

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

FINANCIAL INFORMATION

As of December 31, 2025



Shown below, are the cumulative and consolidated results of the Bank and subsidiaries as of and for the Year ended December, 2025. These results have already been delivered to the Financial Market Commission.

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

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

(In millions of Chilean pesos -MCh\$)

ASSETS	
Cash and deposits in banks	3,376,962
Items in course of collection	1,192,277
Financial assets to be traded at fair value through profit or loss	7,325,394
Financial derivative contracts	5,827,410
Debt financial instruments	1,348,504
Others	149,480
Financial assets not held for trading compulsorily valued at fair value through profit or loss	57,398
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	7,286,848
Debt financial instruments	7,286,848
Others	-
Financial derivative contracts for accounting coverage	441,633
Financial assets at amortized cost	58,504,095
Rights for repurchase agreements and securities loans	400,485
Debt financial instruments	2,221,860
Loans and receivables to banks	1,095,633
Loans and receivables to customers - Commercial	36,062,785
Loans and receivables to customers - Mortgage	15,577,799
Loans and receivables to customers - Consumer	3,145,533
Investments in other companies	233,377
Intangible assets	510,096
Property, plant and equipment, net	306,135
Right -of- use asset	88,687
Current income tax	119,292
Deferred income taxes	528,902
Other assets	1,557,612
Non-current assets and groups available for sale	36,852
TOTAL ASSETS	81,565,560
LIABILITIES	
Items in course of collection	1,146,699
Financial liabilities to be traded at fair value through profit or loss	5,486,238
Financial derivative contracts	5,486,238
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	889,362
Financial liabilities at amortized cost:	61,500,870
Deposits and other on-demand liabilities	26,832,969
Deposits and other term loans	19,986,313
Obligations for repurchase agreements and securities loans	831,564
Bank borrowings	2,490,463
Debt issued	8,158,446
Other financial liabilities	3,201,115
Lease liabilities	78,587
Issued regulatory capital financial instruments	2,531,668
Provisions for contingencies	206,822
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	324,642
Special provisions for credit risk	314,810
Current income tax	9,680
Deferred income taxes	-
Other liabilities	1,629,902
Liabilities included in groups available for sale	-
TOTAL LIABILITIES	74,119,280
SHAREHOLDER'S EQUITY	
Capital	5,383,715
Reserves	726,033
Accumulated other comprehensive income	451,007
Items that will not be reclassified in results	1,474
Elements that can be reclassified in results	449,533
Net income from prior periods	208,257
Profit for the year	996,006
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(320,870)
Equity holders of the Bank:	7,444,148
Non-controlling interest	2,132
TOTAL SHAREHOLDER'S EQUITY	7,446,280
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	81,565,560

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

FINANCIAL INFORMATION

As of December 31, 2025



CONSOLIDATED STATEMENTS OF INCOME

(In millions of Chilean pesos -MCh\$)

	MMS
Interest income	3,965,481
Interest expenses	(1,989,328)
Net interest income	1,976,153
Indexation for inflation income	621,565
Indexation for inflation expenses	(223,858)
Net indexation for inflation income	397,707
Fee and commission income	648,384
Fee and commission expense	(177,067)
Net fee and commission income	471,317
<i>Financial result for:</i>	
Financial assets and liabilities to trade	135,551
Financial assets not held for trading compulsorily valued at fair value through profit or loss	3,601
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	(72,828)
Foreign currency changes, readjustments and hedge accounting	85,117
Reclassifications of financial assets due to change in business model	-
Other financial result	-
Net financial result	151,441
Share of profit (loss) of investments accounted for using the equity method	18,095
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	9,298
Other operating income	35,154
TOTAL OPERATING INCOME	3,059,165
Expenses for employee benefit obligations	(796,057)
Administrative expenses	(595,578)
Depreciation and amortization	(114,869)
Impairment of non-financial assets	(292)
Other operating expenses	(73,644)
TOTAL OPERATING EXPENSES	(1,580,440)
OPERATING INCOME BEFORE CREDIT LOSSES	1,478,725
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(467,770)
Special provisions for credit risk	33,472
Recovery of written-off credits	124,059
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	(2,058)
Credit loss expense	(312,297)
TOTAL NET OPERATING INCOME	1,166,428
Income from continuing operations before taxes	1,166,428
Income tax expense	(170,216)
Income from continuing operations after taxes	996,212
Income from discontinued operations before taxes	-
Discontinued operations taxes	-
Income from discontinued operations after taxes	-
CONSOLIDATED PROFIT FOR THE YEAR	996,212
<i>Attributable to:</i>	
Equity holders of the Bank	996,006
Non-controlling interest	206

As of December 31, 2025, Banco de Crédito e Inversiones has released additional provisions with a charge to results in the line provision for loan losses of Ch\$41,043 million (before taxes).

Alfredo Mendoza Osorio
Accounting Officer

Eugenio Von Chrismar
CEO