2] The contribution of subsidiaries has been considered individually (it excludes consolidation effects).

Macroeconomic variables	United States	Peru	Chile
YoY variation of the GDP (%)			
4Q 2025	0.5	3,2	1.6
3Q 2025	4.4	3.8	1.7
4Q 2024	1.9	4.5	4.0
Inflation (annual change, %)			
1Q 2026	3.3	3.8	2.8
4Q 2025	2.7	1.5	3.3
1Q 2025	2.4	1.3	4.9
Interest rates (%)			
1Q 2026	3.50 - 3.75	4.25	4.50
4Q 2025	3.50 - 3.75	4.25	4.50
1Q 2025	4.25 - 4.50	4.74	5.00
Unemployment (%)			
1Q 2026	4.3	6.5*	8.3*
4Q 2025	4.4	5.6	8.0
1Q 2025	4.2	6.4	8.0
Labor force participation rate (%)			
1Q 2026	61.9	---	62.3*
4Q 2025	62.4	---	62.1
1Q 2025	62.5	--	62.4

(e) Estimate * Preliminary figures. Statistical closing: April 15, 2026

Global
The world faced a renewed bout of volatility stemming from geopolitical tensions in the Middle East. This scenario has adjusted annual forecasts to slightly lower growth and upward pressure on headline inflation, primarily due to the energy channel. Nonetheless, market consensus suggests that this shock will be transitory. Consequently, it is anticipated that major central banks will adopt a more cautious stance, postponing potential interest rate cuts until risk variables stabilize.

United States
The economy closed 2025 with average growth of 2.0%, driven upward by the impacts of AI, which was offset by the government shutdown during the second half of the year. Regarding inflation, although it remains above 3.0%, the core inflation figure reflects lower inflationary pressures, providing some relief in a context of high uncertainty. The labor market remains weak, with an unemployment rate that is still stable due to a decline in the participation rate of over five months. As a result, the Federal Reserve faces a dilemma with targets showing opposing trends. While higher headline inflation levels could be evident in the short term, this is not expected to significantly pass through to core inflation; therefore, according to Bci Research, this might not imply a shift in the Fed's interest rate cycle.

Peru
The Peruvian economy performed strongly in 2025, growing by 3.4%. While this dynamism is more moderate than what was seen the previous year—due to a high base of comparison and uncertainty surrounding the electoral cycle—the overall balance is positive. In the first quarter of 2026, economic activity was affected by disruptions in the energy channel which, along with the international conflict and weather effects, pushed inflation up to 3.8%. In any case, this increase could be transitory, with a decrease anticipated toward the end of the year. The Central Reserve Bank of Peru has maintained interest rates at 4.25%, a level consistent with a neutral stance.

Chile
Chile closed 2025 with a 2.5% increase in the GDP, driven by investment and private consumption. However, there has been a slowdown in the last few months; so a lower growth rate is anticipated for 2026, conditioned by a significant fiscal adjustment. Inflation, which had already converged to the target, has come under renewed pressure from rising oil prices, keeping it above the target for most of the year. In response, the Chilean Central Bank remains cautious with an interest rate of 4.5%, and no changes are anticipated until geopolitical uncertainty eases. The exchange rate closed the quarter at Ch$911, as global upward pressure was contained by

copper prices once again approaching historical highs. Hence, the economy will continue to grow near its potential, and inflation could converge to the target again early next year.

Results of the banking industry in Chile

Total and nominal annual change as of February 28, 2026

		Figures as of 02/28/2026	Annual change
▲	Total loans (1) (Ch$ million)	272,256,910	1.85%
▼	Commercial loans (Ch$ million)	142,746,736	-0.70%
▲	Consumer loans (Ch$ million)	32,492,962	6.58%
▲	Mortgage loans (Ch$ million)	94,455,990	4.25%
▲	Delinquency of 90 days or more	2.42%	+9bp
▲	Provisions for credit risk of total loans	2.61%	+2bp
▲	Impaired portfolio	6.14%	+0,3bp
▼	Operational efficiency	44.81%	-126bp
▼	Net income of the banking industry (Ch$ million)	853,334	-1.83%
▼	Return on average equity (ROAE)	14.81%	-72bp
▲	Return on average assets (ROAA)	1.31%	+1bp

(1) These are the sum of interbank loans, excluding the Central Bank of Chile and foreign central banks, plus commercial, consumer, and mortgage loans at amortized cost before deducting the provisions constituted for credit risk; plus the sum of interbank loans, commercial, consumer and mortgage loans at fair value.

Competitive Environment

Chile

The Chilean market is characterized by high levels of dynamism and technological evolution. 17 private banks and one state-owned bank currently operate in the country. In 2025, the Chilean financial ecosystem witnessed the entry of new competitors in the form of digital banks, aimed at enhancing the value proposition in the personal and commercial banking segments. Furthermore, the industry experienced significant consolidation movements for the market's scale, such as the legal merger that gave rise to the new BICE financial group.

Including overseas operations, as of February 2026 Bci ranks number one in the industry for loans and deposits with a share of 20.59% (+16 bp YoY) and 29.60% (-146 bp YoY), respectively. Just considering the Chilean market, Bci has a 15.12% (+41 bp YoY) share of total loans and 14.39% (-72 bp YoY) share of demand deposits.

Bci's main competitors in the Chilean financial industry are: Banco Santander-Chile, Banco de Chile, Scotiabank Chile, Itaú Chile (with operations in Colombia), and Banco del Estado de Chile. Bci also competes in other business segments with securities agents, insurance brokers, and specialized nonbank financial services providers.

In Chile there are around 500 fintechs and a quarter of them have foreign capital. This is in a context in which there are over 3,000 of these kinds of companies in Latin America, according to the Finnovista Radar and the Inter-American Development Bank (IDB). After the Fintech Law (Law 21.521) came into force in February 2023, the Financial Market Commission has been working on implementing it. After the end of the transition period of the Fintech Law, the Financial Market Commission received a total of 422 registration applications and 272 authorization requests from entities within the sector.

United States

Through City National Bank of Florida (CNB), Bci operates in a deep and competitive market characterized by the presence of community and regional banks, and leading global financial conglomerates (such as Bank of America, Wells Fargo, and JPMorgan Chase, among others). CNB's strategic perspective in the face of these intermediaries is not to compete head-on for mass volume, but rather to capitalize on its agility and local expertise as a regional bank of excellence. This enables the bank to defend its position in high-value niches, compete effectively for deposits and loans, and consolidate its role as a core pillar of the corporation's diversification strategy.

Peru

The financial industry comprises 19 banks, in which Banco Bci Perú competes alongside subsidiaries of renowned global banks, subsidiaries, and local banks. Despite the recent entry of new players targeting various commercial niches in 2025, Bci focuses its competitive strategy in the country through its "One Bank" corporate model. Rather than pursuing traditional mass expansion, the bank positions itself agilely to serve corporate clients and large companies, offering an integrated regional platform that facilitates cross-border business between Chile, Peru, and the United States.

Regulatory Framework

Chile
Banks are corporations with an exclusive business purpose that are supervised by the Financial Market Commission. The services offered by the banks are those authorized under the General Banking Law.

In the first quarter of 2026, Circular 2368 was issued, updating regulations on the prevention of money laundering, financing of terrorism, and the proliferation of weapons of mass destruction applicable to banks, cooperatives, and payment card issuers, in accordance with Circular Nº 62 of the Financial Analysis Unit.

United States
In the United States, the banking system is primarily regulated by the following acts: National Bank Act of 1864 (applicable to national banks like CNB); the regulations of the Federal Deposit Insurance Corporation (FDIC) that insures bank deposits; Federal Reserve Act of 1913; Bank Holding Company Act of 1956; Gramm–Leach–Bliley Act; Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010; and the Bank Secrecy Act, including the Anti-Money Laundering Act of 2020.

CNB is overseen by various U.S. federal agencies, including the following: the Federal Reserve; Office of the Comptroller of the Currency (OCC); Consumer Financial Protection Bureau (CFPB); and Federal Deposit Insurance Corporation (FDIC).

Peru
In Peru, Legislative Decree 1531, published on March 19, 2022, made changes to the General Law on the Financial and Insurance System and Organic Law of the Superintendency of Banks, Insurance and Pension Fund Administrators (SBS, according to the Spanish acronym) of Peru. The modifications concern the following issues, among others: SBS regulation of credit companies; the process of incorporating companies in the financial system; and provisions on effective equity, with the aim of embracing the Basel III standards. To implement the new aspects related to Basel III, the SBS published the definitive regulatory framework in December 2022. These new schemes will be implemented gradually up to 2026.

Moreover, Legislative Decree 1646, dated September 13, 2024, made further changes to the General Law on the Financial and Insurance System and Organic Law of the SBS to modify the financing operative limits system, which had undergone no changes whatsoever since its initial publication in 1996.

The objective of this change is to align the Peruvian regulation to international standards, and in turn foster greater competition in the banking system in Peru. The main modifications concern the following issues:

- Way of calculating financing limits (it will now be calculated on Tier 1 effective equity and no longer on total effective equity).
- Increase in the individual limits of unsecured financing from 10% to 15%.
- Decrease in the maximum exposure from 30% to 25% with guarantees.

This regulation came into force in June 2025. Resolution SBS 975-2025 recently endorsed its effectiveness and established gradual adjustment terms up to 2030.

Purpose
Dare to make a difference

Mission
Bci is a financial solutions corporation that participates in all the businesses and financial operations allowed under the General Banking Law, offering the community very efficient and high-quality products and services, continuous technological innovation, prudent risk management policies, and stringent ethical standards that everyone who works in its companies must abide by.

Under this framework and to achieve its objectives and policies, the Corporation is committed to ensuring that such objectives are achieved with a special focus on its core pillars:

Employees and their families	Clients and suppliers	Shareholders	Society

Vision
We aspire to be regional leaders in innovation, closeness, and customer experience, and to be recognized as the best place to work and grow professionally.

Strategic pillars

Personalized and omnichannel experience	**People-focused culture**	**Ambitious and sustainable growth**
Offer solutions (and not just products) leveraged in innovation, the smart and responsible use of data and the development of ecosystems.	Foster collaboration, diversity, and empowerment, focused on the client and underpinned by Bci's values.	Attain growth leveraged in new business models, beyond financial products, with a large improvement of efficiency, return on capital and suitable risk levels.

Key performance indicators

• NPS • SNEX	• Commitment index	• Net income • CET 1 • ROAE • Efficiency ratio • Risk rate 2 (RR2) • Productivity • Sustainability index

2024–2026 Plan

Bci's strategic planning is structured around a three-year horizon, underpinned by three strategic pillars: clients, employees, and ambitious and sustainable growth. This plan involves all Chilean and international business units, driving an agenda leveraged by innovation, digitalization, and expert advisory services to ensure a sustainable, long-term value proposition. The indicators defined in this cycle enable the company to align objectives, support the investment plan, and pave the way for Bci's vision of being regional leaders in innovation and experience.

For this period, the corporation has enhanced its key success indicators. Within the sustainable growth pillar, new metrics for capital (CET1) and productivity stand out. The latter is a measure of average revenue per employee. Likewise, the traditional risk rate is evolving toward risk rate 2 (RR2), which aims to incorporate provision expenses net of recoveries. This new indicator allows for a much more accurate assessment of the credit risk profile throughout the execution of the plan.

International Platform

Bci supports corporate, institutional, and high-net-worth clients with their international growth, investment, and management processes. This value proposition integrates a regional network that addresses the needs of individuals and businesses.

The model is based on a cross-border strategy that leverages the capabilities of Bci Miami, Bci Perú, Bci Securities, and City National Bank of Florida (CNB). With banking and broker-dealer licenses in strategic markets, the platform provides wholesale banking solutions—such as trade finance, asset-based lending (ABL), and cash management—, as well as wealth management, treasury operations, and institutional funding.

Bci Miami

With a 25-year track record and a full banking license granted by the Federal Reserve (FED), Bci Miami has consolidated its position as a key bridge for the financial corridor between Latin America and the United States. By means of its cross-border strategy, it continues to project the Bank internationally, offering a diversified value proposition that includes financial solutions and specialized services for both corporate and individual clients.

At the close of the first quarter, Bci Miami's balance sheet reached a volume of USD7 billion, a 21% increase YoY. Assets under management (AUM) amounted to USD1.5 billion, surging 31% YoY. Net income for this period was USD24 million, due to the sound performance of its main business lines.

The Wholesale Banking and Latam Corporate segment had a 12% YoY increase in revenue. Bci Miami leads the structuring of regional corporate flows for clients in Chile and Peru, enhancing capabilities that allow it to provide specialized solutions, international trade, cash management, and new alternatives in foreign exchange (FX) operations. Moreover, it maintains a strategic focus on financing solutions such as trade finance and asset-based lending (ABL), consolidating its regional reach.

In the Private and Preferred Client Group segment, Bci Miami provides banking and Wealth Management services with a comprehensive and competitive value proposition based on a 360° wealth management approach. This proposition is aimed at preserving and growing client wealth by means of banking and investment solutions.

Regarding Treasury, Bci Miami's strategy is focused on conservative risk management, prioritizing the preservation of prudent liquidity levels given the current geopolitical environment. This approach is undertaken efficiently, maintaining operational stability and diversifying funding sources without increasing costs in the institutional market. Furthermore, active management in restructuring its own portfolio led to the realization of USD4 million in additional strategic revenue. These actions continue to enhance the branch's profitability and ensure a sound balance sheet structure to handle market volatility.

Bci Perú

Since launching operations with a banking license in July 2022, Bci Perú has been a major component of the bank's regional expansion. Its strategy, focused on the corporate and large company segments, combines local financing and treasury capabilities with the platform's cross-border offering.

At the close of the first quarter, the operation had significant growth: loans reached USD838 million, an 84% increase YoY. Corporate segment market share was 2.1% as of February. Net income YTD amounted to USD7 million, surging 119%, driven by an 80% increase in the margin—related to the Sales & Trading business and higher loan volumes—and lower risk expenses.

The operation closed the previous year with assets of USD1.5 billion, reflecting its capacity for growth and scaling.

Bci Securities

Bci Securities in the United States manages over USD2.4 billion in assets under management. In the first quarter, it had positive results in the Institutional and Wealth Management segments, with a favorable impact on both revenue and net income. Its operation complements the offering of Bci Miami and City National Bank of Florida (CNB), bolstering the international platform's comprehensive value proposition.

Evolution of the key performance indicators

Figures as of March 31 of each year.

Indicator	NPS	SNEX	Commitment
	75	82%	93%
Annual change	▲ 7.1 bp 1Q 2025: 67.9	▲ 40 bp 1Q 2025: 81.6%	■ 0 bp 1Q 2025: 93%
Definición	The net promoter score (NPS) is a metric used to measure the net recommendation level (promoters less detractors) for the products or services of a company. Bci's NPS includes the results of Retail Banking and Wholesale Banking..	The SNEX is the index of user satisfaction with Bci's digital channels: Web Personas, App Personas, Web Pyme, App Pyme, 360 Connect (Web Empresas).	The commitment or 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.
Indicator	Net Income	ROAE	Efficiency
	288,040 Ch$ million	13.76% (12M)	46.52%
Annual change	▲ 5.3% 1Q 2025: Ch$273,438 million	▲ 7 bp 1Q 2025: 12.87%	▼ 482 bp 1Q 2025: 51.34%
Definición	Net income is the economic benefit obtained by a company after deducting all the costs, expenditure and tax from its total revenue.	The return on average equity (ROAE) measures the return of a company in regard to its average equity in a specific period. For calculation purposes, the net income in the last 12 months is considered, and average equity in the last 13 months.	The efficiency ratio is obtained from operating expenses on the gross operating margin. It allows for analysis of the size that one is related to the other.
Indicator	Productivity	Risk Rate (RR2)	CET1 Ratio
	Ch$22.87 million per employee	0.48%	10.81%
Annual change	▼ -3.73% 1Q 2025: Ch$23.76 million per employee	▼ 48 bp 1Q 2025: 0.96%	▼ -22 bp 1Q 2025: 11.03%
Definition	The productivity indicator measures the average monthly revenue on the number of employees to assess and monitor the corporation's incremental revenue considering all the employees who contribute to the results of the business. In turn, the indicator provides a base of comparison with the banking industry to identify comparative strengths and strategic opportunities in the medium and long term.	RR2 considers the expenditure flow of provisions and write-offs, including recoveries on loans. It is the most complete indicator to measure the credit risk effects on the profit and loss account, which considers the full life cycle of the credit (from origination to recovery).	Common Equity Tier 1 (CET1) is a key component of the tier 1 capital of a bank, comprising common shares, retained earnings and reserves. It is essential to absorb losses and maintain financial stability in times of stress. The CET1 ratio, which compares the CET1 capital with risk-weighted assets, measures the Bank's capacity to address losses. It is a key regulatory metric under the Basel III standards.
Indicator	Sustainability Index 5.16[3]		
Compliance	▲ 107.5%		
Definition	This index, drawn up by Bci, is an indicator of 1-5, which aims to maximize the possibilities of generating a triple bottom line impact (environmental, social and governance). It incrementally measures the impact of the short- and medium-term commitments defined by Bci's sustainability strategy.		

[3] The sustainability index corresponds to the January–February 2026 period. The March data was not available at the time of this report's closing.

Risks

Bci manages its risks by means of an integrated model that is underpinned by a sound risk culture, a three-lines-of-defense model, and robust corporate governance. The Bank's strategy seeks to identify, assess, treat, monitor, and communicate risks to ensure they remain within tolerable levels and aligned with its long-term strategic objectives.

To structure this management, Bci leverages the following core pillars:

1. Risk culture and governance
Risk management is driven by the Board of Directors and senior management, promoting an environment in which every employee understands their responsibility in risk mitigation. To enhance this culture, the Bank has established the "Bci Risk School," uses a system of financial incentives linked to risk metric compliance in performance evaluations (balanced scorecard), and has anonymous whistleblowing channels and a Code of Conduct.

Regarding governance, Bci operates under the three-lines-of-defense model: the first line comprises the business units that assume and manage risk; the second line consists of specialized risk managements (such as corporate risk, non-financial risk, and credit risk) that draft policies and perform independent monitoring; and the third line is the internal audit function, which assesses the effectiveness of controls.

The Board of Directors holds ultimate responsibility and delegates oversight to specialized committees, such as:

<table>
<tr><td colspan="5">Board of Directors</td><td rowspan="7">Controller's Office
– It provides an independent opinion on the effectiveness of the risk management system.</td></tr>
<tr><td>Executive Committee

– It approves the risk appetite framework, high-value loans, and reviews and approves corporate policies that are within its competence.</td><td>Directors' Committee

– It is responsible for the functions envisaged for the Audit Committee in Chapter 1-15 of the updated compendium of regulations (RAN, according to the Spanish acronym).</td><td colspan="2">Finance and Corporate Risk Committee

– It monitors the main indicators, including U.S. operations.</td><td>Operational and Technological Risk Committee

- It monitors the risk levels, risk management programs and implementation of action plans.</td></tr>
<tr><td colspan="5">Management</td></tr>
<tr><td>Assets & Liabilities Committee (ALCO)</td><td>Steering Committee</td><td>Operational Risk Committee</td><td>Corporate Compliance Committee</td><td>Risk Management Committee</td></tr>
<tr><td>– It makes decisions on the management of assets and liabilities, market risks and liquidity.</td><td>– It reviews the budget strategy and definition.</td><td>– It defines and controls operational risk management.</td><td>– It monitors action to prevent crimes, protect consumer rights and free competition, and prevent money laundering.</td><td>– It monitors the performance of the business's risk-return ratio, credit risk trends and forecasts, and commercial portfolio management.</td></tr>
<tr><td colspan="2">Model Risk Council</td><td colspan="3">Integrated Risk Council</td></tr>
<tr><td colspan="2">– First step of approval within the governance of model risk management, with a special focus on analytical assets, policies, and regulations.</td><td colspan="3">– First step of approval and follow-up of the risk appetite framework, monitoring of the plans generated when there are indicator variances and of the risk identification and assessment (RIA) process.</td></tr>
</table>

2. Risk identification and assessment (RIA) process
Bci periodically executes a corporate process to determine its exposure and detect new threats. This process consists of four phases:

- Risk identification: Taking and updating an inventory of material and emerging risks.
- Risk materiality: Assessment of the financial, regulatory, and reputational impact, as well as the frequency of events.

- Inherent risk profile: Classification of risks into levels (low to high) using weighted metrics, assuming a lack of controls.
- Control environment: Application of self-assessments and questionnaires to identify improvement opportunities, generate action plans, and mitigate inherent risk.

3. Risk appetite framework and stress testing
The Board of Directors annually approves the risk appetite framework (RAF), which defines the limits to optimize the risk-return ratio. The RAF's core elements include: the risk appetite statement of Bci and its Chilean and international subsidiaries; the governance and monitoring of risk appetite indicators; and the integration of risk appetite into the key processes of the Bank and its subsidiaries.

Moreover, Bci executes a corporate stress testing program that projects the impact on financial statements and equity under adverse macroeconomic scenarios, whether historical or prospective. The results of the stress tests conducted in the first quarter of 2026 indicate that the Bank has sufficient capital to withstand different stress scenarios. Furthermore, none of these scenarios result in a breach of regulatory limits, taking into account the legal buffers established for such purposes.

Main risks

Credit risk

Credit Risk is the potential financial loss assumed by the Bank as a result of default on contractual obligations by its counterparties. It is one of the Bank's most significant risks, and its full understanding is of the essence of the banking business.

Key risks	Control metrics	Mitigation
Concentration risk: Associated with high exposure to specific sectors, economic groups, debtors, or certain countries or regions. **Credit quality and adequacy risk:** Linked to the quality of credit assets and compliance with the institution's Credit Policy.	**Exposure and management metrics:** Monitoring of credit concentrations (industry, economic groups, debtors, and international), asset quality, and compliance with the Credit Policy. **Risk rate 2 (RR2):** A comprehensive indicator of credit risk impact on earnings, considering provisions, charge-offs, and recoveries throughout the credit cycle. **Delinquency ratios:** Control of the percentage of the portfolio with delinquency of more than 90 days, segmented by the commercial, mortgage, and consumer loan portfolios. **Coverage and provision indicators:** Assessment of the level of provision adequacy relative to total loans and the coverage ratio for 90-day+ delinquency.	Comprehensive credit risk mitigation approach ● Applied throughout the entire loan lifecycle. Direct mitigation techniques ● Netting agreements. ● Guarantees and sureties. ● Financial guarantees based on high-quality, liquid collateral. ● Guarantees established in favor of third parties under master agreements. Preventive portfolio management ● Thorough assessment during the admission stage. ● Exposure limits and portfolio diversification. ● Continuous monitoring of client credit behavior. Normalization and recovery measures ● Refinancing. ● Renegotiation. ● Restructuring of credit terms.

Market and counterparty risk

The risk of incurring losses due to adverse movements in market factors on unhedged financial exposures.

Key risks	Control metrics	Mitigation
Banking book risk Trading book risk Counterparty risk	Value at Risk (VaR) Sensitivities (to foreign exchange rates, interest rates, and volatility). Banking book metrics (EVE, NII). Credit and funding valuation adjustments (CVA, FVA). Potential future exposure (PFE) of greater than 90 days, segmented by the commercial, mortgage, and consumer loan portfolios.	• Strict limit setting (total VaR, VaR by factor, and sensitivities). • Stress testing • Exchange and management of collateral/guarantees. • Bilateral netting, thresholds and central counterparties (CCP). • Exposure limits and portfolio diversification. • Continuous monitoring of customer credit behavior.

Liquidity risk

The potential inability to meet financial obligations or to quickly settle price risk exposures.

Key risks	Control metrics	Mitigation
The inability to meet financial obligations or to quickly settle price risk exposures.	Liquidity coverage ratio (LCR) Net stable funding ratio (NSFR) Concentration ratios Liquidity buffers Survival indicators and early warning signals.	• Maintain a three-year funding plan with diversified funding strategies. • Daily monitoring of deposit concentration and cash flow mismatches. • Maintenance of high-quality liquid asset (HQLA) buffers. • Intraday liquidity management and early warning systems.

Capital adequacy risk

The risk of being unable to execute the planned strategy due to capital adequacy levels (current or forward-looking) falling below internal targets (always set above regulatory minimums), and the subsequent execution of convergence actions that significantly impact the income statement and balance sheet structure.

Key risks	Control metrics	Mitigation
Risk of being unable to execute the planned strategy due to capital levels falling below internal targets, forcing corrective actions that impact the balance sheet and financial results.	Capital and total regulatory capital indicators, such as CET1, Tier 1 Capital, and Total Capital ratios.	• Establishment of an internal capital target approved by the Board of Directors. • Execution of a corporate stress testing program to assess capital resilience to adverse scenarios. • Design of capital recovery plans to address deviations. • Ongoing control by the Profitability and Capital Adequacy Committee (CRAC, according to the Spanish acronym).

Compliance risk

This is the risk that Bci fails to comply with the external and internal laws and regulations governing the Bci Corporation, both in Chile and abroad, which could result in regulatory and reputational risks.

Key risks	Control metrics	Mitigation
Risks of money laundering and financing of terrorism; failures in crime prevention; acts that may threaten free competition; regulatory compliance breaches; violation of consumer rights; and data protection failures.	• Level of compliance with market and product regulations. • Indicators for the prevention of money laundering and financing of terrorism. • Compliance with the crime prevention model and consumer rights.	• Implementation of a compliance program with continuous monitoring. • Money laundering and financing of terrorism prevention programs • A control framework regarding bad business practices to prevent unethical conduct. • Corporate guidelines to ensure the privacy and processing of personal data.

Operational risk

This is defined as the risk of loss resulting from inadequate or failed internal processes, employee conduct and internal systems, or from external events.

Key risks	Control metrics	Mitigation
It encompasses seven key risk areas: (1) Internal processes, (2) Systems and business continuity, (3) Information security, cybersecurity, and technological risk, (4) Employees, (5) External and internal fraud, (6) Customer service, and (7) Outsourced services.	Operational risk loss databases (e.g., fraud, system failures). Key risk indicators (KRI). Employee climate and engagement assessments. Customer service quality and business disruption metrics.	• Business continuity management system and disaster recovery. • Information security and cybersecurity management system (real-time incident detection and response). • Risk transfer by means of insurance policies and physical security controls. • Use of technology and data analytics models to prevent and detect fraud.

Strategic risk

This is the loss of profitability resulting from: (1) Failed strategic hypotheses; (2) Delays or poor quality in the execution of the strategic agenda; and (3) Shifts in the environment: macroeconomic, customer behavior or preferences, legal and regulatory, or competitive disruption (incumbent or fintech).

Key risks	Control metrics	Mitigation
It encompasses two key risk areas: (1) Profitability and efficiency, (2) Talent management.	Profitability and efficiency ratios: • ROAE • ROAA • Efficiency ratio	• Continuous strategic planning process, with constant strategy adjustment and monitoring of corporate targets. • Continuous surveillance of emerging risks. • Application of a risk management model for strategic projects and initiatives, incorporating controls from the initial design and implementation phase.

Environmental, Social and Governance (ESG) Risk

This is the risk associated with (1) The physical and transition impacts of climate change or the adaptation to a new green economy, (2) Failing to progress as a Bank committed to the financial enablement of underserved sectors within the community, and (3) A breach of trust between the Bank and its stakeholders.

Key risks	Control metrics	Mitigation
The key related risks are (1) Impacts of climate change (physical, transition, or adaptation to a green economy), (2) Lack of progress in the financial enablement of underserved community sectors, and (3) A potential breach of trust between the bank and its stakeholders.	• Sustainability indicators. • DJBIC Index. • Volume of sustainable Wholesale financing.	• Monitoring via a proprietary Sustainability Index (to maximize triple-bottom-line impact opportunities). • Proactive offering of sustainable solutions tailored to business objectives (e.g., Wholesale Division). • Oversight by the Steering Committee regarding the execution of the sustainability engagement strategy.

Reputational risk

This is the potential risk of negative publicity and/or poor public perception caused by internal or external events—very difficult to control—that ultimately have a negative impact on the corporate image.

Key risks	Control metrics	Mitigation
(1) Community reputation: The potential risk of negative publicity and/or poor perception by the general public caused by internal or external events, which are largely uncontrollable and end up damaging the corporate image. (2) Customer reputation: The potential risk of a poor perception of our products, services, or brand, which negatively influences the decision-making process of our customers.	• Indicators of service quality and of customer/market perception of Bci. • Civil lawsuits.	• Explicit integration of its management within the operational risk framework to to strategically protect institutional equity and the corporate image. • Supervision by the Steering Committee regarding the stakeholder engagement strategy and brand reputation. • Strict adherence to the Code of Conduct and best practices, supported by anonymous whistleblowing channels.

Model risk

This is the risk of potential adverse consequences of decisions based on incorrect or misused model results and reports. Model risk can lead to financial losses, poor business and strategic decision-making, or damage to a bank's reputation.

Key risks	Control metrics	Mitigation
The primary risk lies in the adverse consequences of decision-making based on incorrect or misused model results and reports.	Evaluation focuses on comprehensive model risk management, which includes maintaining an inventory, measuring validation coverage, and performing continuous monitoring of these models.	• Bci has a Model Risk Council, which serves as the primary approval body within the governance of this risk. Its specific focus is on reviewing analytical assets, policies, regulations, and any other artifacts that impact the proper administration of models. • The Risk Management Committee is the body responsible for the constant monitoring of model risk management. It also has the task of approving the results of the risk identification and assessment process.

1Q 2026 Risk Management Summary

Risk areas	Trend[4] 1Q26 vs 4Q25	Comments
Credit risk	■	Main credit risk indicators remain stable with a positive trend across all portfolios.
Market and counterparty risk	▲	Market volatility is at recent highs due to geopolitical tensions in the Middle East, impacting the market and counterparty risk trend.
Liquidity risk	■	No changes observed in the liquidity risk trend.
Operational risk	▼	Improvement in operational risk indicators, reflected by a decrease in operational losses, technology incidents, and complaint metrics.
Compliance risk	■	Main compliance risk indicators remain stable despite an increase in crime and offense rates, closely following current global trends.
Model risk	■	Main model risk indicators remain stable despite the growing adoption of generative AI tools.
Capital adequacy risk	▲	Deterioration of transitory capital indicators, driven by market volatility; however, indicators remain within tolerable thresholds.
Strategic risk	■	No changes observed in the strategic risk trend.
ESG risk	■	No changes observed in the ESG risk trend.
Reputational risk	■	No changes observed in the reputational risk trend.

[4] ▲ Up ■ Unchanged ▼ Down

Credit Ratings

The latest ratings obtained by Bci from credit rating agencies ratified the solvency ratings and maintained the outlook as stable.

Current credit ratings as of March 31, 2026

International Ratings

Latest ratings obtained by Bci from the main international credit rating agencies.

Standard & Poor's	
February 2026	*Rating Obtained*
Issuer credit rating	A-/Stable/A-2
Senior unsecured	A-
Commercial papers	A-2

Fitch Ratings	
March 2026	*Rating Obtained*
Foreign and local currency long-term IDRs	A-
Outlook	Stable
Foreign and local currency short-term IDRs	F2
Viability rating	a-
Local currency long-term Issuer default rating	A-

Moody's	
February 2026	*Rating Obtained*
Outlook	Stable
Bank deposits	A2 / P-1
Baseline credit assessment	baa1
Adjusted baseline credit assessment	baa1
Senior unsecured	A2
Bci Miami branch commercial papers	P-1

Chilean Ratings

Updated ratings obtained by BCI from the main Chilean credit rating agencies.

Feller Rate	
January 2026	*Rating Obtained*
Solvency	AAA
Outlook	Stable
Time deposits of up to 1 year	Level 1+
Time deposits of more than 1 year	AAA
Letters of credit	AAA
Bond lines	AAA
Subordinated bonds	AA+
Shares	1st Class Level 1

Fitch Ratings	
March 2026	*Rating Obtained*
Long-term	AAA (cl)
Short-term	N1+(cl)
Mortgage bonds	AAA (cl)
Bond lines	AAA (cl)
Bonds	AAA (cl)
Subordinated bonds	AA (cl)
Shares	1st Class Level 1

Fundamentals of Bci's credit ratings

The credit rating agency reports continue to highlight Bci as a sound and fully consolidated institution in the Chilean financial system with a strong competitive position in the Chilean market and in the United States. The analysis valued the good quality of its assets, conservative and proactive risk management and suitable capitalization levels. In terms of funding and liquidity, they acknowledged that the Bank has a diversified structure and sound financial position, bolstering its stability and resilience. Furthermore, the progress of the digital transformation plan has driven greater automation and operational efficiency, enhancing Bci's value proposition and consolidating its competitive position in the markets in which it operates.

In the last few years, Bci's expansion strategy in the US market, particularly in Florida through CNB and the Bci Miami branch, has been key to boosting its international positioning. This expansion has helped to diversify the Bank's exposure to a stable economy with a broadly diversified productive base. Growth in such market has been underpinned by sound risk management, which has helped contain potential asset impairment and lower profitability, especially given the rapid pace of growth of and exposure to the commercial real estate sector in South Florida.

Capital

Financial capital

Figures as of 03/31/2026

Liquidity and solvency

The management of liquidity is a strategic activity that enables Bci to meet contractual and regulatory obligations and permanently and competitively finance its business activity. Bci determines its liquidity standing based on the performance of its assets and liabilities and international standards on liquidity management, in accordance with the liquidity policy approved by its Board of Directors and authorized by the Financial Market Commission in Chile.

Bci greatly exceeds the minimum regulatory capital requirements.

Liquidity coverage ratio (LCR) Global (%)
134.49

Net stable funding ratio (NSFR) Global (%)
104.19

Capital adequacy ratio (%)
14.81

Human capital

Talent, leadership and agile work

To timely anticipate, respond and adapt to changes in the environment, Bci has formed teams focused on value creation, collaborative work and continuous learning. Gender equality is a core aspect of the bank's diversity and inclusion strategy, and it therefore drives female talent at all levels, with the focus on leadership positions.

Bci has been recognized for its human capital management at both national and international levels, standing out as a Leader in Financial Agility Excellence and setting a regional benchmark with Measurable Agility Sets the Standard for Latin America. The bank heads the Building Happiness 2025 and the Best Organizations for Work-Life Integration rankings. It also holds high positions in the young and diverse talent attraction studies, Employer For Youth FEM 2025 (Nº2) and Employer For Youth Tech 2025 (Nº6). Furthermore, Bci has high brand awareness among young professionals, ranking in the Top of Mind 2026 (Nº5), and consolidates its reputation as an employer of excellence by being among the top organizations in MERCO Talento 2025 (Nº6).

Top of Mind Tech 2026 (Chile)
4th
among the companies preferred by young professionals in tech careers

Top of Mind 2026 (General ranking, Chile)
5th
among 200 companies evaluated by professionals under 35 .

Women in leadership positions (%)
43

Intellectual capital

Analytical assets and D&A roles

The Innovation and D&A Management is focused on generating value from data. Connected to the needs of the business, it develops analytical assets, such as predictive models, segmentations, heuristics; ad hoc analyses of strategic or tactical issues (evolution of the market share of a product, for example), and data services that meet clients' needs (management of personal finance, benefits, among others). In this management it uses Azure and Databricks, deployed through Salesforce and its different services. Analytics has formed a high performing team in specialist data roles.

The developments at Analytics are key to creating differentiating services of high value for internal and external clients.

Data science experts
60

Open innovation system

Bci Labs, through its open innovation program Bci Startups, seeks to integrate startup capabilities to accelerate the development, validation, and go-to-market of new products and services, positioning itself as the Bank's strategic technological partner.

In 2025, the program made progress with building a network of partner startups by business area, beginning with Wealth Management, which consolidated a portfolio of 10 startups after evaluating over 40. At the same time, Bci collaborated with various startups on generative AI initiatives, SME

Startups in the program pool (cumulative)
380

Annual business-impact PoCs
7

solutions, and customer-consented data access, paving the way to scale proofs of concept with new business teams in 2026.

Open Banking
In 2025, Bci consolidated its leadership of Open Finance under the Fintec Law, underpinned by an internationally renowned strategy of innovation and efficiency. This strategy is structured around two pillars: Banking as a Service, which allows for the scaling of digital product offerings via APIs; and Open Data, which uses authorized external information to enhance personalization, commercial synergies, and risk management. These advances have bolstered the bank's value proposition and its competitive regional positioning.

Banking APIs implemented
24

Consolidated partnerships in the fintech ecosystem.
+ 110

Physical capital

Digital capabilities
Bci's digital architecture organizes its applications into independent modules, which facilitates their individual updating, maintenance, and scaling. This model enhances the ability to innovate rapidly, adapt quickly to changes, increase resilience to failures, and improve both the customer experience and integration with a constantly evolving financial ecosystem. Ultimately, it becomes a fundamental element for ensuring interoperability and sustaining the scalable growth of the organization.

Social capital

Corporate reputation
Bci continuously monitors various sources of reputational risk and has set the goal of substantially exceeding regulatory requirements.

The bank uses the Thinking Heads platform to monitor its corporate reputation. This cloud-based tool processes information regarding how stakeholders feel, think, and act in relation to Bci, providing a periodic index. In 2025, Bci's Thinking Heads index ranged from 70 to 80 points out of a total of 100. These values positioned the bank as one of the leaders in the Chilean industry.

MERCO ESG 2025 ranking
1

MERCO Companies 2025 general ranking
3

Partnerships
Bci drives collaborative initiatives that strengthen the development of SMEs, social investment, and the entrepreneurial ecosystem in Chile. Key highlights include: the *Valor Pyme* program, designed to promote the growth of micro, small, and medium-sized enterprises through financial inclusion, productivity, training, and business opportunities; a corporate citizenship strategy based on partnerships with specialized organizations to improve the quality of life for people in vulnerable situations; and active participation in the entrepreneurial ecosystem through open innovation, incubation, and startup acceleration programs in conjunction with public, private, and academic players.

Valor Pyme sponsoring partners
9

Number of entrepreneurs using *Valor Pyme*
405,000

Partner institutions in corporate citizenship programs
19

Customer base
Through its business units, subsidiaries, and MACHBANK, Bci serves more than six million customers.

The bank's net promoter score (NPS) was 75 points in March 2026. That score was the average measurement of Retail Banking, Wholesale Banking, and Private Banking.

Customers in Bci's payments ecosystem
6,185,227

Stakeholders

Bci strategically and permanently manages relations with its stakeholders, prioritizing transparency, regulatory compliance, and dialogue to enhance trust and align its strategy with environmental expectations. This management is handled by specialized managements according to each stakeholder, deploying multiple channels, policies, and specific programs for each of them.

Employees

Related material issues

- Talent attraction and retention
- Diversity, equity, inclusion, and belonging
- Corporate integration of sustainability
- Culture of ethics, integrity and compliance
- Digital and in-person security

How Bci addresses them

- Policy of diversity, equity, inclusion and belonging.
- Employee experience model:
  - Bci Recognition program
  - Líder Bci Academy
  - Women in leadership program
  - Specialist development program
  - Hybrid work program
- Memorable in-person onboarding for new employees
- Professional development scholarship program
- I Want You Protected program
- Female mentoring and corporate mentoring programs
- Workshops: a vision of comprehensive talent management
- Young professionals program

How Bci engages

- Communication between the CEO and all employees via streaming
- Corporate listening processes
- Mundo Bci website
- Discussion groups (Bci Talks)
- Ethics workshops (verdict dynamics)
- Conecta Líder
- One single confidential channel
- Corporate recognition events and by areas
- Corporate celebrations
- Shared learning spaces

Clients

Related material issues

- Digital and in-person security
- Management of personal data
- Sustainable finance
- Climate strategy
- Financial empowerment
- Service innovation, experience and digitalization

How Bci addresses them

- Bci privacy policy
- *Valor Pyme* program
- Centro Nace
- Fraud prevention program

How Bci engages

- Active listening processes
- Social media
- Webinars and podcasts on investment and economics
- *Valor Pyme* platform
- *Valor Pyme* TV
- Talks and events on the loyalty plans of the Wholesale & IB and Retail Ecosystem Divisions in the SME segment.
- Visits to wholesale clients at their companies
- Confidential channels

Shareholders

Related material issues

- Profitability, efficiency
- Risk management
- Culture of ethics, integrity and compliance
- Human rights
- Digital and in-person security (including cybersecurity)
- Sustainable finance
- Climate strategy

How Bci addresses them

- Manual on Handling Information to be Disclosed to the Market
- Investor relations program
- Statement on corporate governance principles
- Recommendations on Bci director election processes
- Online voting system at shareholders' meetings
- Crime prevention model and compliance programs
- Communication forums with minority shareholders (natural persons)

How Bci engages

- Shareholders' meeting
- Quarterly earnings conferences
- Contact with the Investor Relations team
- Confidential channels
- Quarterly earnings reports
- Investor Relations website
- In-person and virtual meetings
- Annual investor conferences
- Emails

• Agile practices • Quality of Life Committees • Sports clubs and teams • Folkloric group		

Suppliers

Related material issues

- Culture of ethics, integrity and compliance
- ESG transparency and confidence
- Digital and in-person security
- Equality and equal opportunities
- Equity and equal opportunity

How Bci addresses them

- Commitment of paying suppliers in less than 7 business days
- Procurement policy
- Supplier sustainable development program
- Application of the B Impact assessment model
- Consolidated business report (CCS): financial, legal, tax, business and labor risks are addressed. It is required for all major, critical and moderately critical suppliers.

How Bci engages

- Supplier portal
- Annual recognition ceremony
- ESG impact measurement (Bci supplier program *Seamos Diferentes* (Let's Be Different))
- Confidential channels
- Cycle of training sessions and talks for suppliers

Society

Related material issues

- Climate strategy
- Sustainable finance
- Social innovation in vulnerable communities
- Culture of ethics, integrity and compliance
- Human rights
- Financial empowerment
- Transparency and confidence

How Bci addresses them

- Corporate citizenship strategy
- Engagement strategy
- Social contribution policy
- Human rights management system
- Bci tax policy
- Operational eco-efficiency policy and plan
- Sustainable finance policy
- General framework for sustainable finance
- Bci Seniors program
- Adherence to UNEP FI

How Bci engages

- Corporate social listening processes
- Corporate website
- Corporate citizenship action
- Confidential channels
- Participation in trade associations

Regulators

Related material issues

- Culture of ethics, integrity and compliance
- Financial empowerment
- Sustainable finance
- ESG transparency and confidence
- Risk management

How Bci addresses them

- Disclosure Committee
- Corporate policies. These include:
    - Commercial and business policies
    - Risk management policies
    - Policy on the prevention of money laundering and financing of terrorism
    - Anti-corruption policy
    - Human rights policy
    - General framework for sustainable finance
    - Manual on the Lobby Act
    - Regulation on engagement with public officials

How Bci engages

- Hearings under the Lobby Act and Transparency Act
- Usual control processes
- Handling of complaints and services
- Periodic reports requested by regulators: Financial Market Commission, Chilean Central Bank, National Economic Affairs Investigation Bureau, Bureau of Consumer Protection, Internal Revenue Service, and Financial Analysis Unit.

Performance

Progress in 1Q 2026

Personalized and omnichannel experience

Customers saving in the MACHBANK 24/7 Account	NPS of MACHBANK	Bci benefits program users	Branches under the new experience model
388,327	74 points	279,028	17
(+11% vs. 1Q 2025)	(+3.6 p vs. 1Q 2025)	(1.4 times vs. 1Q 2025)	(38% of the renovation plan)

Progress of the new branch service model
As part of the new branch experience program, Bci has remodeled 17 of the 45 branches defined in the project. At the close of the first quarter, 10 branches are currently under construction, with seven of these expected to be delivered during the first half of the year.

Moreover, a pilot plan was launched in two branches for a new service model. The objective is to handle transactions that do not involve cash, so these locations do not feature physical teller windows.

MACHBANK and JetSMART airline partnership
In January, the two companies announced the launch of a strategic partnership designed to offer benefits on airfare purchases and travel-related services to MACHBANK, Bci, and Lider Bci customers. The agreement includes discounts of up to 40% on domestic flights and up to 30% on international routes operated by JetSMART. Furthermore, the partnership allows customers to pay in 4 or 10 interest-free installments when using credit cards from the partner entities.

Visa recognition for high security standards and a seamless shopping experience
The Visa LAC Payment Trust Summit recognized Bci as one of the top performers in the Southern Cone in the authorization and fraud prevention category. This distinction is based on Visa's evaluation of issuing banks' performance in areas such as: the quality of transaction authorization processes; the effectiveness of fraud prevention models; and the simultaneous achievement of high approval rates with a frictionless user experience.

Fintech Americas recognition for the Other Bank Balances service
Bci was honored at the Financial Innovators in the Americas Awards in the customer experience category for the development of this service. The tool allows clients to view information from all accounts at other banks and monitor balances and transactions on the 360 Connect platform of Bci's Wholesale & Investment Banking division.

Progress in 1Q 2026

People-focused culture

Commitment index	Sense of belonging index	Bci Think Tank program participants	Percentage of women in leadership positions
93%	95%	+ 1,000	43%
(annual index)	(annual index)	(plus 50 leaders)	(1Q 2025: 43%)

Preparation for the use of advanced data modeling tools

The current impact of quantum computing on the bank's models is in an experimental phase through the development of initial proofs of concept (POCs). Specifically, the bank is utilizing this emerging technology to assess and test how it can help improve some of its internal machine learning models. This exploration is driven by the Innovation and Trends Management through its "Bci Think Tank" program, which aims to anticipate and develop the technological capabilities of the future for the institution. As part of this cultural and technological mobilization strategy, quantum computing has been one of the core themes developed and communicated internally to prepare leaders and employees for the adoption of much more advanced data modeling and analysis tools.

Progress with the GenAI program

The Bci generative AI Center of Excellence (CoE) is developing an agenda aimed at scaling and definitively deploying GenAI across the organization, with a focus on competitive advantage, productivity, customer experience, and responsible risk management. The main progress made in the first quarter included:

- Design of the corporate governance model and scaling framework for GenAI initiatives.
- Pilots of specialized assistants for executives, bankers, and clients (Retail and Investment divisions).
- Development of rapid prototyping tools, vibe coding[5] and no-code[6] automation.
- Deployment of the "IAdopters" ambassador pilot program.
- Scaling of a GenAI executive training program for senior management.

Fourth place among companies preferred by tech professionals

In the Top Of Mind Tech 2026 ranking, Bci was only surpassed by Google, Mercado Libre, and Microsoft. This study reflects the preferences of tech graduates between the ages of 20 and 35 regarding the companies they would most like to work for. In the general Top of Mind (TOM 2026) ranking, Bci ranked fifth place among 200 companies.

[5] **Vibe coding** uses artificial intelligence to generate code from natural language instructions. Instead of programming directly, the user describes the desired outcome, and the AI writes the code.

[6] **No-code** is a development approach that allows for the creation of digital solutions without traditional programming, using visual tools and predefined configurations.

Progress in 1Q 2026

Ambitious and sustainable growth

Figures as of March 31

MACHBANK checking accounts	MACHBANK card purchases	Sustainable finance (balance as of March 31)	Companies with sustainable finance
1,294,787	Ch$411,204 million	Ch$2,217,536 million	452
(+41% vs. 1Q 2025)	(+45% vs. 1Q 2025)	(+4% vs. 1Q 2025)	(+116% vs. 1Q 2025)

Net Zero 2050 Transition Plan

During the first quarter, Bci defined its Net Zero Transition Plan, a roadmap to achieve net-zero emissions by 2050. This plan is aligned with the Paris Agreement, SBTi, and PCAF[7], with a core focus on mobilizing capital and supporting clients in the transition to a low-carbon economy.

Key pillars:

- **Sustainable finance:** Mobilizing green capital by means of ESG products and financing. The 2026 target of USD2.055 billion was beaten by achieving USD2.132 billion in 2025.
- **Decarbonization by 2030 (financed emissions):** Intensity reduction targets for power generation (-71%), cement (-17%), and maritime transport (-39%).
- **Climate risk management:** Integration of climate risk into ESG risk frameworks, featuring environmental credit assessments, sectoral heatmaps, and transition policies with sectoral restrictions.
- **Governance and incentives:** Oversight by senior management and the linking of 10% of the balanced scorecard to climate and sustainability goals.
- **Operational eco-efficiency:** Carbon neutral in operations, with 2028 targets for emissions reduction, renewable energy, business travel, waste, paper, and water consumption.

Digital Onboarding and Banking as a Service (BaaS)

- The strategy of offering products via APIs achieved the onboarding of 2,350 new plans, a 60% increase YoY.
- The multi-company insurance widget, which provides a 100% online experience, had a 72% conversion rate.
- The digitization and cross-referencing of data for income verification (AFC, Chilean Internal Revenue Service (SII), Previred) enabled the sale of 14,508 MACHBANK credit cards in 1Q 2026.
- The Notifications API had high transaction volumes with 190,000 monthly transmissions, up 30% YoY.

Consolidation of the Comprehensive Wealth Vision service

For Wealth Management clients, this pioneer service in the country was launched, providing them with their investment history in the last four years.

First place in the MERCO ESG Responsibility ranking

For the fourteenth consecutive year, Bci was recognized as the most responsible company in Chile. On this occasion, the bank also led the sub-rankings for the most responsible organizations in the categories of internal affairs, clients, and society; and ethics and corporate governance.

Bci Sales and Trading wins Datatec Award

At the 2025 BEC Awards held in March, Bci was recognized as the bank with the largest market share of spot dollar transactions in Chile, garnering the Datatec Award.

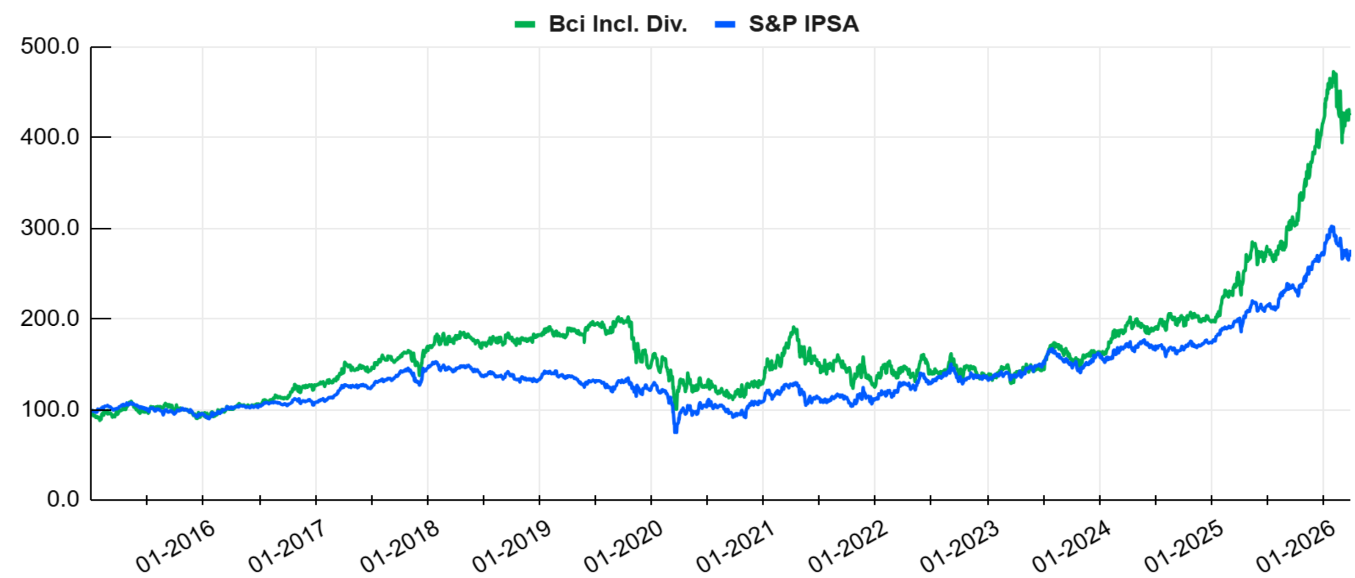
These accolades are granted by the Chilean Electronic Stock Exchange (BEC) in a ceremony with over a decade of history, honoring the brokerages and banks with the highest trading volumes across various financial market categories.

[7] **Paris Agreement:** An international climate treaty that commits countries to limiting global warming to well below 2°C, while pursuing efforts to limit it to 1.5°C.
SBTi (Science Based Targets initiative): An initiative that validates science-based emission reduction targets aligned with 1.5°C and net-zero pathways.
PCAF (Partnership for Carbon Accounting Financials): A global partnership that defines standards for measuring and reporting financed emissions from loans, investments, and insurance.

Stock Market Information

Bci share return versus S&P IPSA*

(Baseline 100: January 2015 to date)



Source: Bloomberg

The shares of Banco de Crédito e Inversiones are listed on the Santiago Stock Exchange and the Chilean Electronic Stock Exchange.

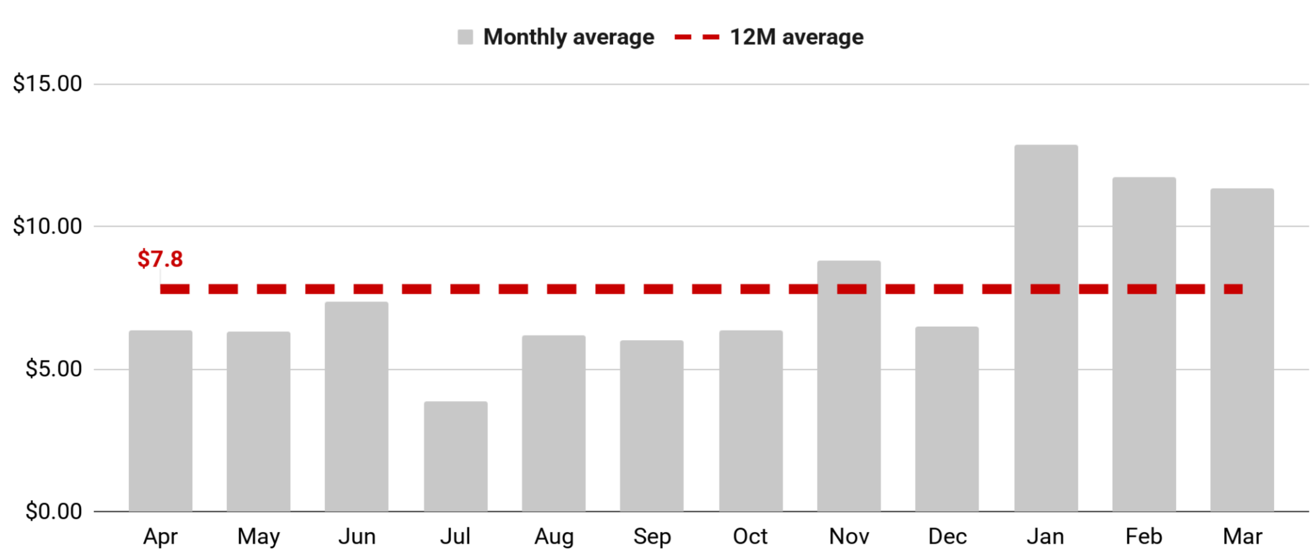
Bci's Stock Market Indicators

	2024				2025				2026
	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q
Closing price (Ch$/share)	$28,000	$26,595	$28,099	$27,800	$35,290	$39,340	$42,500	$58,400	**$60,000**
Minimum price (Ch$/share)	$23,201	$25,805	$26,310	$25,805	$27,600	$31,900	$37,000	$42,700	**$55,500**
Maximum price (Ch$/share)	$28,000	$28,500	$28,905	$29,084	$35,290	$40,000	$43,890	$58,400	**$66,399**
12-month variation of Bci stock* (%)	37.59	28.23	27.49	19.95	29.68	48.56	51.84	111.59	**71.21**
12-month return of IPSA (%)	24.77	10.84	11.27	8.27	15.35	28.59	38.20	56.20	**38.84**
Price to book (P/B) ratio (times)	0.90	0.88	0.90	0.92	1.09	1.22	1.30	1.71	**1.76**
Market capitalization (Ch$tn)	$5.34	$5.84	$6.12	$6.03	$7.50	$8.59	$9.29	$12.77	**$13.12**

* Includes adjustments for dividends and changes in capital (source: Bloomberg) .

Average Amounts Traded*

(USD million)



*This value represents the sum of all transaction prices, multiplied by their corresponding share volumes. These values are then aggregated and averaged on a monthly basis (source: Bloomberg).

Appendix

Consolidated Income Statement as of March 31, 2026

Ch$ million	BCI+subsidiaries + Branches	CNB+BCI FG	SSFF	Peru	Consolidated
Net interest income	286,204	175,360	26,789	4,656	493,009
Net income from indexation	75,244	0	0	0	75,244
Net fee income	104,128	16,765	7,475	1,694	130,062
Net financial Income	36,824	-25	141	6,384	43,324
Other operating income	963	7,109	1,490	0	9,562
TOTAL OPERATING INCOME	**503,363**	**199,209**	**35,895**	**12,734**	**751,201**
Expenses for employee benefit obligations	-130,991	-52,617	-7,790	-2,408	-193,806
Administration expenses	-88,513	-28,526	-11,804	-2,045	-130,888
Depreciation and amortization	-22,585	-3,266	-1,334	-1,003	-28,188
Impairment of non-financial assets	-3	0	0	0	-3
Other operating expenses	7,185	-2,918	-704	-160	3,403
TOTAL OPERATING EXPENSES	**-234,907**	**-87,327**	**-21,632**	**-5,616**	**-349,482**
OPERATING INCOME BEFORE CREDIT LOSSES	**268,456**	**111,882**	**14,263**	**7,118**	**401,719**
Provisions for credit risk due to banks and loans and accounts receivable from customers	-73,912	-10,847	-21,818	1,437	-105,140
Special provisions for credit risk	4,790	-5,530	-95	298	-537
Recovery of written-off credits	21,605	929	4,069	0	26,603
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value through other comprehensive income	899	7,904	0	-140	8,663
Expenses for credit losses	**-46,618**	**-7,544**	**-17,844**	**1,595**	**-70,411**
OPERATING INCOME	**221,838**	**104,338**	**-3,581**	**8,713**	**331,308**
Income from continuing operations before tax	**221,838**	**104,338**	-3,581	8,713	**331,308**
Income tax	-17,933	-25,594	1,145	-886	-43,268
CONSOLIDATED NET INCOME (LOSS) IN THE PERIOD	**203,905**	**78,744**	**-2,436**	**7,827**	**288,040**

Risk Indicators as of March 31, 2026

Ch$ million	BCI+Subidiaries+ Branches	CNB+BCI FG	SSFF	Peru	Consolidated
Total Loans					
Commercial Loans	22,801,838	14,823,294	0	620,012	38,245,144
Mortgage Loans	11,840,519	4,204,998	0	0	16,045,517
Consumer Loans	2,840,744	48,756	577,261	0	3,466,761
Commercial loans originated and acquired by the entity	59,728	0	0	0	59,728
Due from banks	966,141	0	0	1,328	967,469
Total	**38,508,970**	**19,077,048**	**577,261**	**621,340**	**58,784,619**
Provisions					
Commercial	-394,081	-135,153	0	-10,503	-539,737
Mortgage	-94,394	-39,469	0	0	-133,863
Consumer	-192,603	-2,263	-72,651	0	-267,517
Due from banks	-1,482	0	0	-1	-1,483
Total	**-682,560**	**-176,885**	**-72,651**	**-10,504**	**-942,600**
Written-Offs Loans					
Commercial	19,896	4,671	0	118	24,685
Mortgage	3,938	0	0	0	3,938
Consumer	48,128	18	19,028	0	67,174
Total	**71,962**	**4,689**	**19,028**	**118**	**95,797**
Recoveries					
Commercial	8,242	929	0	0	9,171
Mortgage	2,060	0	0	0	2,060
Consumer	11,305	0	4,069	0	15,374
Total	**21,607**	**929**	**4,069**	**0**	**26,605**
Impaired Portfolio Chile					
Commercial	1,172,023	732,802	0	4,320	1,909,145
Mortgage	603,301	49,647	0	0	652,948
Consumer	160,153	4,481	41,732	0	206,366
Total	**1,935,477**	**786,930**	**41,732**	**4,320**	**2,768,459**

Ch$ million	BCI+Subidiaries+ Branches	CNB+BCI FG	SSFF	Peru	Consolidated
Commercial Loans	391,602	45,714	0	0	437,316
Mortgage Loans	271,958	29,385	0	0	301,343
Consumer Loans	65,506	0	22,903	0	88,409
Total portfolio with NPLs of 90 days or more	**729,066**	**75,099**	**22,903**	**0**	**827,068**

Consolidated Balance Sheet as of March 31, 2026

Ch$ million	BCI+Subsidiaries +Branches	CNB+BCI FG	SSFF	Peru	Consolidated
ASSETS					
Cash and bank deposits	**1,803,723**	**741,154**	**482**	**415,897**	**2,961,256**
Transactions with settlement in progress	**1,547,526**	**0**	**0**	**8,306**	**1,555,832**
Financial assets to be traded at fair value through profit or loss	**7,674,874**	**81,730**	**0**	**29,381**	**7,785,985**
Financial derivative contracts	6,068,266	46,999	0	29,090	6,144,355
Debt financial instruments	1,493,043	0	0	291	1,493,334
Others	113,565	34,731	0	0	148,296
Non-trading financial assets mandatorily valued at fair value through profit or loss	**59,728**	**0**	**0**	**0**	**59,728**
Financial assets designated at fair value through profit or loss	**0**	**0**	**0**	**0**	**0**
Financial assets at fair value through other comprehensive income	**4,734,547**	**3,563,035**	**0**	**269,661**	**8,567,243**
Debt financial instruments	4,734,547	3,563,035	0	269,661	8,567,243
Financial derivative contracts for hedge accounting	**407,013**	**66,182**	**0**	**0**	**473,195**
Financial assets at amortized cost	**38,381,043**	**21,093,904**	**504,610**	**610,836**	**60,590,393**
Rights for repurchase agreements and securities loans	551,246	0	0	0	551,246
Debt financial instruments	63,119	2,193,737	0	0	2,256,856
Owed by banks	964,659	0	0	1,327	965,986
Loans and accounts receivable from customers - Commercial	22,407,755	14,688,143	0	609,509	37,705,407
Loans and accounts receivable from customers - Mortgage	11,746,123	4,165,531	0	0	15,911,654
Loans and accounts receivable from customers - Consumer	2,648,141	46,493	504,610	0	3,199,244
Investments in companies	**49,710**	**215,680**	**0**	**0**	**265,390**
intangible assets	**338,962**	**156,394**	**6,524**	**7,008**	**508,888**
Fixed assets	**248,957**	**75,741**	**1,950**	**2,498**	**329,146**
Assets for the right to use leased goods	**62,810**	**18,680**	**5,614**	**1,836**	**88,940**
Current taxes	**84,652**	**21,272**	**180**	**5,868**	**111,972**
Deferred taxes	**319,157**	**178,131**	**84,293**	**2,899**	**584,480**
Other assets	**1,116,962**	**578,240**	**21,820**	**18,423**	**1,735,445**
Non-current assets and disposal groups for sale	**35,111**	**0**	**0**	**0**	**35,111**
TOTAL ASSETS	**56,864,775**	**26,790,143**	**625,473**	**1,372,613**	**85,653,004**
LIABILITIES					
Transactions with settlement in progress	**1,426,027**	**0**	**0**	**8,260**	**1,434,287**
Financial liabilities to be traded at fair value through profit or loss	**5,492,815**	**43,008**	**0**	**27,519**	**5,563,342**
Financial liabilities designated at fair value through profit or loss	**0**	**0**	**0**	**0**	**0**
Financial derivative contracts for hedge accounting	**1,012,343**	**5,658**	**0**	**0**	**1,018,001**
Financial liabilities at amortized cost	**40,215,725**	**23,580,178**	**3,623**	**1,080,020**	**64,879,546**
Demand deposits and other obligations	10,666,471	17,211,332	3,623	226,448	28,107,874
Time deposits and other deposits	17,559,436	3,283,869	0	625,257	21,468,562
Obligations for repurchase agreements and securities loans	327,485	26,242	0	7,972	361,699
Obligations with banks	2,297,052	0	0	103,952	2,401,004
Debt financial instruments issued	8,789,080	0	0	20,858	8,809,938
Other financial obligations	576,201	3,058,735	0	95,533	3,730,469
Obligations for lease contracts	**58,217**	**11,744**	**7,319**	**1,798**	**79,078**
Issued regulatory capital financial instruments	**2,567,576**	**0**	**0**	**0**	**2,567,576**
Provisions for contingencies	**68,618**	**44,455**	**2,622**	**918**	**116,613**
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	**393,007**	**0**	**0**	**0**	**393,007**
Special provisions for credit risk	**269,140**	**34,503**	**13,875**	**274**	**317,792**
Current taxes	**14,312**	**0**	**165**	**0**	**14,477**
Deferred taxes	**0**	**0**	**0**	**0**	**0**
Other liabilities	**1,025,349**	**150,934**	**504,867**	**13,972**	**1,695,122**
TOTAL LIABILITIES	**52,543,129**	**23,870,480**	**532,471**	**1,132,761**	**78,078,841**

Ch$ million	BCI+subsidiaries + Branches	CNB+BCI FG	SSFF	Peru	Consolidated
EQUITY					
Capital	**3,400,746**	**1,545,729**	**208,096**	**229,144**	**5,383,715**
Bookings	**-814,490**	**1,543,711**	**-4,426**	**1,238**	**726,033**
Other accumulated comprehensive income	**643,580**	**-250,695**	**0**	**425**	**393,310**
Items that will not be reclassified in profit or loss	3,750	-1,934	0	0	1,816
Items that can be reclassified in profit or loss	639,830	-248,761	0	425	391,494
Retained profits (losses) from previous years	**1,279,096**	**0**	**-108,232**	**1,218**	**1,172,082**
Profit (loss) for the period	**203,905**	**78,684**	**-2,436**	**7,827**	**287,980**
Less: Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	**-391,218**	**0**	**0**	**0**	**-391,218**
From the owners of the bank:	**4,321,619**	**2,917,429**	**93,002**	**239,852**	**7,571,902**
Of the non-controlling interest	**27**	**2,234**	**0**	**0**	**2,261**
TOTAL EQUITY	**4,321,646**	**2,919,663**	**93,002**	**239,852**	**7,574,163**
TOTAL LIABILITIES AND EQUITY	**56,864,775**	**26,790,143**	**625,473**	**1,372,613**	**85,653,004**