

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

FINANCIAL INFORMATION

As of January 31, 2026



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

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

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

(In millions of Chilean pesos -MCh\$)

ASSETS	
Cash and deposits in banks	3,769,568
Items in course of collection	645,037
Financial assets to be traded at fair value through profit or loss	7,716,098
Financial derivative contracts	6,243,388
Debt financial instruments	1,259,816
Others	212,894
Financial assets not held for trading compulsorily valued at fair value through profit or loss	55,631
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	7,850,818
Debt financial instruments	7,850,818
Others	-
Financial derivative contracts for accounting coverage	424,072
Financial assets at amortized cost	57,771,459
Rights for repurchase agreements and securities loans	466,407
Debt financial instruments	2,136,705
Loans and receivables to banks	913,064
Loans and receivables to customers - Commercial	35,593,433
Loans and receivables to customers - Mortgage	15,510,143
Loans and receivables to customers - Consumer	3,151,707
Investments in other companies	232,463
Intangible assets	499,937
Property, plant and equipment, net	311,917
Right-of-use asset	86,215
Current income tax	115,245
Deferred income taxes	536,101
Other assets	1,669,864
Non-current assets and groups available for sale	33,888
TOTAL ASSETS	81,718,313
LIABILITIES	
Items in course of collection	612,023
Financial liabilities to be traded at fair value through profit or loss	5,667,060
Financial derivative contracts	5,667,060
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	934,111
Financial liabilities at amortized cost:	61,419,158
Deposits and other on-demand liabilities	26,516,259
Deposits and other term loans	20,445,093
Obligations for repurchase agreements and securities loans	447,457
Bank borrowings	2,579,161
Debt issued	8,350,874
Other financial liabilities	3,080,314
Lease liabilities	76,206
Issued regulatory capital financial instruments	2,504,064
Provisions for contingencies	209,954
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	361,737
Special provisions for credit risk	313,398
Current income tax	12,986
Deferred income taxes	-
Other liabilities	2,207,619
Liabilities included in groups available for sale	-
TOTAL LIABILITIES	74,318,316
SHAREHOLDER'S EQUITY	
Capital	5,383,715
Reserves	726,033
Accumulated other comprehensive income	334,673
Items that will not be reclassified in results	1,648
Elements that can be reclassified in results	333,025
Net income from prior periods	1,204,263
Profit for the period	106,942
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(357,717)
Equity holders of the Bank:	7,397,909
Non-controlling interest	2,088
TOTAL SHAREHOLDER'S EQUITY	7,399,997
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	81,718,313

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
FINANCIAL INFORMATION

As of January 31, 2026



CONSOLIDATED STATEMENTS OF INCOME

(In millions of Chilean pesos -MCh\$)

	MMS
Interest income	328,468
Interest expenses	(156,398)
Net interest income	172,070
Indexation for inflation income	(2,732)
Indexation for inflation expenses	1,745
Net indexation for inflation income	(987)
Fee and commission income	58,197
Fee and commission expense	(13,031)
Net fee and commission income	45,166
<i>Financial result for:</i>	
Financial assets and liabilities to trade	(42,833)
Financial assets not held for trading compulsorily valued at fair value through profit or loss	215
Financial assets and liabilities designated at fair value through profit or loss	-
Result for derecognizing financial assets and liabilities at amortized cost and financial assets at fair value with changes in other comprehensive income	13,216
Foreign currency changes, readjustments and hedge accounting	65,075
Reclassifications of financial assets due to change in business model	-
Other financial result	-
Net financial result	35,673
Share of profit (loss) of investments accounted for using the equity method	1,003
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	(140)
Other operating income	2,632
TOTAL OPERATING INCOME	255,417
Expenses for employee benefit obligations	(67,773)
Administrative expenses	(42,437)
Depreciation and amortization	(9,157)
Impairment of non-financial assets	(3)
Other operating expenses	(6)
TOTAL OPERATING EXPENSES	(119,376)
OPERATING INCOME BEFORE CREDIT LOSSES	136,041
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(33,804)
Special provisions for credit risk	(437)
Recovery of written-off credits	9,897
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	3,909
Credit loss expense	(20,435)
TOTAL NET OPERATING INCOME	115,606
Income from continuing operations before taxes	115,606
Income tax expense	(8,645)
Income from continuing operations after taxes	106,961
Income from discontinued operations before taxes	-
Discontinued operations taxes	-
Income from discontinued operations after taxes	-
CONSOLIDATED PROFIT FOR THE PERIOD	106,961
Attributable to:	
Equity holders of the Bank	106,942
Non-controlling interest	19

As of January 31, 2026, Banco de Crédito e Inversiones has recognized additional provisions with a charge to results in the line provision for loan losses of Ch\$2,054 million (before taxes).

Alfredo Mendoza Osorio
Accounting Officer

Eugenio Von Chrismar
CEO

