



Interim Consolidated Financial Statements

As of June 30, 2025 and December 31, 2024 , and for the periods ended June 30, 2025 and 2024

CONTENTS

- Interim Consolidated Statements of Financial Position
- Interim Consolidated Statements of Income
- Interim Consolidated Statements of Other Comprehensive Income
- Interim Consolidated Statements of Changes in Equity
- Interim Consolidated Statements of Cash Flows
- Notes to the Interim Consolidated Financial Statements

Table of contents

INTERIM CONSOLIDATED STATEMENTS OF FINANCIAL POSITION 1

INTERIM CONSOLIDATED STATEMENTS OF INCOME 3

INTERIM CONSOLIDATED STATEMENTS OF OTHER COMPREHENSIVE INCOME..... 4

INTERIM CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY 5

INTERIM CONSOLIDATED STATEMENTS OF CASH FLOWS 6

NOTE 1 – REPORTING ENTITY 8

NOTE 2 – BASIS OF ACCOUNTING 8

NOTE 3 – NEW ACCOUNTING PRONOUNCEMENTS ISSUED AND ADOPTED, OR ISSUED BUT NOT YET ADOPTED..... 32

NOTE 4 – ACCOUNTING CHANGES 36

NOTE 5 – SIGNIFICANT EVENTS 36

NOTE 6 – BUSINESS SEGMENTS..... 37

NOTE 7 – CASH AND CASH EQUIVALENTS 40

NOTE 8 – FINANCIAL ASSETS HELD FOR TRADING AT FAIR VALUE THROUGH PROFIT OR LOSS 40

NOTE 9 – FINANCIAL ASSETS NOT HELD FOR TRADING MANDATORILY MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS 41

NOTE 10 – FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS 41

NOTE 11 – FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME 42

NOTE 12 – FINANCIAL DERIVATIVES CONTRACT FOR ACCOUNTING HEDGE..... 43

NOTE 13 – FINANCIAL ASSETS AT AMORTIZED COST 48

NOTE 14 – INVESTMENTS IN COMPANIES..... 62

NOTE 15 – INTANGIBLE ASSETS..... 63

NOTE 16 – PROPERTY AND EQUIPMENT..... 65

NOTE 17 – RIGHT-OF-USE ASSETS AND LEASE LIABILITIES..... 66

NOTE 18 – CURRENT TAXES AND DEFERRED TAXES 67

NOTE 19 – OTHER ASSETS..... 69

NOTE 20 – NON-CURRENT ASSETS AND DISPOSAL GROUP HELD FOR SALE AND LIABILITIES INCLUDED IN DISPOSAL GROUP HELD FOR SALE 70

NOTE 21 – FINANCIAL LIABILITIES HELD FOR TRADING AT FAIR VALUE THROUGH PROFIT OR LOSS 70

NOTE 22 – FINANCIAL LIABILITIES AT AMORTIZED COST..... 71

NOTE 23 – REGULATORY CAPITAL FINANCIAL INSTRUMENTS ISSUED..... 75

NOTE 24 – PROVISIONS FOR CONTINGENCIES..... 77

NOTE 25 – PROVISIONS FOR DIVIDENDS. INTEREST PAYMENTS AND REVALUATION OF REGULATORY CAPITAL FINANCIAL INSTRUMENTS..... 78

NOTE 26 – SPECIAL PROVISIONS FOR CREDIT LOSS 78

NOTE 27 – OTHER LIABILITIES 80

NOTE 28 – EQUITY..... 80

NOTE 29 – CONTINGENCIES AND COMMITMENTS 84

NOTE 30 – INTEREST INCOME AND EXPENSES..... 86

NOTE 31 – INFLATION-INDEXATION INCOME AND EXPENSES 87

NOTE 32 – FEE INCOME AND EXPENSES 88

NOTE 33 – NET FINANCE INCOME (EXPENSE)..... 89

NOTE 34 – INCOME FROM INVESTMENTS IN COMPANIES..... 90

NOTE 35 – INCOME FROM NON-CURRENT ASSETS AND DISPOSAL GROUPS HELD FOR SALE NOT ADMISSIBLE AS DISCONTINUED OPERATIONS 90

NOTE 36 – OTHER OPERATING INCOME AND EXPENSES..... 91

NOTE 37 – EXPENSES FOR EMPLOYEE BENEFITS OBLIGATIONS..... 92

NOTE 38 – ADMINISTRATIVE EXPENSES..... 92

NOTE 39 – DEPRECIATION AND AMORTIZATION 93

NOTE 40 – IMPAIRMENT OF NON-FINANCIAL ASSETS..... 93

NOTE 41 – EXPENSES FOR CREDIT LOSSES 93

NOTE 42 – PROFIT OR LOSS FROM DISCONTINUED OPERATIONS..... 95

NOTE 43 – RELATED PARTIES DISCLOSURES..... 96

NOTE 44 – FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES..... 100

NOTE 45 – MATURITY OF FINANCIAL ASSETS AND LIABILITIES AS PER THEIR REMAINING TERMS 104

NOTE 46 – FINANCIAL AND NON-FINANCIAL ASSETS AND LIABILITIES BY CURRENCY 105

NOTE 47 – RISK MANAGEMENT AND REPORTING..... 107

NOTE 48 – INFORMATION ON REGULATORY CAPITAL AND CAPITAL ADEQUACY RATIOS 131

NOTE 49 – SUBSEQUENT EVENTS 135

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of June 30, 2025 and December 31, 2024
(In millions of Chilean pesos - MCh\$)

	Note	June 30,	December 31,
		2025	2024
		MCh\$	MCh\$
ASSETS			
Cash and bank deposits	7	3,939,971	3,527,185
Transactions in the course of collection	7	1,541,020	524,886
Financial assets held for trading at fair value through profit or loss		7,439,110	8,181,505
Financial derivative contracts	8	5,778,715	6,654,386
Debt financial instruments	8	1,563,723	1,359,452
Other	8	96,672	167,667
Financial assets not held for trading mandatorily measured at fair value through profit or loss	9	58,381	61,205
Financial assets at fair value through profit or loss	10	-	-
Financial assets at fair value through other comprehensive income		7,654,125	8,326,655
Debt financial instruments	11	7,654,125	8,326,655
Other	11	-	-
Financial derivative contracts for accounting hedge	12	558,050	688,420
Financial assets at amortized cost		57,670,032	58,644,331
Rights for reverse repurchase agreements and securities lending	13	311,509	243,173
Debt securities	13	2,427,965	3,801,828
Loans and advances to banks	13	998,694	1,102,349
Loans and receivables from customers - Commercial	13	35,694,185	35,738,138
Loans and receivables from customers - Mortgage	13	15,260,022	14,799,820
Loans and receivables from customers - Consumer	13	2,977,657	2,959,023
Investments in companies	14	218,800	241,627
Intangible assets	15	505,532	501,467
Property and equipment	16	288,313	278,877
Right-of-use assets	17	101,991	117,438
Current tax assets	18	79,391	11,975
Deferred tax assets	18	551,194	563,448
Other assets	19	1,636,943	1,708,767
Non-current assets and disposal groups held for sale	20	35,591	39,848
TOTAL ASSETS		82,278,444	83,417,634

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of June 30, 2025 and December 31, 2024
(In millions of Chilean pesos - MCh\$)

	Note	June 30,	December 31,
		2025	2024
		MCh\$	MCh\$
LIABILITIES			
Transactions in the course of payment	7	1,489,322	487,169
Financial liabilities held for trading at fair value through profit or loss	21	5,547,461	6,463,304
Financial derivative contracts	21	5,547,461	6,463,304
Other	21	-	-
Financial liabilities designated at fair value through profit or loss	10	-	-
Financial derivative contracts for accounting hedge	12	908,630	989,610
Financial liabilities at amortized cost		62,249,490	63,267,670
Deposits and other on-demand liabilities	22	26,242,595	27,228,336
Deposits and other term deposits	22	21,373,088	21,359,354
Liabilities for repurchase agreements and securities lending	22	1,494,801	1,143,173
Bank borrowings	22	1,916,416	2,373,042
Debt financial instruments issued	22	8,072,405	7,914,364
Other financial liabilities	22	3,150,185	3,249,401
Lease liabilities	17	89,847	102,250
Regulatory capital financial instruments issued	23	2,547,340	2,574,579
Provisions for contingencies	24	157,882	162,536
Provisions for dividends, payment of interests and revaluation of regulatory capital financial instruments issued	25	186,359	269,073
Special provisions for credit loss	26	325,591	354,932
Current taxes	18	6,697	70,957
Deferred taxes	18	-	-
Other liabilities	27	1,609,724	1,677,773
Liabilities included in disposal groups held for sale	20	-	-
TOTAL LIABILITIES		75,118,343	76,419,853
EQUITY			
Share capital	28	5,383,715	5,383,715
Reserves	28	726,033	327,370
Accumulated other comprehensive income	28	455,343	630,391
Items that will not be reclassified to profit or loss	28	1,279	1,005
Items that may be reclassified to profit or loss	28	454,064	629,386
Retained earnings from prior years	28	242,680	117,667
Profit for the period/year	28	532,673	801,642
Less: Provisions for dividends, payment of interests and revaluation of regulatory capital financial instruments issued	28	(182,376)	(265,012)
Owners of the bank	28	7,158,068	6,995,773
Non-controlling interests	28	2,033	2,008
TOTAL EQUITY		7,160,101	6,997,781
TOTAL LIABILITIES AND EQUITY		82,278,444	83,417,634

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BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF INCOME
For the six-month and three month periods ended June 30, 2025 and 2024
(In millions of Chilean pesos - MCh\$)

	Note	For the six months ending June 30,		For the three months ended June 30,	
		2025	2024	2025	2024
		MCh\$	MCh\$	MCh\$	MCh\$
Interest income		1,966,908	2,063,819	982,636	987,119
Interest expenses		(979,908)	(1,175,411)	(500,608)	(565,140)
Net interest income	30	987,000	888,408	482,028	421,979
Inflation-indexation income		357,757	395,242	168,205	205,811
Inflation-indexation expenses		(144,142)	(164,350)	(64,225)	(91,787)
Net inflation-indexation income	31	213,615	230,892	103,980	114,024
Fee income		325,420	271,542	166,697	137,400
Fee expense		(89,227)	(79,266)	(44,252)	(34,610)
Net fee income	32	236,193	192,276	122,445	102,790
Finance income for:					
Financial assets and liabilities held for trading		106,109	151,641	61,695	34,817
Non-trading financial assets mandatorily measured at fair value through profit or loss		1,847	(6,598)	1,050	(811)
Financial assets and liabilities designated at fair value through profit or loss		-	-	-	-
Loss (income) arising from derecognition of financial assets and liabilities measured at amortized cost and financial assets measured at fair value through other comprehensive income		(39,202)	1,858	(30,534)	(3,837)
Foreign currency changes. Inflation-indexation, and hedge accounting		12,962	(93,922)	3,878	12,047
Reclassification of financial assets due to change in business model		-	-	-	-
Other finance income		-	-	-	-
Net finance income (expense)	33	81,716	52,979	36,089	42,216
Income from investments in companies	34	9,527	7,941	5,279	4,785
Income from non-current assets and disposal groups held for sale not admissible as discontinued operations	35	4,454	7,576	843	2,639
Other operating income	36	16,454	20,966	8,451	6,747
TOTAL OPERATING INCOME		1,548,959	1,401,038	759,115	695,180
Expenses for employee benefit obligations	37	(385,835)	(344,633)	(193,264)	(172,104)
Administrative expenses	38	(275,973)	(245,522)	(141,348)	(125,775)
Depreciation and amortization	39	(55,120)	(57,172)	(28,269)	(28,767)
Impairment of non-financial assets	40	(80)	-	(54)	-
Other operating expenses	36	(58,929)	(31,139)	(7,466)	(26,216)
TOTAL OPERATING EXPENSES		(775,937)	(678,466)	(370,401)	(352,862)
OPERATING INCOME BEFORE CREDIT LOSSES		773,022	722,572	388,714	342,318
Credit loss expense for:					
Provisions for credit loss of loans and advances to banks and loans and receivables from customers		(253,165)	(265,514)	(106,040)	(102,556)
Special provisions for credit loss		25,189	1,801	1,045	(14,600)
Recovery of written-off credits		57,364	53,965	27,924	30,021
Impairment due to credit loss of other financial assets at amortized cost and financial assets at fair value through other comprehensive income		(2,045)	7,338	(2,223)	3,657
Credit loss expense	41	(172,657)	(202,410)	(79,294)	(83,478)
OPERATING PROFIT		600,365	520,162	309,420	258,840
Profit from continuing operations before tax		600,365	520,162	309,420	258,840
Income tax	18	(67,602)	(99,294)	(50,095)	(45,434)
Profit from continuing operations after tax		532,763	420,868	259,325	213,406
Profit from discontinued operations before tax		-	-	-	-
Discontinued operations tax	42	-	-	-	-
Profit from discontinued operations after tax		-	-	-	-
CONSOLIDATED PROFIT FOR THE PERIOD		532,763	420,868	259,325	213,406
Attributable to:					
Owners of the Bank		532,673	420,810	259,275	213,378
Non-controlling interests		90	58	50	28
Earnings per share:					
Basic earnings	28	2,437	1,925	1,186	976
Diluted earnings	28	2,437	1,925	1,186	976

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BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF OTHER COMPREHENSIVE INCOME
For the six-month and three month periods ended June 30, 2025 and 2024
(In millions of Chilean pesos - MCh\$)

	Note	For the six months ending June 30,		For the three months ended June 30,	
		2025	2024	2025	2024
		MCh\$	MCh\$	MCh\$	MCh\$
CONSOLIDATED PROFIT FOR THE PERIOD		532,763	420,868	259,325	213,406
Other comprehensive income from the period:					
ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS					
Remeasurements of defined benefit liability (asset) and actuarial results for other employee benefit plans	28	-	-	-	-
Changes in fair value of equity instruments at fair value through other comprehensive income	28	274	272	206	(8)
Movements in fair value of financial liabilities at fair value through profit or loss attributable to changes in the credit risk of the financial liability		-	-	-	-
Other		-	-	-	-
OTHER COMPREHENSIVE INCOME THAT WILL NOT BE RECLASSIFIED TO INCOME BEFORE TAX		274	272	206	(8)
Income tax on other comprehensive income that will not be reclassified to profit or loss		-	-	-	-
TOTAL OTHER COMPREHENSIVE INCOME THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS AFTER TAX	28	274	272	206	(8)
ITEMS THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS					
Changes in fair value of financial assets at fair value through other comprehensive income	28	84,386	(29,990)	5,707	(30,945)
Translation differences for foreign operations	28	(174,156)	171,846	(61,666)	(109,147)
Hedge of net investments in foreign operations		-	-	-	-
Cash flow hedges	28	(86,912)	95,970	(23,928)	36,203
Undesignated items of accounting hedge instruments		-	-	-	-
Other		-	-	-	-
OTHER COMPREHENSIVE INCOME THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS BEFORE TAX		(176,682)	237,826	(79,887)	(103,889)
Income tax on other comprehensive income that may be reclassified to profit or loss	28	1,360	(5,573)	6,004	(10,339)
TOTAL OTHER COMPREHENSIVE INCOME THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS AFTER TAX	28	(175,322)	232,253	(73,883)	(114,228)
TOTAL OTHER COMPREHENSIVE INCOME FOR THE PERIOD		(175,048)	232,525	(73,677)	(114,236)
COMPREHENSIVE INCOME FOR THE CONSOLIDATED PERIOD		357,715	653,393	185,648	99,170
Attributable to:					
Owners of the Bank	28	357,625	653,335	185,598	99,142
Non-controlling interests	28	90	58	50	28

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	Equity attributable to owners													Non-controlling interests	Total equity	
				Accumulated other comprehensive income						Retained earnings						
	Share capital	Reserves	Re-measurement of net defined benefit liabilities (assets)	Net changes in fair value of equity instruments at fair value through other comprehensive income	Changes in fair value of financial assets at fair value through other comprehensive income	Translation differences for foreign operations	Cash flow hedges	Income tax		Total	Retained earnings	Profit for the year	Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments			Total
Closing balances as of December 31, 2023	5,383,715	-	(41)	436	(511,069)	458,839	173,994	82,193	204,352	-	682,468	(204,740)	6,065,795	1,581	6,067,376	
Effects of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Closing balances as of December 31, 2023	5,383,715	-	(41)	436	(511,069)	458,839	173,994	82,193	204,352	-	682,468	(204,740)	6,065,795	1,581	6,067,376	
Transfer to retained earnings	-	-	-	-	-	-	-	-	-	682,468	(682,468)	-	-	-	-	
Profit or loss reserves from previous years	-	327,370	-	-	-	-	-	-	-	(327,370)	-	-	-	-	-	
Other equity movements	-	-	-	-	-	-	-	-	-	-	-	-	-	181	181	
Provision for interest payments on bonds with no fixed maturity term	-	-	-	-	-	-	-	-	-	-	-	(14,375)	(14,375)	-	(14,375)	
Payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	(218,604)	-	204,740	(13,864)	-	(13,864)	
Provision for payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	-	-	(126,243)	(126,243)	-	(126,243)	
Subtotal of transactions with the owners in the period	5,383,715	327,370	(41)	436	(511,069)	458,839	173,994	82,193	204,352	136,494	-	(140,618)	5,911,313	1,762	5,913,075	
Profit for the year	-	-	-	-	-	-	-	-	-	-	420,810	-	420,810	58	420,868	
Other comprehensive income	-	-	-	272	(29,990)	171,846	95,970	(5,573)	232,525	-	-	-	232,525	-	232,525	
Subtotal comprehensive income	-	-	-	272	(29,990)	171,846	95,970	(5,573)	232,525	-	420,810	-	653,335	58	653,393	
Closing balance as of June 30, 2024	5,383,715	327,370	(41)	708	(541,059)	630,685	269,964	76,620	436,877	136,494	420,810	(140,618)	6,564,648	1,820	6,566,468	
Effects of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Closing balance as of June 30, 2024	5,383,715	327,370	(41)	708	(541,059)	630,685	269,964	76,620	436,877	136,494	420,810	(140,618)	6,564,648	1,820	6,566,468	
Other equity movements	-	-	-	-	-	-	-	-	-	-	-	-	-	169	169	
Provision for interest payments on bonds with no fixed maturity term	-	-	-	-	-	-	-	-	-	-	-	(10,145)	(10,145)	-	(10,145)	
Payment of interest on bonds with no fixed maturity term	-	-	-	-	-	-	-	-	-	(18,827)	-	-	(18,827)	-	(18,827)	
Provision for payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	-	-	(114,249)	(114,249)	-	(114,249)	
Subtotal of transactions with the owners in the period	5,383,715	327,370	(41)	708	(541,059)	630,685	269,964	76,620	436,877	117,667	420,810	(265,012)	6,421,427	1,989	6,423,416	
Profit for the year	-	-	-	-	-	-	-	-	-	-	380,832	-	380,832	19	380,851	
Other comprehensive income	-	-	(19)	357	133,534	147,200	(103,772)	16,214	193,514	-	-	-	193,514	-	193,514	
Closing balance as of December 31, 2024	-	-	(19)	357	133,534	147,200	(103,772)	16,214	193,514	-	380,832	-	574,346	19	574,365	
Closing balances as of December 31, 2024	5,383,715	327,370	(60)	1,065	(407,525)	777,885	166,192	92,834	630,391	117,667	801,642	(265,012)	6,995,773	2,008	6,997,781	
Effects of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Closing balances as of December 31, 2024	5,383,715	327,370	(60)	1,065	(407,525)	777,885	166,192	92,834	630,391	117,667	801,642	(265,012)	6,995,773	2,008	6,997,781	
Transfer to retained earnings	-	-	-	-	-	-	-	-	-	801,642	(801,642)	-	-	-	-	
Reserves from prior year's income	-	398,663	-	-	-	-	-	-	-	(398,663)	-	-	-	-	-	
Other equity movements	-	-	-	-	-	-	-	-	-	-	-	-	-	(65)	(65)	
Provision for payment of interest on bonds with no fixed maturity date	-	-	-	-	-	-	-	-	-	-	-	(22,574)	(22,574)	-	(22,574)	
Payment of interest on bonds with no fixed maturity term	-	-	-	-	-	-	-	-	-	(35,315)	-	24,519	(10,796)	-	(10,796)	
Payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	(242,651)	-	240,493	(2,158)	-	(2,158)	
Provision for payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	-	-	(159,802)	(159,802)	-	(159,802)	
Subtotal of transactions with the owners in the period	5,383,715	726,033	(60)	1,065	(407,525)	777,885	166,192	92,834	630,391	242,680	-	(182,376)	6,800,443	1,943	6,802,386	
Profit for the period	-	-	-	-	-	-	-	-	-	-	532,673	-	532,673	90	532,763	
Other comprehensive income	-	-	-	274	84,386	(174,156)	(86,912)	1,360	(175,048)	-	-	-	(175,048)	-	(175,048)	
Subtotal comprehensive income	-	-	-	274	84,386	(174,156)	(86,912)	1,360	(175,048)	-	532,673	-	357,625	90	357,715	
Closing balance as of June 30, 2025	5,383,715	726,033	(60)	1,339	(323,139)	603,729	79,280	94,194	455,343	242,680	532,673	(182,376)	7,158,068	2,033	7,160,101	

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods ended June 30, 2025 and 2024
(In millions of Chilean pesos - MCh\$)

	Note	June 30,	
		2025	2024
		MCh\$	MCh\$
A) CASH FLOWS FROM OPERATING ACTIVITIES			
CONSOLIDATED PROFIT BEFORE TAX FOR THE PERIOD		600,365	520,162
Debit (credit) to profit or loss that do not represent movements in cash flows			
Depreciation and amortization	39	55,120	57,172
Impairment of non-financial assets	40	80	-
Provisions for credit loss		227,976	263,713
Adjustment to market value of financial instruments		(22,687)	(24,974)
Net loss on investment in companies	34	(9,527)	(7,941)
Net loss on sale of assets received in payment	35	(306)	(1,167)
Net loss on sale of property and equipment	35	(196)	(234)
Net profit on sale of property and equipment		-	-
Write-off of assets received in payment	35	1,031	2,257
Net interest income	30	(987,000)	(888,408)
Net inflation-indexation income	31	(213,615)	(230,892)
Net fee income	32	(236,193)	(192,276)
Other debit (credit) that do not represent movements in cash flows		513,074	741,597
Changes due to increases/decreases in operating assets and liabilities:			
(Increase) decrease in loans and advances to banks		96,648	(196,187)
(Increase) decrease in loans and receivables from customers		(561,056)	(2,351,940)
(Increase) decrease in financial investments		468,526	1,317,191
Increase (decrease) in other on-demand liabilities		(986,268)	1,699,807
Increase (decrease) in repurchase agreements and securities lending		353,400	(47,401)
Increase (decrease) in deposits and other term deposits		47,031	1,249,165
Increase (decrease) in bank borrowings		(153,973)	(151,026)
Increase (decrease) in other financial liabilities		(105,299)	289,781
Loans from the Central Bank of Chile (long-term)		31	-
Repayment of loans from the Central Bank of Chile (long term)		-	(2,776,055)
Long-term foreign loans		-	77,543
Repayment of long-term foreign loans		(301,968)	-
Income tax		(51,401)	(51,793)
Interest and inflation-indexation received		2,324,665	2,459,061
Interest and inflation-indexation paid		(1,124,050)	(1,339,761)
Fees received	32	325,420	271,542
Fees paid	32	(89,227)	(79,266)
Total net cash (used in) from operating activities		170,601	609,670
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of investments in companies	14	-	(10,433)
Sale of investments in companies	14	29,296	-
Dividends received from investments in companies	14	3,269	1,087
Acquisition of property and equipment	16	(9,000)	(24,439)
Sale of property and equipment		451	238
Acquisition of intangible assets	15	(57,870)	(68,308)
Sale of intangible assets		-	-
Sale of goods received in payment or awarded		7,634	9,677
Net increase (decrease) in other assets and liabilities		(321,547)	(432,164)
Total net cash (used in) investing activities		(347,767)	(524,342)

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods ended June 30, 2025 and 2024
(In millions of Chilean pesos - MCh\$)

	Note	June 30,	
		2025	2024
		MCh\$	MCh\$
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Attributable to interest of the owners:			
Issue of letters of credit		-	-
Redemption and payment of interest / principal of letters of credit		(130)	(279)
Issuance of current bonds		438,267	474,117
Redemption and payment of interest / principal of current bonds		(757,523)	(491,542)
Issue of mortgage bonds		-	-
Redemption and payment of interest / principal of mortgage bonds		-	-
Payment of interest / principal of lease liabilities		(1,082)	(1,030)
Issue of subordinated bonds		-	-
Payment of interest and principal of subordinated bonds		(39,731)	(39,888)
Issue of bonds with no fixed maturity date		-	491,140
Redemption and payment of interest on bonds with no fixed maturity date		(35,315)	-
Issue of preferred shares		-	-
Redemption of preference shares and payment of preference share dividends		-	-
Increase in share capital for the issuance of ordinary shares		-	-
Payment of ordinary shares dividends	28	(242,651)	(218,604)
Attributable to non-controlling interests:			
Dividend payment and/or withdrawals of share capital related to subsidiaries corresponding to non-controlling interest		-	-
Total net cash from (used in) financing activities		(638,165)	213,914
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS FOR THE PERIOD ENDED		(739,471)	222,202
EFFECT OF EXCHANGE RATE FLUCTUATIONS		(75,860)	77,040
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD		5,165,276	4,837,252
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	7	4,349,945	5,136,494

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

NOTE 1 – REPORTING ENTITY

a) The Bank

Banco de Crédito e Inversiones (hereinafter “BCI” or “the Bank”) is a company incorporated in Chile, regulated by the Financial Market Commission, hereinafter the “CMF”, in accordance with the amendments to the General Banking Law under Law No. 21,130, which defines this commission as regulatory entity from September 1, 2019. Its registered office is at Avenida El Golf 125, in the municipality of Las Condes. The Interim Consolidated Financial Statements as of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024, include the Bank and its subsidiaries detailed in Note 2 as well as the Miami Branch. The Bank is involved in all the businesses and operations that the General Banking Law allows it, such as personal, corporate, and real estate banking, large and medium-sized companies banking, private banking, and asset management services.

NOTE 2 – BASIS OF ACCOUNTING

a) Basis of preparation of the financial statements

These Interim Consolidated Financial Statements have been prepared in accordance with the Compendium of Accounting Standards for Banks (CNCB) and instructions issued by the Financial Market Commission (hereinafter "CMF"), a regulatory body that in accordance with Law No. 21,000 that “Creates the Financial Market Commission”, provides in number 6 of article 5 that the Financial Market Commission may set the standards for the preparation and presentation of the annual reports, balance sheets, statements of financial position and other financial statements of the regulated entities and determine the principles to which they must keep their accounting and in everything that is not treated by it if it does not contradict their instructions, they must adhere to the generally accepted accounting policies, which correspond to the technical standards issued by Colegio de Contadores de Chile AG, matching IFRS Accounting Standards agreed upon by the International Accounting Standards Board (IASB). In case of discrepancies between the International Financial Reporting Standards (IFRS) and the accounting policies issued by the CMF in its Compendium of Accounting Standards for Banks and Instructions, the latter will prevail.

The notes to the Interim Consolidated Financial Statements contain additional information to that presented in the Interim Consolidated Statements of Financial Position, the Interim Consolidated Statements of Income, the Interim Consolidated Statements of Other Comprehensive Income, the Interim Consolidated Statements of Changes in Equity and the Interim Consolidated Statements of Cash Flows.

b) Controlled entities (subsidiaries)

The Interim Consolidated Financial Statements As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024 include the financial statements of the Bank and the controlled companies (subsidiaries), Control is obtained when the Bank is exposed, or has the right to variable returns from its involvement with the investee and has the ability to influence those returns through its power over the investee.

Specifically, the Bank controls an investee only if it meets the following elements:

- I. Power over the investee (that is, it has rights that give it the current ability to direct the relevant activities of the investee)
- II. exposure, or right., to variable returns from its involvement with the investee; and
- III. ability to use its power over the investee to influence the amount of the investor's returns.

When the Bank has less than most of the voting rights over an investee; but such voting rights are sufficient to have the practical ability to direct the relevant activities unilaterally, then it will be concluded that the Bank has control.

The Bank considers all relevant factors and circumstances in assessing whether the voting rights are sufficient to obtain control, these include:

- The size of the Bank’s voting rights relative to the size and dispersion of holdings of the other vote holders.
- The potential voting rights held by the investor, other vote holders or other parties.
- Rights arising from other contractual arrangements.
- Any additional facts and circumstances that indicate the investor has or does not have. The current ability to direct the relevant activities at the time those decisions need to be made, including voting patterns at previous shareholders' meetings.

The Bank reassesses whether it has control over an investee when the facts or circumstances indicate that there are changes in one or more of the control elements listed above.

Loss of control generates de-recognition of assets and liabilities of the former subsidiary in the Interim Consolidated Statements of Financial Position and the recognition of the loss or gain associated with the loss of control.

The Interim Consolidated Financial Statements consider the separate (stand-alone) financial statements of the Bank and of the companies included in the consolidation and include the necessary adjustments and reclassifications to standardize the accounting policies and valuation criteria applied by the Bank, together with the elimination of all balances and transactions between the consolidated companies.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

Additionally, the participation of third parties in the equity of the consolidated Bank is presented as "non-controlling interest" in the Interim Consolidated Statements of Financial Position. Their share of profits for the period is presented as "Profit attributable to non-controlling interest" in the Interim Consolidated Statements of Income for the year ended.

The following table shows the composition of the entities over which the Bank can exercise control, therefore, they are part of the scope of consolidation:

Entities controlled by the Bank	Market	Country	Functional currency	Interest %					
				June 30, 2025			December 31, 2024		
				Direct	Indirect	Total	Direct	Indirect	Total
				%	%	%	%	%	%
BCI Asset Management Administradora General de Fondos S.A.	Domestic	Chile	Ch\$	99.90	0.10	100.00	99.90	0.10	100.00
BCI Corredor de Bolsa S.A.	Domestic	Chile	Ch\$	99.95	0.05	100.00	99.95	0.05	100.00
BCI Corredores de Seguros S.A.	Domestic	Chile	Ch\$	99.00	1.00	100.00	99.00	1.00	100.00
BCI Corredores de Bolsa de Productos S.A.	Domestic	Chile	Ch\$	99.00	1.00	100.00	99.00	1.00	100.00
BCI Factoring S.A.	Domestic	Chile	Ch\$	99.90	0.10	100.00	99.90	0.10	100.00
BCI Finanzas Corporativas S.A. (*)	Domestic	Chile	Ch\$	99.98	0.02	100.00	99.98	0.02	100.00
BCI Securitizadora S.A.	Domestic	Chile	Ch\$	99.99	0.01	100.00	99.99	0.01	100.00
Servicio de Normalización y Cobranza, Normaliza S.A.	Domestic	Chile	Ch\$	99.00	1.00	100.00	99.00	1.00	100.00
Servicios Financieros y Administración de Créditos Comerciales S.A.	Domestic	Chile	Ch\$	99.00	1.00	100.00	99.00	1.00	100.00
Administradora de Tarjetas Servicios Financieros Limitada	Domestic	Chile	Ch\$	100.00	-	100.00	100.00	-	100.00
SSFF Corredores de Seguros y Gestión Financiera Limitada	Domestic	Chile	Ch\$	99.90	0.10	100.00	99.90	0.10	100.00
Servicios y Cobranzas SEYCO Limitada (**)	Domestic	Chile	Ch\$	-	-	-	100.00	-	100.00
BCI Financial Group, INC. and Subsidiaries	Foreign	U. States	US\$	99.99	-	99.99	99.99	-	99.99
BCI Securities INC	Foreign	U. States	US\$	99.90	0.10	100.00	99.90	0.10	100.00
Banco de Crédito e Inversiones Sucursal Miami	Foreign	U. States	US\$	99.95	0.05	100.00	99.95	0.05	100.00
BCI Perú S.A.	Foreign	Peru	S/.	99.00	1.00	100.00	99.00	1.00	100.00

(*) On April 11, 2025, authorization was received from the Financial Market Commission to change the name of Bci Asesoría Financiera S.A. to Bci Finanzas Corporativas S.A. This change, which did not alter its corporate purpose, was published in the Official Gazette on May 17, 2025.

(**) On May 23, 2025, authorization was received from the Financial Market Commission to perform the merger of Servicios Financieros y Administración de Créditos Comerciales S.A, who will be the legal successor, and Sociedad de Servicios y Cobranzas Seyco S.A. Management made the decision to perform the merger on June 30, 2025. The purpose of this merger is to enhance its efficiency and profitability, facilitate the supervision and oversight of support companies, achieve greater organizational alignment and integrated administration of the credit card business, simplifying business administration, among others.

The lines of business of the entities controlled by the Bank are as follows:

BCI Asset Management Administradora de Fondos S.A., was incorporated by public deed dated January 7, 1988. Its line of business is the management all types of mutual funds, investment funds and individual portfolios regulated by Law 20,712, including the development of plans voluntary pension savings and collective voluntary pension savings, other supplementary activities authorized by the CMF through Circular No. 1,566 of 2001, and the administration of third-party investment funds and portfolios, authorized by Circular No. 1,897 of 2008.

BCI Corredor de Bolsa S.A. was incorporated by public deed dated July 24, 1987. Its line of business is the intermediation and brokerage of securities, and in general all those activities permitted by law in its capacity as stockbroker.

BCI Corredores de Seguros S.A. was incorporated by public deed dated January 15, 1997. Its line of business is the remunerated brokerage of general and life insurance contracts with any insurance company located in the country, and the provision of advice and services related to contracting insurance policies.

BCI Corredores de Bolsa de Productos S.A. was incorporated by public deed on April 16, 2015. The company’s purpose is the intermediation of products, understanding as such, what is stated in articles 4th and 5th of Law No. 19 .920. In his capacity as a stockbroker of products, including the purchase or sale of products on the stock market on its own with the intention of transferring rights over them, the brokering of off-exchange products, and the supplementary activities authorized by the Financial Market Commission, for which it may perform all acts and enter into all contracts and transactions typical of brokers of products. In accordance with the current regulations or those that will be put into force in the future.

BCI Factoring S.A. was incorporated by public deed dated December 13, 1994. Its lines of business is the provision of all types of factoring services, being able to purchase and discount documents, bills of exchange and. In general, develop and exploit the factoring business. Under its different forms and types. Invest, reinvest and acquire quotas, shares or rights, in all types of movable, tangible or intangible property, real estate and in companies, whether civil, commercial, communities or absorptions and in all class of titles or transferable securities, manage and exploit said goods in any capacity and receive their benefits.

BCI Finanzas Corporativas S.A. was incorporated as a closely-held shareholders’ company on October 23, 1992, under its original name BCI Asesoría Financiera S.A. On May 7, 2025, the company changed its name to BCI Finanzas Corporativas S.A. This change was made official by public deed and published in the Official Gazette on May 17, 2025. Its corporate purpose is to provide advice on the study, analysis, evaluation and search for alternative sources of financing, in the restructuring of liabilities, in negotiations to acquire, capitalize, sell or merge companies, in the issuance and placement of bonds and debentures, and in the placement of funds in the capital market.

BCI Securitizadora S.A. was incorporated as a shareholders’ corporation. As stated in a public deed dated March 1, 2001. Its line of business is the acquisition of credits referred to in Article No. 135 of Law No. 18,045 or the regulations that substitute, replace, or complement it, and the issuance of debt securities, short or long term, originating for each issue, the formation of equity separate from the common equity of the company, which is under the supervision of the Financial Market Commission (CMF).

Servicio de Normalización y Cobranza, Normaliza S.A. is a closely held shareholder’s corporation. Incorporated via public deed dated September 8, 1990, and its line of business is the provision of out-of-court collection services. On its own or on behalf of third parties of any document representing liabilities, as well as the background check of natural persons or legal entities and the delivery of commercial reports and any other business that the partners agree to perform.

Servicios Financieros y Administración de Créditos Comerciales S.A. acquired in December 2018, was incorporated as a limited liability company via public deed dated November 4, 1997, and has been subject to various modifications. Its current line of business is /i/ the issuance of credit cards and the performance of activities complementary to said specific line of business authorized by the Financial Market Commission, or the body that succeeds it in its attributions and competences, by means of a general standard to credit card issuers, and /ii/ the granting of general loans as a subsidiary of a bank.

Administradora de Tarjeta Servicios Financieros Limitada, acquired in December 2018, was incorporated as a shareholders' corporation via public deed dated August 6, 1998, and has been subject to several modifications. Its current line of business is the provision of services and the development of all type of activities related to the operation of debit, credit and payment cards with provision of funds, issued in accordance with the Compendium of Financial Regulations of the Central Bank of Chile and other applicable regulations. Including but not limited to: /i/ the provision of services linked to the physical issuance of credentials or any other material and immaterial support of all types of payment cards; /ii/ the provision, maintenance and administration of computer channels and systems for the issuance and operation and /iii/ all other types of related, supplementary, required or convenient activities for the issuance or operation of payment cards. To the extent that said services and activities do not involve settlement and/or payment of benefits owed to affiliated entities for the use of such instruments.

SSFF Corredores de Seguros y Gestión Financiera Limitada, acquired in December 2018, was incorporated as a limited liability company via public deed dated November 17, 2004, and has been subject to various modifications. Its current line of business is /a/ the remunerated intermediation of general and life insurance policies with any national insurance company based in the country and the advisory services inherent to this type of contract with respect to all types of natural persons and legal entities, Notwithstanding the foregoing, the company may perform activities such as home assistance, route and travel assistance, legal and medical assistance, extended warranty regarding goods and services sold or provided by third parties and of a similar nature; /b/ provide pension advisory service, in accordance with the provisions of Decree Law No.3,500, subject to the provisions of article 70 bis of the General Banking Law, or the one that succeeds or replaces it. For the fulfillment of its purpose, the company may execute all the necessary contracts for the indicated purposes, the development of its business or trade or the investment of the funds available to the company.

Servicios y Cobranzas SEYCO Limitada, acquired in December 2018, was incorporated as a limited liability company via public deed dated December 31, 2010, and has been subject to various modifications.

Its current line of business is: /a/ the provision of prejudicial and judicial collection services regarding all types of payment obligations, whatever their cause or origin; /b/ the provision of collection and payment services in general, including, but not limited to, the collection and payment on behalf of third parties of the payment of all types of accounts and obligations; /c/ the provision of custody services for all types of documents and administrative procedures in general; / d / the provision of marketing services, programming or execution of campaigns, preparation of databases, in all its forms and by all existing means or that in the future will be created for that purpose, all insofar as it is conducive, necessary or recommended for the proper provision of credit collection services; /e/ the provision of services for the collection, storage, custody, administration, processing, studies and analysis of data, background and/or information of any type that is related, comes from, has been provided or is necessary for the development of the services of credit collection, whatever the element or support material of the same, and /f/ acquire or acquire interest in other companies, subject to the requirements and limitations established in the current regulations.

All the activities outlined in the line of business may be performed by the company, by itself or through third parties, by contracting or subcontracting them. For the fulfillment of its purpose. The company may execute all the necessary contracts for the indicated purposes or for the performance of its business.

At the end of June 2025, the merger of Servicios Financieros y Administración de Créditos Comerciales S.A., which will be the legal successor, and Sociedad de Servicios y Cobranzas Seyco S.A. was performed. (See note 5 letter h to these Interim Consolidated Financial Statements)

BCI Financial Group. Inc. and Subsidiaries, parent company of City National Bank (CNB), acquired in 2015, CNB is a financial institution incorporated in 1946 based on the city of Miami, which offers a wide range of financial products, including real estate, commercial and retail banking to more than 61,000 customers, with 32 branches distributed in four Florida counties. Also, during 2017, the Financial Market Commission approved the lease transaction operations through a new subsidiary of CNB on March 10, 2017, through letter No. 02751 issued by this regulatory body. The new subsidiary of CNB is a corporation that started operations on September 28, 2017, under the business name City National Capital Finance Inc. (CNCF).

On August 1, 2018, the subsidiary City National Capital Finance. Inc. (CNCF) changed its business name to BCI CAPITAL. Inc.

On November 6, CNBFL Insurance Services, LLC was incorporated in the State of Florida, the United States of America. CNBFL Insurance Services, LLC is an insurance broker that is a subsidiary of City National Bank of Florida ("CNB"), which is the owner of all the ownership interest in tis entity, The company has share capital of three hundred thousand United States dollars financed using own resources by CNB and is also a subsidiary of Banco de Crédito e Inversiones.

BCI Securities INC. a subsidiary incorporated in the state of Florida in the United States on July 6, 2011. The company's line of business is the purchase and sale of shares, mutual funds, corporate debt, United States government bonds, sovereign debt and call and put options for its clients residing primarily in South America. The Company may establish network agreements with banks, savings banks or savings and credit cooperatives. This investment was authorized by the Financial Market Commission on January 10, 2013, and by the Central Bank of Chile on February 21, 2013. It began operations on March 1, 2016.

Banco de Crédito e Inversiones Miami Branch is a branch of Banco de Crédito e Inversiones incorporated in the state of Florida in the United States of America. The company was initially authorized to operate as an international banking agency by the Department of Banking and Finance of the State of Florida on May 10, 1999. The Branch is not a separate legal entity, it conducts banking activities that provide a full range of banking services to national and foreign individuals and legal entities, mainly from Latin America.

Banco BCI Perú S.A. was incorporated in Peru on September 28, 2021 as a shareholders’ company and on April 29, 2022, the Superintendence of Banking, Insurance and Pension Fund Administrators issued SBS Resolution No. 1440-2022, which authorized the operation of the Bank as a banking company with multiple operations. On July 15, 2022, the Bank commenced its operations in the financial system in Peru.

The Bank will be able to perform all operations and provide all services through the corresponding modalities and forms that are applicable, as established in the legal provisions that regulate banking companies in Peru.

Particularly and without this reference being limiting, it will be able to perform the operations and provide the services indicated in articles 221 and 283 of the General and Organic Law on the Financial System and Insurance System (LGSF) as well as in the amending or substituting provisions of such regulations. Likewise, it will be able perform all such operations and services authorized or that may be developed according to its uses, practices and customs that are applicable to banking companies in Peru, including operations of derivative financial products for hedging and/or negotiation purposes, with the prior authorization of the Superintendence of Banking, Insurance and Pension Fund Administrators (SBS).

Additionally, the Bank may enter into other acts and supplementary and related contracts related to the operations it enters into or in which it participates, as well as all acts and contracts that are required for its proper functioning and operation.

i. Entities consolidated by the Bank through other considerations:

Despite not holding the majority of the voting rights and/or not having any interest, the following companies have been consolidated on the basis that the Bank, directly or through some of its subsidiaries, has some type of influence over them:

Entities consolidated by the Bank through other considerations:	Interest %			
	Direct		Indirect	
	2025	2024	2025	2024
	%	%	%	%
BCI Activos Inmobiliarios Fondo de Inversión Privado (1)	40.00	40.00	-	-
Fondo de Inversión Privado BCI LMV II (2)	100.00	100.00	-	-
Incentivos y Promociones Limitada (3)	EE	EE	EE	EE

- (1) Fund in which the subsidiary BCI Asset Management Administradora General de Fondos SA has influence and/or control.
- (2) Fund that has been organized and constituted by the subsidiary BCI Asset Management Administradora General de Fondos SA, which manages it in its entirety.
- (3) Structured Entity (EE) in charge of promoting credit and debit card products. The Bank has no interest in said company and does not exercise control; however. Its revenue depends on the Bank.

c) Associates and joint arrangements

Associates are those entities in which the Bank has significant influence, but no control. Significant influence is the power to participate in financial and operating policy decisions, but not control or joint control over those policies.

A joint arrangement is an arrangement in which there is joint control, which exists only when the strategic decisions of the activities, both financial and operating, require the unanimous consent of the parties sharing control. Investments in joint arrangements may be classified as a business or as a joint operation.

A joint operation is a joint arrangement whereby the parties that have joint control of the arrangement (i.e., joint ventures) have rights to the assets, and obligations for the liabilities, related to the arrangement.

A joint venture is a joint arrangement whereby the parties that have joint control of the arrangement (i.e., participants in a joint venture) have rights to the net assets of the arrangement.

Investments in associates and joint ventures are accounted for using the equity method and are initially recognized at cost, and their carrying amount is increased or decreased to recognize the corresponding share of profit or loss for the period ended and in comprehensive income. The dividends received are recognized by reducing the investment.

If the acquisition cost is less than the fair value of the net assets of the acquired associate. The difference is recognized directly in profit or loss and is presented under Other Gains (Losses). Investments in associates and joint ventures are presented in the Interim Statements of Financial Position under the item “Investment in companies”. Only if the investor has incurred legal or constructive obligations or has made payments on behalf of the associate or the joint venture, should recognize a liability, otherwise, leaving the investment at zero until the moment it generates profits that reverse the negative equity generated previously as a result of the losses generated. Otherwise, a liability is not recognized, but the investment is also left at zero,

The following entities are considered “Associates”:

Company	Interest %	
	2025	2024
	%	%
Redbanc S.A.	12.71	12.71
Combanc S.A.	12.97	12.97
Transbank S.A.	8.72	8.72
Servicio de Infraestructura de Mercado OTC S.A.	13.61	13.61
Administrador Financiero del Transantiago S.A.	20.00	20.00
Centro de Compensación Automatizado S.A.	33.33	33.33
Sociedad Interbancaria de Depósitos de Valores S.A.	7.03	7.03
Pagos y Servicios S.A.	49.90	49.90

The following entities are considered “Joint Ventures”:

Company	Interest %	
	2025	2024
	%	%
Servipag Ltda.	50.00	50.00

For companies in which they have less than 20% interest, the Bank appoints a director on the board of such companies, which is why Management has concluded that it has significant influence over them.

d) Equity instruments for minority investments in companies

This caption includes those entities in which the Bank has no control or significant influence, includes minority permanent investments in companies in the country and abroad that are recorded and presented subsequent to the initial recognition at fair value, with the variations recognized in Interim Consolidated Statements of Other Comprehensive Income in accordance with IFRS 9.

As of June 30, 2025 and December 31, 2024, the Bank presents shares in BLADEX.

Additionally, the Bank presents other equity instruments for minority investments at their acquisition cost less any impairment in accordance with IFRS 9, considering that the cost is a reasonable approximation of the fair value.

As of June 30, 2025 and December 31, 2024, the Bank presents the following investments in other companies: SWIFT, FHLB and FRB shares.

e) Basis of consolidation

These Interim Consolidated Financial Statements comprise the Financial Statements of the Bank and subsidiaries as of June 30, 2025 and December 31, 2024.

The Financial Statements of the subsidiaries (including the entities controlled by the Bank through other considerations) have been standardized in accordance with the standards established in the Compendium of Accounting Standards for Banks and Instructions issued by the CMF.

The uniformity of accounting policies also includes investments recognized under the equity method.

Intra-group balances and unrealized gains or losses arising from intra-group transactions between entities included in the consolidation are eliminated during the preparation of these Interim Consolidated Financial Statements. Unrealized gains arising from transactions with equity-accounted investees are eliminated against the investment to the extent of the Bank's interest in these companies.

The translation of the financial statements of the companies with a functional currency other than the Chilean peso is performed as follows:

- Assets and liabilities, using the exchange rate effective at the reporting date.
- Items in the statements of income and comprehensive income, using the average monthly exchange rate (unless this average is not a reasonable approximation of the cumulative effect of the exchange rates existing on the dates of the transactions, in which case the exchange rate at the date of each transaction is used).
- The equity is maintained at the historical exchange rate at the date of its acquisition or approval, and the retained earnings according to the previous point.
- The exchange differences arising from the translation of the financial statements are recorded in the caption “Profit (loss) on accumulated adjustment for translation difference” in the Interim Consolidated Statements of Other Comprehensive Income for the period ended.
- Non-controlling interest.

The non-controlling interest represents the portion of gains or losses and net assets, of which, directly or indirectly, the Bank does not own. The non-controlling interest is presented separately in the Interim Consolidated Statements of Income for the period ended, Interim Consolidated Statements of Other Comprehensive Income for the period ended and the Interim Consolidated Statements of Financial Position.

f) Functional currency

The Bank has determined the Chilean peso (Ch\$) as its functional and presentation currency, as well as all the Group entities, except for the subsidiaries BCI Financial Group. Inc., and Subsidiaries and BCI Securities INC., which have determined the US dollar as their functional currency as well as BCI Peru, which uses the Peruvian sol as its functional currency.

All information presented in Chilean pesos has been rounded to the nearest million.

g) Foreign currency transactions

Balances and transactions in currencies other than the Chilean peso are considered “foreign currency.” Transactions performed by each entity in a currency other than its functional currency are recorded at the exchange rates at the dates of the transactions. During the period, differences between the exchange rate accounted for and that effective at the following collection or payment date are recognized as exchange differences in the Interim Consolidated Statements of Income for the period ended.

Exchange differences arising on translation of foreign currency balances into the functional currency are recorded in the account "Net foreign exchange result" in the Consolidated Statements of Income for the period ended.

As of June 30, 2025 and December 31, 2024, the Bank's foreign currency assets and liabilities are presented at their equivalent value in Chilean pesos, calculated at the exchange rate of Ch\$931.60 and Ch\$994.70, respectively.

h) Business segments

The Bank's business segments are determined based on the different business units, considering the following:

- (i) That it engages in business activities from which it may earn revenue and incur expenses (including transactions with other components of the same entity).
- (ii) whose operating income (loss) is reviewed on a regular basis by the unit's highest authority in making operating decisions. To decide on the resources that should be assigned to the segment and evaluate its performance; and
- (iii) in relation to which differentiated financial information is available.

These business units deliver products and services subject to different risks and returns and, therefore, the Bank's key decision-making bodies evaluate their performance separately.

i) Classification and measurement of financial instruments

Financial instruments are classified and measured in accordance with International Financial Reporting Standard 9 (IFRS 9) – Financial Instruments, which established a guide for financial information on financial assets and financial liabilities that will present relevant and useful information to users of the financial statements for its evaluation of the amounts, timing, and uncertainty of an entity's future cash flows.

j) Classification of financial assets and liabilities

Financial assets are classified into a measurement category based on both the Bank's business model for managing the financial asset and the contractual cash flow characteristics of the financial asset.

The Bank classifies all financial liabilities as subsequently measured at amortized cost, except for derivatives that are liabilities, which are measured at fair value through profit or loss.

i. Business models in accordance with IFRS 9

- a) Holding assets to collect contractual cash flows: Financial assets held in the business model whose objective is to hold assets to collect contractual cash flows are managed to produce cash flows by collecting contractual payments over the life of the instrument. The business model may be to hold assets to collect cash flows, even if the entity sells financial assets whether there has been an increase in the assets’ credit risk; and for sales made to manage credit concentration risk.
- b) Holding assets to collect contractual cash flows and sell financial assets: Financial assets under this business model achieve the objective by collecting contractual cash flows and selling financial assets, which implies a higher frequency and value of sales than the previous business model.
- c) Other business models: the financial assets held in this business are intended to generate cash flows through the sale of the assets. The Bank makes decisions based on the fair values of the assets and manages the assets to realize those fair values.

The evaluation of the contractual cash flows determines if the cash flows of the financial asset meet the SPPI criterion (solely payments of principal and interests), i.e., if the contractual terms of the financial asset generate. On specific dates, cash flows of cash that are solely payments of principal and interest. Principal is the fair value of financial assets at initial recognition, and interest is consideration for the time value of money. The credit risk associated with the outstanding principal, and may also include liquidity risk, administrative expenses, and profit margin.

For the classification process, the Bank performs the SPPI test, which assesses the contractual term to identify if it meets the SPPI criteria, i.e., The contract is a basic lending arrangement, the Bank applies judgment and considers relevant factors such as the currency in which the financial asset is denominated and the period for which the interest rate is set.

The business model refers to how the Bank manages its financial assets to generate cash flows. The Bank determined its business model in the initial application of IFRS 9 at the level that best reflects how it manages the groups of financial assets to achieve its business objective.

The Banks' business model is not assessed instrument by instrument, but at a higher level of aggregate portfolio and is based on observable factors such as: the performance of financial assets. The risk that affects performance and the expected frequency, value, and time of sales.

ii. Reclassification

The reclassification of financial assets is required when, and only when. The objective of the Bank's business model to manage these financial assets changes, financial liabilities cannot be reclassified.

iii. Initial Measurement

At initial recognition, financial assets and financial liabilities are measured at the transaction price, i.e., the fair value of the consideration given or received (IFRS 13). In the case of financial instruments that are not at fair value through profit or loss, transaction costs are directly attributable to the acquisition or issue of the financial asset or financial liability.

iv. Subsequent measurement of financial assets

After initial recognition, the Bank shall measure a financial asset at:

a) Financial assets at amortized cost (CA)

Financial assets that are held in a business model to collect contractual cash flows and contain contractual terms that give rise to cash flows that are SPPI on specific dates, are measured at amortized cost.

The effective interest method is used in calculating the amortized cost of a financial asset or financial liability and in allocating and recognizing interest income or interest expense in profit or loss during the relevant period. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected useful life of the financial asset or financial liability to the gross carrying amount of a financial asset or the amortized cost of a financial liability.

The caption financial assets at amortized cost presents the following:

- Rights for repurchase agreements and securities lending
- Debt financial instruments
- Loans and advances to banks
- Loans and receivables from customers

b) Financial assets at fair value through other comprehensive income (FVOCI)

- Debt financial instruments

Financial assets that are debt instruments held in a business model that is achieved through collection of contractual cash flows and sale, and that contain contractual terms that give rise to cash flows that are SPPI on specific dates, are measured at FVOCI. Subsequently, they are re-measured at fair value and changes in them (except those related to impairment. Interest income and foreign currency gains and losses) are recognized in other comprehensive income, until the assets are sold. At the time of disposal. The accumulated gains, and losses in OCI are recognized in the statements of income.

- Equity financial instruments

For certain equity instruments. The Bank may make an irrevocable election to present in other comprehensive income subsequent changes in the fair value of the instrument, except for dividend income that is recognized in profit or loss. Gains or losses on the derecognition of these equity instruments are not transferred to profit or loss.

c) Financial asset held for trading at fair value through profit or loss (FVPL)

Includes financial assets whose business model aims at generating benefits through purchases and sales or generate short-term profit or loss, Financial assets that do not contain contractual terms that give rise to cash flows that are SPPI on specific dates, or if the financial assets, is not held in a business model that is (i) a business to collect the contractual cash flows or (ii) a business model that is achieved by collecting the contractual cash flows and selling them.

Gains and losses are recognized in the statement of income under financial income for financial assets held for trading at fair value.

- Derivative financial instruments

Derivative financial instruments are also classified under financial assets at fair value through profit or loss, which include foreign currency forwards and Unidades de Fomento, interest rate futures, currency and interest rate swaps, currency options and interest rate and other derivative financial instruments, are initially recognized in the Interim Consolidated Statements of Financial Position at their fair value (including transaction costs), except for those classified as level 3 of the hierarchy (when applicable), and subsequently measured at its fair value. The fair value is obtained from market quotations, cash flow discount models and option valuation models, as appropriate. Derivative contracts are reported as an asset when their fair value is positive and as a liability when it is negative, in the line “Financial derivative contracts” under the caption financial assets held for trading at fair value through profit or loss.

The purpose of the credit valuation adjustment (CVA) is to determine the expected losses due to counterparty risk in OTC derivative contracts. The CVA of a derivative is defined as the difference between the value of the derivative free of counterparty risk (equivalent to the original derivative but without risk of default by any of the parties) and the value of the risky derivative (which corresponds to the original derivative, which has an inherent risk) that considers the possibility of default by the counterparty. In this way, the CVA of a client can be obtained from the expected exposure (EE) due to counterparty risk (how much is expected to lose) and the expected loss rate (EP) associated with the default of the counterparty.

The valuation adjustment due to the existence of the bid-offer spread in the financial instrument markets that is applied to all financial instruments that are recognized at their market value both under normal market conditions and under financial stress conditions, is based on the best practices. The recommendations of the Basel Committee and the requirements of the CMF and the Central Bank of Chile.

In order to carry out the bid-offer adjustment to the valuation of financial instruments belonging to Banco de Crédito e Inversiones own portfolios, the following methodology was established:

- Define condition of market makers or customer of the Bank

On an annual basis, the condition of the Bank will be redefined to be considered market makers (the Bank must be among the 4 main market operators) or clients in each of the financial products that it operates.

This will be done with information from the two main brokers in the national market: Tradition and ICAP.

- Condition of market makers

For products (markets) where the Bank is a liquidity provider, they will be valued at mid-price and no bid-offer adjustment will be made to their valuation.

- Condition of customer

For products (markets) where the Bank is considered that the Bank is a requestor of instruments of a different nature, they will be valued at mid-price and the bid-offer adjustment will be made to their valuation or they will be valued at bid if there are liquid peaks.

The Bank also makes an adjustment associated with the FVA (Funding Valuation Adjustment) financing risk was added, which captures the financing differential of unsecured derivatives above the risk-free rate and other technical considerations.

- Subsequent measurement of financial liabilities

After initial recognition, the Bank will measure a financial liability at amortized cost.

- Derecognition of financial assets and liabilities

Financial assets are derecognized when, and only when:

- The contractual rights to the cash flows of the financial asset expire, or
- The Bank transfers substantially all the risks and rewards of ownership of the financial asset, and therefore the Bank derecognizes the financial asset and separately recognizes the rights and obligations created or retained in the transfer.

In some cases, the Bank enters into transactions for which it retains the contractual rights to receive the cash flows of the financial asset, but assumes the contractual obligation to pay the cash flows in an agreement that meets all the required conditions, that is, the Bank only transfers amounts collected from original assets, the sale or pledge of original assets is prohibited, and the Bank is required to remit the cash flows collected without significant delay.

When a financial asset is sold and the Bank agrees to buy it (or an asset that is substantially the same) at a fixed price at a future date, the Bank continues to recognize the financial assets in full in the statements of financial position, because it retains substantially all risks and rewards of ownership, the cash consideration received is recognized as a financial asset, and a financial liability is recognized for the obligation to pay the repurchase price.

Financial liabilities are derecognized when, and only when, they are discharged, canceled, or expire.

vi. Impairment of a financial asset according to IFRS 9

The Bank applies the value impairment requirements for the recognition and measurement of a loss allowance to financial assets according to the model of "expected credit losses" (ECL) to assets financial assets measured at amortized cost and fair value through other comprehensive income (FROCI), excluding loans ("Loans and advances to banks" and "Loans and receivables from customers commercial, residential and consumer "), of the caption "Financial assets at amortized cost", or on “Contingent Loans”, since the criteria for these issues are dealt with in accordance with Chapters B-1 on provisions for credit loss B-3 on contingent loans of the Compendium of Accounting Standards for Banks, respectively.

The new model uses a dual measurement approach, whereby the loss margin is measured as:

- 12-month expected credit losses.
- Lifetime expected credit losses.

The measurement basis depends on whether there has been a significant increase in credit risk since initial recognition, in accordance with changes in credit quality since initial recognition. IFRS 9 describes a “three-stage” impairment model according to the following table:

Change in credit quality since initial recognition		
Stage 1	Stage 2	Stage 3
Initial recognition	Significant increase in credit risk since initial recognition	Credit-impaired assets
12-month ECL	Lifetime ECL	Lifetime ECL

At the end of each reporting period, the Bank assessed whether the credit risk of financial instruments has increased significantly since initial recognition or whether an asset is considered credit-impaired and, consequently, is classified as a financial instrument at the respective stage:

- Stage 1: Financial assets that have not significantly increased their credit risk with respect to their assessment at origination, 12-month ECL are recognized.
- Stage 2: When a Financial asset has shown a significant increase in credit risk since origination, the Bank records an allowance for lifetime ECL, Loans in this stage also include facilities, where the credit risk has improved, and the loan has been returned to stage 2.
- Stage 3: Financial instruments that are considered to be in default are included in this stage, Similar to stage 2, the allowance for credit losses is made on the basis of the expected credit losses over the life of the instrument.

The Bank considers reasonable and supportable information that is available without undue cost or effort and that may affect the credit risk in a financial instrument, including forward-looking information to determine a significant increase in credit risk since initial recognition. Forward-looking information includes past events, current conditions, and forecast of future economic conditions (macroeconomic data).

Credit risk assessment and forward-looking information (including macroeconomic factors), includes quantitative and qualitative information based on the Bank's historical experience, some examples are:

- i. Financial or economic conditions that are expected to cause a significant change in the borrower's ability to meet its debt obligations.
- ii. An actual or expected internal credit rating downgrade for the borrower or a behavioral rating downgrade.
- iii. An actual or expected significant change in the operating results of the borrower.
- iv. IV, Significant increases in credit risk on other financial instruments of the same borrower.
- v. Significant changes in the value of the collateral supporting the obligation or in the quality of third-party guarantees or credit enhancements.
- vi. Reductions in financial support from a parent entity or other affiliate.
- vii. Expected changes in loan documentation, including expected breach of contract that may lead to covenant waivers or amendments, interest rate step-ups, requiring additional collateral or guarantees, or other changes in the contractual framework of the instrument.

d) Non-trading financial assets mandatorily measured at fair value through profit or loss

These financial assets are allocated to a business model the objective of which is achieved by obtaining contractual cash flows and/or selling financial assets where the contractual cash flows have not met the conditions of the SPPI test. The assets recorded in this caption of the Consolidated Statement of Financial Position are measured subsequent to their acquisition at fair value and the changes in their market value are recorded, at their net amount, in the caption “Net Financial Income”.

k) Measurement of expected credit losses

ECLs are a probability-weighted estimate of credit losses, i.e., the present value of all cash shortfalls. A cash shortfall is the difference between the cash flows that are due to an entity in accordance with the contract and the cash flows that the entity expects to receive. The three main components for measuring the ECL are:

PD: The probability of default is an estimate of the likelihood of default over a particular time horizon, A default can only occur at a certain time during the evaluated period if the operation has not previously been derecognized and is still in the portfolio.

LGD: The loss given default that arises in the event that a default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, even from the realization of any collateral.

EAD: Exposure at default is an estimate of exposure at a future default date, considering expected changes in exposure after the reporting date, including repayments of principal and interest, whether contractually scheduled or otherwise. The expected withdrawal of the committed facilities and accrued interest for late payments.

To measure 12-month and lifetime ECL, cash shortfalls are identified as follows:

- 12-month expected credit losses: the portion of lifetime expected credit losses that represents expected credit losses that result from default events on a financial instrument that are possible within 12 months after the reporting date.
- Lifetime expected credit losses: the expected credit losses that result from all possible default events during the expected useful life of a financial instrument.

A financial asset is assessed at each reporting date to determine whether there is objective evidence of impairment. Such asset is impaired if there is objective evidence that one or more events have had a future negative effect on the asset.

An impairment loss in respect of financial assets measured at amortized cost is calculated as the difference between the carrying amount of the asset and the present value of the estimated cash flows, discounted at the effective interest rate.

An impairment loss in respect of a financial asset at fair value through other comprehensive income is calculated by reference to its fair value.

All impairment losses are recognized in the Interim Consolidated Statements of Income. Any accumulated loss in relation to a financial asset at fair value through other comprehensive income previously recognized in equity, is transferred to the Interim Consolidated Statements of Income.

An impairment loss is reversed only if it can be related objectively to an event occurring after it was recognized. The reversal of an impairment loss cannot exceed the carrying amount that could have been obtained had no impairment loss been recognized for that asset in prior periods. The reversal is recognized in profit or loss for the period, except for financial assets at fair value through other comprehensive income, in which case the accumulated impairment loss recognized in other comprehensive income will be reclassified from equity to profit or loss as a reclassification adjustment, even if the financial asset has not been derecognized.

l) Operations with reverse repurchase, repurchase and securities lending agreements

Reverse repurchase agreement operations are performed as a form of investment. Under these agreements, financial instruments are purchased, which are included as assets in the caption “Repurchase agreements and securities lending”, which are measured according to the agreed interest rate.

Repurchase agreements are also performed as a form of financing. In this regard, investments that are sold subject to a repurchase obligation and that serve as collateral for the operation, are part of their respective captions "financial assets at fair value through profit or loss" or "financial assets at fair value through other comprehensive income-”

m) Financial derivative contracts for accounting hedges

The Bank has chosen to continue using the guidelines of IAS 39 for hedge accounting. If the derivative instrument is classified for hedge accounting purposes, it can be: (1) a fair value hedge of existing assets or liabilities or firm commitments, or (2) a cash flow hedge related to existing assets or liabilities or expected transactions, A hedging relationship for hedge accounting purposes shall meet all the following conditions: (a) at the inception of the hedge, there is formal designation and documentation of the hedging relationship; (b) the hedge is expected to be highly effective; (c) the effectiveness of the hedge can be reasonably measured and (d) the hedge is highly effective relative to the hedged risk on a continuous basis throughout the hedging relationship.

When a derivative hedge the exposure to changes in the fair value of an existing asset or liability, the latter is recognized at its fair value in relation to the specific hedged risk. The gain or loss from re-measuring the fair value, both hedged item and of the hedging derivative, are recognized in profit or loss for the period.

If the hedged item in a fair value hedge is a firm commitment, changes in the fair value of the commitment with respect to the hedged risk are recognized as an asset or liability with effect on profit or loss for the period. The gain or loss from re-measuring the hedging instrument at fair value are recognized in profit or loss the period. When an asset or liability is acquired as a result of the commitment, the initial recognition of the acquired asset or liability is adjusted to incorporate the cumulative change in the fair value measurement of the firm commitment that was recognized in the Interim Consolidated Statements of Financial Position.

When a derivative hedge the exposure to changes in the cash flows of existing assets or liabilities or expected transactions, the effective portion of the changes in fair value with respect to the hedged risk is recognized in equity. Any ineffective portion is recognized directly in profit or loss for the period.

The amounts recognized directly in equity are accounted for in profit or loss in the same periods in which hedged assets or liabilities affect profit or loss.

When a fair value hedge of interest rates is made for a portfolio and the hedged item is a currency amount rather than individual assets or liabilities. The gains or losses from the fair value measurement of both the hedged portfolio and of the hedging derivative, are recognized with effect to profit or loss for the period, but the measurement at fair value of the hedged portfolio is presented in the Interim Consolidated Statements of Financial Position under the captions "Other assets" or "Other liabilities", depending on the hedged portfolio position at a point in time.

n) Financial derivative contracts for accounting hedges

Bonds with fixed maturities must be measured at initial recognition at fair value less transaction costs directly attributable to the issuance.

The financial expense for applying the effective interest method corresponds to transaction costs, including issuance expenses, together with interest. Transaction costs may be deferred for up to 5 years from the date of issue and will be prorated and recorded in "Expenses for issuance of bonds without fixed maturity term."

Regarding their classification in the financial statements, these instruments will be considered financial liabilities until the going concern loss absorption mechanisms are activated (when the Bank's capital shows signs of impairment by falling below 5.125% of core capital (CET1) based on risk-weighted assets (RWA) or gone concern (insolvency situation according to Article 130 of the General Banking Law).

After their initial recognition, bonds with fixed maturity dates must be valued at their amortized cost in accordance with IFRS 9. The effects of a possible modification of the issuance conditions and/or the amount paid for a possible partial redemption of the capital after 5 years of issuance must also be considered. The differences between the carrying amount and the payment made must be recorded in the Income Statement.

In the event that a going concern or gone concern trigger is activated for bonds without fixed maturity term, prior to the completion of five years from issuance, recognition in profit or loss must be accelerated for any remaining balance of deferred transaction costs that has not been expensed in profit or loss, and then apply one of the loss absorption mechanisms established in Section 5 of Chapter 21-2 of the RAN on Additional Tier 1 Capital Instruments for the constitution of effective equity.

Also, foreign currency translation differences, exchange rate adjustments, and UF indexation with respect to bonds without fixed maturity term should be recorded in the Statement of Income.

Additionally, the Bank must establish provisions for interest payments on bonds without fixed maturity term in liabilities items with a credit balance and equity with a debit balance under the "Provisions for dividends, interest payments, and repricing of regulatory capital financial instruments issued." These provisions will be reversed when the interest is paid with a debit to the net credit balance of "Retained earnings (losses) from prior years" and "Prior year profit to be allocated."

In addition, the amortization of deferred transaction costs must be recorded in "Expenses for issuing bonds without a fixed maturity term."

o) Loans and receivables from customers (loans and advances)

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and that the Bank does not intend to sell immediately or in the short term.

Loans and receivables are initially measured at fair value plus direct transaction costs and subsequently measured at amortized cost using the effective interest rate method. These include commercial and foreign trade loans, consumer, and mortgage loans, among others.

i. Lease contracts:

Receivables from lease agreements, included in the caption "Loans and receivables from customers", correspond to the periodic rental payments of agreements that meet the requirements to be classified as finance leases and are presented at their present value.

ii. Factoring operations:

The Bank, through its subsidiary BCI Factoring SA, performs operations with its customers, whereby it receives invoices and other commercial papers representing the credit with or without recourse to the transferor, paying the transferor a percentage of the total amount's receivable from the debtor for the transferred documents.

p) Provisions for credit loss of loans and contingent loans

The allowances required to cover the risk of credit losses have been established following the standards and instructions issued by the CMF.

Loans are recorded net of such allowances or showing the deduction. In the case of the provisions for contingent loans, they are presented as liabilities in the "Allowances" caption.

The Bank and its subsidiaries use models or methods, based on the individual and group analysis of the debtors, which were approved by the Board of Directors to establish the loan allowances indicated in the Compendium of Accounting Standards of the Financial Market Commission.

i. Allowances for individual assessment:

The individual assessment of debtors is necessary when dealing with clients that, due to their size, complexity, or exposure level, required to be known and analyzed in detail.

Naturally, the analysis of debtors should focus on their capacity and willingness to meet their credit obligations, through sufficient and reliable information, and must also analyze their credits in terms of guarantees, terms, interest rates, currency, adjustability, etc.

For establishing the allowance, debtors and their operations related to loans and receivables and contingent loans must be classified in the corresponding categories, with the prior assignment to one of the following three portfolio categories: normal, substandard, and non-performing.

- Regular and substandard performance portfolios:

The regular performance portfolio includes those debtors whose payment ability allows them to meet their obligations and commitments, and according to the assessment of their economic-financial situation, it is not expected that this condition will change. The classifications assigned to this portfolio are categories A1 to A6.

The substandard portfolio will include debtors with financial difficulties or a significant deterioration of their ability to pay and on which reasonable doubt exists as to the repayment of principal and interest in the contractual terms agreed, showing low margins to meet their short-term financial obligations.

This portfolio also includes debtors, which recently have shown delinquency (payments overdue) in excess of thirty days. The classifications assigned to this portfolio are categories B1 to B4 of the rating scale.

As a result of the individual analysis of these debtors, they must be classified in the following categories; subsequently assigning them the probability of default and loss given default percentages that result in the subsequent loss percentage:

Type of portfolio	Debtor rating	Probability of default (PD) (%)	Loss given default (LGD) (%)	Expected loss (%)
Regular portfolio	A1	0.04	90.00	0.036000
	A2	0.10	82.50	0.082500
	A3	0.25	87.50	0.218750
	A4	2.00	87.50	1.750000
	A5	4.75	90.00	4.275000
	A6	10.00	90.00	9.000000
Substandard portfolio	B1	15.00	92.50	13.875000
	B2	22.00	92.50	20.350000
	B3	33.00	97.50	32.175000
	B4	45.00	97.50	43.875000

Provision on regular and substandard performance portfolios:

To determine the amount of the allowances that must be established for the regular and substandard performance portfolios. The exposure subject to provisions should first be estimated, to which the respective loss percentages (expressed in decimals) will comprise the probability of default (PD) and loss given default (LGD) established for the category within which the debtor and/or its qualified co-debtor is included, as applicable.

The exposure subject to provisions corresponds to loans plus contingent loans, less amounts that would be recovered by means of executing guarantees, Likewise, placement is understood as the carrying amount of the loans and receivables from the corresponding debtor, while for contingent loans. The value resulting from the application of the provisions stated in No. 3 of Chapter B-3 of the Compendium of Accounting Standards.

- Non-performing portfolio:

It includes debtors and their loans whose recovery is deemed to be remote, because their ability to pay is deteriorated or non-existent. Those debtors with clear indications of a possible bankruptcy are part of this portfolio, as well as those in which a forced restructuring of debts is necessary to avoid default and. In addition, any debtor whose repayment of principal and interest of a credit is overdue for a period equal or exceeding 90 days.

This portfolio comprises debtors from categories C1 to C6 of the classification scale established below and all loans, including 100% of the amount of contingent loans, held by those same debtors.

For purposes of establishing allowances on the non-performing portfolio, the use of allowance percentages that must be applied to the amount of the exposure is established, which corresponds to the sum of loans and contingent loans held by the same debtor. To apply this percentage, an expected loss rate must first be estimated, deducting from the amount of the exposure the amounts recoverable through the execution of the guarantees and, if there is specific background information that justifies it, also deducting the present value of the recoveries that can be obtained by exerting collection actions, net of the expenses associated with them. This loss rate must fall into one of the six categories defined according to the range of losses effectively expected by the Bank for all operations of the same debtor.

These categories, their range of loss as estimated by the Bank and the allowance percentages that should ultimately be applied on the amounts of the exposures, are indicated in the following table:

Type of portfolio	Risk Scale	Expected Loss Range	Allowance (%)
Non-performing portfolio	C1	Until 3 %	2
	C2	More than 3% up to 20%	10
	C3	More than 20% up to 30%	25
	C4	More than 30% up to 50%	40
	C5	More than 50% up to 80%	65
	C6	More than 80%	90

ii. Allowances for group assessment:

The group assessment is aimed at group commercial loan portfolios classified in the model of group, consumer, and home mortgage allowances.

For the determination of allowances of the group portfolio, groups of loans with homogeneous characteristics in terms of the type of debtor and agreed conditions are analyzed. In this way, allowances are established based on the expected losses derived from a certain probability of default (PD) and a percentage of severity of the loss, or loss given default (LGD), both parameters based on historical analysis and technically based estimates.

The amount of allowances to establish will be obtained by multiplying the total amount exposed in the respective group by the percentages of estimated default and loss given default.

a. Group commercial loans:

The Bank applies the standard model of allowances for commercial loans of the group portfolio, whether corresponds to commercial lease transactions, student loans or other types of commercial loans.

Commercial lease transactions

For these transactions, the allowance factor must be applied to the current value of the commercial lease transactions (including the purchase option) and will depend on the delinquency of each operation. The type of leased asset and the relationship, at the closing of each month, between the current value of each operation and the value of the leased asset (PVB), as indicated in the following tables:

Probability of Default (PD) applicable according to delinquency and type of asset (%)		
Past due days of the operation at the end of the month	Type of Good	
	Residential	Non-residential
0	0.79	1.61
01-29	7.94	12.02
30-59	28.76	40.88
60-89	58.76	69.38
Non-performing portfolio	100.00	100.00

Loss Given Default (LGD) applicable according to PVB tranche and type of asset (%)		
PVB = Current value of the operation / Value of the leased asset		
PVB Section	Residential	Non-residential
PVB <= 40%	0.05	18.20
40% < PVB <= 50%	0.05	57.00
50% < PVB <= 80%	5.10	68.40
80% < PVB <= 90%	23.20	75.10
PVB > 90%	36.20	78.90

The determination of the PVB ratio will be made considering the appraisal value, expressed in UF for residential and in pesos for non-residential, recognized at the time they corresponding loan is granted, taking into account possible situations that at that time may be causing transitory increases in the prices of the good.

Student loans

For these transactions, the allowance factor must be applied on the student loan and the exposure of the contingent loan, when applicable. The determination of said factor depends on the type of student loan and the demand for payment of principal or interest, at the end of each month. When payment is due, the factor will also depend on its delinquency.

For loan classification purposes, a distinction is made between those granted to finance higher education in accordance with Law No. 20,027 (CAE) and. On the other hand, CORFO-guaranteed loans, or other student loans.

Probability of Default (PD) applicable according to payment enforceability, delinquency, and type of loan (%)			
Presents enforceability of the payment of principal or interest at the end of the month	Days past due at the end of the month	Type of Student Loan	
		CAE	CORFO or other
Yes	0	5.20	2.90
	01-29	37.20	15.00
	30-59	59.00	43.40
	60-89	72.80	71.90
	Portfolio in Default	100.00	100.00
	n/a	41.60	16.50
No			

Loss given the Default (LGD) applicable according to payment enforceability and type of loan		
Presents enforceability of the payment of principal or interest at the end of the month	Type of Student Loan	
	CAE	CORFO or other
Yes	70.90	
No	50.30	45.80

Generic commercial loans and factoring

For factoring transactions and other commercial loans, the allowance factor, applicable to the amount of the loan and to the exposure of the contingent loan, will depend on the delinquency of each operation and the relationship that exists, at the end of each month, between the obligations that the debtor has with the bank and the value of the real guarantees that protect them (PTVG). As indicated in the following tables:

Probability of Default (PD) applicable according to delinquency and PTVG (%) tranche			
Days past due at the end of the month	With guarantee		Without guarantee
	PTVG<=100%	PGTV>100%	
0	1.86	2.68	4.91
01-29	11.60	13.45	22.93
30-59	25.33	26.92	45.30
60-89	41.31	41.31	61.63
Non-performing portfolio	100.00	100.00	100.00

Loss Given Default (PDI) applicable according to PTVG (%) tranche			
(With/without) guarantees	PTVG	Generic commercial transactions or factoring without recourse of the transferor	Factoring with recourse of the transferor
With guarantee	PTVG <= 60%	5.00	3.20
	60% < PTVG <= 75%	20.30	12.80
	75% < PTVG <= 90%	32.20	20.30
	90% < PTVG	43.00	27.10
Without guarantees		56.90	35.90

The guarantees used for purposes of calculating the PTVG ratio of this method may be specific or general. Including those that are simultaneously specific and general.

A guarantee may only be considered if, according to the respective hedge clauses, it was established in the first place in favor of the bank and only guarantees the debtor’s credits with respect to which it is debited (not shared with other debtors). The invoices assigned in the factoring transactions, or the guarantees associated with the residential loans of the mortgage portfolio, regardless of their coverage clauses, will not be considered in the calculation.

To calculate the PTVG ratio. The following should be considered:

- I. Transactions with specific guarantees: when the debtor granted specific guarantees. For generic commercial loans and factoring, the PTVG ratio is calculated independently for each guaranteed transaction, as the division between the amount of the loan and the contingent loan exposure and the value of the actual guarantee that covers.
- II. Transactions with general guarantees: when the debtor granted general or general and specific guarantees, the Bank calculates the corresponding PTVG, jointly for all generic commercial loans and factoring and not included in i) above, as the result of the sum of the amounts of the loans and exposures of contingent loans and the general, or general and specific guarantees that, according to the scope of the remaining hedge clauses, protect the credits considered in the numerator of the aforementioned ratio.

The amounts of the guarantees used in the PTVG ratio described above must be determined according to:

- The last valuation of the guarantee, whether appraisal or fair value, depending on the type of real guarantee in question.

To determine the fair value. The criteria indicated in Chapter 7-12 of the Updated Compendium of Standards must be considered.

- Eventual situations that could be generating transitory increases in the values of the guarantees
- Limitations to the amount of hedge established in their respective clauses

To determine the specific provisions of the loans guaranteed by the FOGAPE Covid-19 guarantee, the expected losses shall be determined by estimating the risk of each operation, without considering the substitution of the credit quality of the guarantor, according to the corresponding individual or group analysis method, in accordance with the provisions of Chapter B-1 of the Compendium of Accounting Standards.

The loan amounts associated with such operations that had been written off must be added to the aforementioned expected losses, in accordance with the provisions established in Chapter B-2 of the Compendium.

Therefore, the total amount of expected losses resulting from the aggregate calculation of each group of operations, including the amounts written off for that group as indicated in the preceding paragraph, shall be compared to the corresponding total amount of deductible amount, and perform the following:

- Expected losses less than the deductible amount

When the expected losses of the operations of a group to which the same deductible amount percentage applies, determined according to the procedure indicated above, are less than or equal to the aggregate amount of the deductible amount, the provisions will be determined without considering the FOGAPE Covid-19 coverage, 19, i.e., without substituting the credit quality of the direct debtor for that of the guarantor.

- Expected losses greater than the deductible amount

When the expected losses of the operations of a group to which the same deductible amount percentage applies, determined according to the procedure indicated above, are greater than the aggregate amount of the deductible amount, the provisions will be determined using the substitution method provided in 4,1 letter a) of Chapter B-1 of the Compendium of Accounting Standards.

For these purposes, the proportion to be replaced will be the one that corresponds to the limits indicated in article 13 of the Regulations for the Administration of the Guarantee Fund for Small and Medium-sized Entrepreneurs, applicable to the COVID-19 Guarantee Lines.

Additionally, the ratio associated with the deductible amount resulting from multiplying the guaranteed amount of the corresponding group by the percentage of the applicable deductible amount shall be determined.

On October 30, 2024, the Bank performed a calibration of its credit risk models of the commercial group portfolio for the calculation of provisions, in order to achieve greater accuracy in the estimation of the expected loss of this portfolio. This adjustment in the model was approved by the Board of Directors on October 14, 2024 and implied a higher expense in allowances for credit risk of MCh\$6,077.

b. Consumer loans:

Group portfolio credit risk allowance model

In accordance with Chapter B-1 of the Compendium of Accounting Standards issued by the CMF, the credit risk allowance models are based on a look at expected losses, following "through the cycle" approach and not "at a point in time" approach.

These expected loss (EL) models are used to estimate future portfolio losses and are based on three fundamental components: Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD).

The final objective is to establish a sufficient level of allowances to cover future expected losses:

$$EL = Exposure * PD * LGD$$

Allowance models are organized according to segments, which are defined by the type of debtor and type of loan: Consumer, Commercial, and Mortgage. This macro-segmentation prioritizes reasonableness criteria, based on how customers and products are managed from a commercial and risk perspective.

From these macro-segments, higher levels of segmentation are generated as they improve the estimates of the aforementioned parameters, and based on these levels of segmentation, scores are built to identify homogeneous groups of debtors, which allow for better distribution of risk in the customer portfolio.

As of March 31, 2024, the subsidiary Servicios Financieros y Administración de Créditos Comerciales S.A., implemented a new model of provisions for credit risk of the consumer portfolio. This new model considers a new segmentation, new modeling periods and variables that look at a behavior of up to 12 months of observation versus the previous model that mostly used information for the last month. This was approved by the Board of Directors in March 2024 and implied a higher expense in allowances for credit risk of MCh\$14,601. This change in accounting estimates was recognized prospectively in the Interim Financial Statements as of March 31, 2024. At the end of November of the same year, based on an update of the parameters of the allowance model, a release of MCh\$2,372 was generated by the elimination of the amplification factor in the PD parameter and a provision of MCh\$1,026 by updating the LGD parameter.

Standard Consumption Matrix (CNC B-1):

From January 2025, the Bank has incorporated the CMF's "Standardized Method of making Provisions for Consumer Loans." This method establishes provisioning factors calculated as the multiplication of the Probability of Default (PI) and the Loss Given Default (LGD). These factors are applied considering the customer's delinquency with the Bank (in days), their delinquency in the financial system, the term of a mortgage loan, and the type of loan. The effects of implementing the standardized methodology for calculating provisions for consumer loans resulted in a debit to profit or loss of MCh\$33,962 before taxes (see note 13k of these Interim Consolidated Financial Statements).

The Probability of Default (PI) factor is assigned according to the following table:

Level of default at the Bank (days, both extremes included)	With mortgage loan		With no mortgage loan	
	No past due payment for 30 days in the financial system	30 days past due in the financial system	No past due payment for 30 days in the financial system	30 days past due in the financial system
0 - 7	3.3%	14.6%	6.6%	19.8%
8 - 30	20.4%	41.6%	30.6%	48.5%
31 - 60	50.2%	63%	65.1%	66.3%
61 - 89	62.6%	81.7%	72.3%	86.9%

Noted that, if the debtor is in default, the assigned probability of default will be 100%.

Then, the Loss Given Default (LGD) factor is assigned based on the following table:

	Lease operations and automotive loans	Loans in installments	Cards and credit facilities, and other consumer products
With a mortgage loan for housing in the system	33.2%	47.7%	49.5%
No mortgage loan for housing in the system	33.2%	56.6%	60.3%

Note that, to date, the Bank does not have any auto loan operations.

Accordingly, the Bank currently provisions using the maximum value between the result obtained using this standard matrix (Chapter B-1 of the CNCB) and existing internal models.

c. Home mortgages:

The home mortgage loan portfolio includes loans that have the following characteristics: their destination is the financing of the acquisition, expansion, repair, or construction of a house. The debtor is the natural person who buys or owns the house, and the value of the mortgage guarantee covers all the loan.

The Bank uses the "Standard Method of Allowances for Mortgage Loans for Housing", which establishes the applicable allowance factors, represented by the expected loss on the amount of mortgage loans for housing, applied based on the delinquency of each loan and the ratio at the end of each month, between the amount of outstanding principal of each loan and the value of the mortgage guarantee (PVG) that covers it. As indicated in the following table:

Allowance factor applicable according to delinquency and PVG						
PVG Tranche	Concept	Days past due at the end of the month				Non-performing portfolio
		Current	01-29	30-59	60-89	
PVG≤ 40%	PD (%)	1.0916	21.3407	46.0536	75.1614	100.0000
	LGD (%)	0.0225	0.0441	0.0482	0.0482	0.0537
	EL (%)	0.0002	0.0094	0.0222	0.0362	0.0537
40%<PVG≤ 80%	PD (%)	1.9158	27.4332	52.0824	78.9511	100.0000
	LGD (%)	2.1955	2.8233	2.9192	2.9192	3.0413
	EL (%)	0.0421	0.7745	1.5204	2.3047	3.0413
80%<PVG≤ 90%	PD (%)	2.5150	27.9300	52.5800	79.6952	100.0000
	LGD (%)	21.5527	21.6600	21.9200	22.1331	22.2310
	EL (%)	0.5421	6.0496	11.5255	17.6390	22.2310
PVG>90%	PD (%)	2.7400	28.4300	53.0800	80.3677	100.0000
	LGD (%)	27.2000	29.0300	29.5900	30.1558	30.2436
	EL (%)	0.7453	8.2532	15.7064	24.2355	30.2436

Where: PD = Probability of default, LGD = Loss given default, EL = Expected loss, LtV = Outstanding principal/Value of the mortgage guarantee

In the event that the same debtor maintains more than one home mortgage loan with the Bank and one of them is 90 days or more past due, all these loans will be assigned to the non-performing portfolio, calculating the allowances for each of them according to their respective percentages of PVG.

On October 30, 2024, the Bank performed a calibration of its credit risk models of the group mortgage portfolio for the calculation of provisions, in order to achieve greater accuracy in the estimation of the expected loss of this portfolio. This adjustment in the model was approved by the Board of Directors on October 14, 2024 and implied a higher expense in allowances for credit risk of MCh\$14,691.

i. Loan write-off:

As a general rule, write-offs should be made when the contractual rights to the cash flows expire. In the case of loans, even if the foregoing does not occur, the corresponding asset balances will be written off in accordance with the provisions of title II of Chapter B-2 of the Compendium of Accounting Standards issued by the CMF.

The write-offs in question refer to the derecognition in the Interim Consolidated Statements of Financial Position of the asset corresponding to the respective transaction. Including, therefore, that part that may not be due if it were a credit payable in installments or payments, or a lease transaction (No partial write-offs exist).

Write-offs are always accounted for with a debit to the provisions for credit loss established. In accordance with the provisions of Chapter B-1 of the Compendium of Accounting Standards, regardless of the reason for which the write-off is made. Subsequent payments obtained from written-off operations will be recognized in the Interim Consolidated Statements of Income for the period as recoveries of written-off loans.

The write-offs of loans and receivables are performed on overdue, past due and current installments, and the period must be considered from the beginning of their delinquency, that is, performed when the delinquency period of an installment or portion of loan transaction reaches the write-off term, as provided below:

Type of loan	Term
Consumer loans – secured and unsecured	6 months
Other transactions – unsecured	24 months
Commercial loans – secured	36 months
Residential mortgage loans	48 months
Consumer lease agreement	6 months
Other non-real estate lease transactions	12 months
Real estate lease agreement (commercial or residential)	36 months

The term corresponds to the time elapsed from the date on which the payment of all or part of the past due liability became due.

ii. Recovery of written-off loans:

Recoveries of written-off loans are recognized in profit or loss as recoveries of written-off loans.

q) Fee income and expense

Fee income and expense are recognized in revenue according to the 5-step approach established by IFRS 15:

- Step 1: Identify the contract with the customer;
- Step 2: Identify the performance obligations in the contract;
- Step 3: Determine the transaction price;
- Step 4: Allocate the transaction price to the performance obligations of contracts;
- Step 5: Recognize revenue when (or as) the entity satisfies a performance obligation.

r) Impairment

For the assets in the caption "Loans and receivables from customers". The impaired portfolio is defined according to Chapter B-2 of the Compendium of Accounting Standards issued by the CMF as "loans from debtors for which there is evidence that they will comply with any of their obligations in the agreed payment conditions, regardless of the possibility of recovering the amount owed by resorting to guarantees, through the period of judicial collection actions or agreeing on different conditions".

The policies on impairment measurement. Assessed on a monthly basis, consider the following criteria:

- i. Addition to impaired portfolio:

Transactions included by credit risk rating classified as substandard in categories B3 and B4, and the non-perform portfolio are recorded in individually classified transactions.

The rest of the transactions are classified in groups and are added when they are:

- Credit transactions that are past due for a period greater than or equal to 90 days.
- Renegotiated transactions.
- 100% of the transactions associated with the customer are carried over to the impaired portfolio.

Operations linked to residential mortgage loans or loans to finance higher education are not included in Law N. 20027, which may be excluded as long as they do not present the conditions of non-compliance established in Circular No. 3454 of December 10, 2008.

The behavior in the financial system is not considered to determine the addition to the impaired portfolio.

Removal conditions

- Individual case: for having improved their risk rating over the B3 category of the individual classification.
- Group case:
 - a) Non-renegotiated transactions: credit transactions included in impaired portfolio may return to the normal portfolio, only if the transaction in question meets the following conditions:
 - Register at least six consecutive payments of principal and interest, paying them at maturity or within the next 30 days.
 - That it is up to date with all its obligations and has no other credit transaction in an impaired portfolio.
 - In any case, it must not record any delinquency in the rest of the financial system for the last 90 days (last three periods reported to the CMF at the date of consultation).
 - b) Renegotiated operations: may be removed from the impaired portfolio, only if the operation in question meets the following conditions:
 - Register at least six consecutive payments of principal and interest, paying them at maturity or within the next 30 days.
 - That it is up to date with all its obligations and has no other credit transaction in an impaired portfolio.
 - That it does not have another renegotiated transaction during the last nine months.
 - In any case. It must not record any delinquency in the rest of the financial system in the last 90 days (last three periods reported in the CMF at the date of consultation).
 - c) Renegotiated group portfolio from write-off: written-off commercial transactions that have been renegotiated, may be removed from the impaired portfolio, and added to the normal portfolio, only if the transaction in question meets the following conditions:
 - Payment of 30% of the originally renegotiated transaction (total balance of the renegotiated transaction) or that first six payments have been made, agreed in the renegotiated commercial transaction.
 - Be up to date with the principal and interest payments.
 - Have no other transaction in the impaired portfolio.
 - Register no delinquency in the rest of the financial system in the last 90 days.

ii. Non-financial assets:

The carrying amount of the Bank's non-financial assets, other than investment properties and deferred tax assets, is reviewed at each reporting date to determine whether there is any indication of impairment. If any such indications exist, then the asset's recoverable amount is estimated. In the case of goodwill and intangible assets that have indefinite useful lives or not yet available for use, the recoverable amounts are estimated at each presentation date.

In accordance with IAS 36 "Impairment of Assets", the entity shall assess at the end of each reporting period whether there is any indication of impairment of its intangible assets with indefinite useful lives, as well as of the goodwill acquired in a business combination. On the other hand, the Financial Market Commission (CMF) requires that "the valuations of goodwill and other non-amortizable intangible assets must be supported by two reports issued by professionals independent of the bank and its external auditors. Both reports support the initial value of intangible assets and valuations as of December 31 of each year.

An impairment loss in relation to goodwill is not reversed. In relation to other assets, impairment losses recognized in prior periods are assessed at each reporting period whether there is any indication that the loss may have decreased or disappeared. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, had no impairment loss been recognized.

At the end of each reporting period, the Bank evaluates the intangible assets and goodwill generated from the business combination of its subsidiaries BCI Servicios Financieros and City National Bank in Chile and the United States, respectively. As of June 30, 2025, the Bank assessed whether there were any indications of impairment of its assets, concluding that there were no indications of impairment to record in the intangible assets and goodwill on these investments. As of December 31, 2024, the Bank recorded a loss of MCh\$2,901 in the BCI Servicios Financieros CGU related to goodwill (see further details in note 15, letter c).

s) Interest and inflation-indexation income and expense

Interest and inflation-indexation income and expenses are recognized in the Interim Consolidated Statements of Income based on the accrual principle using the effective interest method.

The effective interest rate is the discount rate that exactly matches the estimated cash flows receivable or payable over the expected life of the financial instrument (or, where appropriate, in a shorter period) with the net carrying amount of the financial asset or liability. To calculate the effective interest rate, the Bank determines the cash flows taking into account all the contractual conditions of the financial instrument, the calculation of said rate includes all commissions and other concepts paid or received that are part of it.

Transaction costs include incremental costs that are directly attributable to the acquisition or issue of a financial asset or financial liability.

However, in the case of past due loans and current loans with a high risk of irrecoverability, the prudent criterion of suspending the accrual of interest and inflation-indexation has been followed; and are recognized when received.

- Amount to be suspended:

The amount of income to be suspended on an accrual basis corresponds to that calculated between the date of suspension and the cut-off date of the Interim Consolidated Statements of Financial Position, which corresponds to the last day of the month.

- Suspension date:

The Bank will stop recognizing income on an accrual basis for the assets at amortized cost "Loans and advances to banks" and "Loans and receivables from customers" in the Interim Statement of Income, when the loan or one of its installments is 90 days past due.

The suspension of the recognition of income on an accrual basis implies that, from the date on which it must be suspended and until such loans are no longer in the impaired portfolio, the corresponding assets will not be increased with interest, inflation-indexation or fees in the Interim Consolidated Statements of Financial Situation and no income will be recognized for these concepts in the Interim Consolidated Statements of Income, unless they are actually received. In this regard, income actually received from interest, inflation-indexation or fees shall be recognized as indicated in Chapter C-3 of the CNCB.

For the determination of the gross assets on which the provisions for credit loss are calculated according to chapter B1, suspended interest, adjustments and commissions will not be included.

t) Intangible assets

i) Software

The software acquired by the Bank is recognized at cost, less accumulated amortization, and accumulated impairment losses.

Disbursements or expenses for internally developed software are recognized as assets when the Bank can demonstrate its intent and ability to complete its development and use it internally to generate future economic benefits, and the cost of completing its development can be measured reliably. The capitalization of internally developed software expenses includes all direct costs attributable to the development of the software and is amortized over its useful life. Internally developed software is recognized at capitalized cost less accumulated amortization and accumulated impairment losses.

The subsequent expenses of the recognized asset are capitalized only when the future economic benefits of the specific assets in the related areas increase. All other expenses are recognized in the Interim Consolidated Statements of Income.

Amortization is recognized on a straight-line basis in profit or loss considering the estimated useful life of the software from the date it is available for use, which is generally six years.

ii) Intangible assets acquired in business combinations

As a consequence of the purchase process of BCI Financial Group, Inc. and Subsidiaries that was completed in October 2015, the merger between City National Bank of Florida and Total Bank completed on September 15, 2018, and the acquisition of the credit card business from Walmart (Financial Services) that was completed on December 4, 2018, amortizable intangible assets with an indefinite useful life were recognized, which originated during the Purchase Price Allocation (PPA) process. The Bank permanently assesses its intangible assets for impairment. In this regard and, in accordance with the CMF regulations of the Compendium of Accounting Standards, Chapter A-2 number 7, two independent consultants of the Bank and different from the external auditors reviewed the basis of its valuation during the 2019 financial year.

According to IFRS 3 "Business Combinations", for the acquisition of Total Bank the values were definitively determined on December 31, 2018, which were adjusted within the term established by the standard.

According to IFRS 3 "Business Combinations", for the acquisition of BCI Servicios Financieros the values were definitively determined on December 4, 2019, which were adjusted within the term established by the standard.

Amortizable intangible assets recognized their portion of amortization on a straight-line basis according to the estimated useful life.

iii) Goodwill

The goodwill arising from a business combination will be allocated from the date of acquisition to each of the cash-generating unit (CGU) or group of CGUs of the acquirer, which are expected to benefit from the synergies of the business combination, regardless of whether other assets or liabilities of the acquiree are assigned to those units or groups of units.

Goodwill is tested annually for impairment, and when circumstances indicate that it is carrying amount may be impaired.

Impairment losses in respect of goodwill is not reversed in future periods.

Intangible assets, including goodwill, were subjected to impairment tests as indicated in IAS 36.

As of June 30, 2025, the Bank assessed whether there were any indications of impairment of its assets, concluding that there were no indications of impairment to record in the intangible assets and goodwill on these investments. As of December 31, 2024, the Bank recorded a loss of MCh\$2,901 in the BCI Servicios Financieros CGU related to goodwill (see further details in note 15, letter c).

u) Business combinations

Business acquisitions are accounted by applying the acquisition method, the consideration transferred in a business combination is measured at fair value, which is calculated as the sum of the acquisition date fair values of the assets transferred by the Company, the liabilities incurred by the acquirer to former owners of the acquiree, and the equity interests issued by the Company in exchange for control of the acquiree. Acquisition-related costs are recognized in profit or loss when incurred.

In a business acquisition, an independent specialist is used to determine the fair value of the net assets acquired and the identification of intangible assets is considered. For the valuation of these intangible assets identified in a business combination, cash flow projections are used based on the performance estimates of the acquiree.

At the acquisition date. The identifiable assets acquired, and liabilities assumed are recognized at fair value, except for the following:

- Deferred tax assets or liabilities, and assets or liabilities related to employee benefit agreements are recognized and measured in accordance with IAS 12 Income Taxes and IAS 19, respectively.

- liabilities or equity instruments related to share-based payment agreements of the acquiree, or share-based payment agreements of the company entered to replace the share-based payment agreements of the acquiree are measured in accordance with IFRS 2 at the date of acquisition; and
- the assets (or group of assets for disposal) that are classified as held for sale.

Goodwill is measured as the excess of the sum of the consideration transferred, the amount of any non-controlling interest in the acquiree and the fair value of the equity interest previously held by the acquirer (if any) in the acquiree over the net amounts at the acquisition date of the identifiable assets acquired and liabilities assumed. If, after a reassessment, the acquisition-date net amounts of the identifiable assets acquired and liabilities assumed exceed the sum of the consideration transferred. The amount of any non-controlling interest in the acquiree, and the fair value of the interest previously owned by the acquirer in the acquiree (if any), such excess is immediately recognized in profit or loss as a gain from a bargain purchase.

Non-controlling interests that are present ownership interests and entitle their holders a share to a proportionate share of the entity's net assets in the event of liquidation may be measured initially, either at fair value or the proportionate share of non-controlling interests, of the recognized amounts of the acquiree’s identifiable net asset.

The choice of measurement basis is made on a transaction-by-transaction basis.

Remeasurement period adjustments are adjustments that arise from additional information obtained during the “measurement period” (which may not exceed one year from the acquisition date) about facts and circumstances that existed at the acquisition date.

v) Property and equipment

Items of property and equipment, excluding real estate, are measured at cost less accumulated depreciation and impairment losses.

The cost includes expenses that have been directly attributable to the acquisition of the asset and any other cost directly attributable to the process of bringing the asset to a working condition.

When part of an item of property and equipment has a different useful life. It is accounted for as a separate item (remodeling of real estate).Depreciation is recognized in the Interim Consolidated Statements of Income based on the straight-line depreciation method over the useful lives of each part of an item of property and equipment. Leased assets are depreciated over the shorter of the lease period and their useful lives, unless it is certain that the Bank will obtain the property at the end of the lease period.

The estimated useful lives As of June 30, 2025 and December 31, 2024, are as follows:

	June 30,	December 31,
	2025	2024
Buildings	50 years	50 years
Machinery and equipment	3 - 10 years	3 - 10 years
Facilities	7 - 10 years	7 - 10 years
Furniture and fixtures	7 years	7 years
Computing equipment	3 - 6years	3 - 6 years
Real estate improvements	10 years	10 years
Other property, plant, and equipment	3 - 6 years	3 - 6 years

w) Assets received in lieu of payment

They are classified under the caption "non-current assets and disposal groups held for sale", they are recorded at the lower of their foreclosure cost or the net realizable value, less regulatory write-offs required by the CMF and are presented net of allowances. Write-offs are required if the asset is not sold within 18 months of receipt.

x) Personnel benefits

- i. Vacation:

The annual vacation cost is recognized on an accrual basis.

- ii. Short term benefits:

The Bank contemplates an annual incentive plan for its employees for meeting objectives, consisting of a certain number or portion of monthly remuneration and is provisioned based on the estimated amount to be distributed.

- iii. Severance indemnity payments:

The Bank and its subsidiaries have not agreed with their staff to make severance indemnity payments to all events, except for the subsidiaries BCI Servicios Financieros y Administración de Créditos Comerciales SA and BCI Administradora de Tarjeta Servicios Financieros Limitada, which have defined benefit plans in a collective agreement with part of their employees, these plans correspond to contracts with severance indemnity payments to all events, whose obligation is recorded at its actuarial value.

These companies recognize a provision (see note 37) to reflect the obligation to pay severance indemnity to employees who are entitled to receive this benefit in any event. This provision has been calculated using an actuarial methodology that considers estimates of staff turnover, discount rate, salary increase rate and mortality. The liability for employee benefits is presented at present value using the projected unit credit method. In accordance with the provisions of "IAS 19 Employee Benefits". Actuarial gains or losses related to experience adjustments and changes in variables are recognized as other comprehensive income and form part of the balance of Other Equity Reserves.

The cost of services for the current period is the increase in the present value of the defined benefit obligation, which occurs as a result of the services provided by employees in the current period.

The financial cost is the increase produced during a period in the present value of the obligations for defined benefits, as a result of the fact that such benefits are a period closer to their expiration.

A present obligation exists when, and only when. The Entity has no realistic alternative but to make the corresponding payments.

The assumptions used are the following:

Detail	Source
Mortality	Mortality tables "RV-2020" and “CB-2020” established by the Financial Market Commission (CMF) were used
Employee turnover	The historical turnover for executives in the collective agreement, voluntary resignation or company needs is 3.33%
Discount rate	The discount rate used to discount benefit payment flows for severance indemnity corresponded to a real annual rate of 1.90%. This rate corresponds to the 20-year BCU. (Source: Central Bank)
Salary increases rate	The increase in salaries used for the projections, both for increase of the base salary and for total remuneration and corresponds to a real annual rate of 3.0%
Retirement	The retirement ages used to make the payment projections correspond to the minimum legal ages for retirement in Chile (DL,3500), ages that are generally used in the market, except when the reality of the company indicates otherwise. These ages correspond to 65 years for men and 60 years for women.

As of June 30, 2025, there are no experience adjustments or changes in the variants. As of December 31, 2024, due to changes in the variables of the mortality table, provisions were made in the caption “New measurements of the net defined benefit liability (asset)” of the Interim Statements of Changes in Consolidated Shareholders' Equity of MCh\$19.

y) Leases

On the commencement date of a lease, the Bank recognizes a right-of-use asset and a lease liability in accordance with the provisions of IFRS 16.

i) Right-of-use assets

The Bank leases a number of office and branch premises, which are necessary to perform its activities. Contract terms are individually negotiated and comprise a wide range of terms and conditions.

Leases are recognized, measured, and disclosed in accordance with IFRS 16 “Leases”. This requires that a right-of-use asset and its corresponding liability be determined at the date the asset is available for use. Each lease payment is distributed between the liability and interest. The financial interest is charged to the financial margin during the period of the lease. As well as the right-of-use asset, which is depreciated on a straight-line basis over the term of the contract.

The lease term includes the non-cancellable period established in the lease agreements, and generally have an automatic renewal clause, which are not included in the calculation of the financial liability. Additionally, each of the parties can terminate the agreement early, prior notice. For both concepts, only the current contractual period has been considered to calculate the impact of this new regulation. For lease agreements with an indefinite useful life. The Bank has determined to assign a useful life equal to the longest non-cancellable period of its lease contracts.

The present value of the lease payments is determined using the discount rate that represents the Bank's incremental rate at the commencement of the contracts, based on the duration of each of them from the initial date of application.

At the initial measurement, the Bank measures the right-of-use asset at cost. The rent of the lease contracts is agreed in UF (inflation-adjusted unit) and paid in Chilean pesos. In accordance with the provisions of Circular No. 3649 issued by the CMF, the monthly variation in UF that affects the contracts established in such monetary unit must be treated as a remeasurement, and therefore, the adjustments must be recognized as a modification to the obligation and at the same time the amount of the asset must be adjusted for the right of use assets.

Contracts whose non-cancellable period is equal to or less than 12 months are treated as short-term leases, and therefore the associated payments are recorded as a linear expense, any modification in the terms or rental fee is treated as a remeasurement of the lease.

The Bank has not entered into lease agreements with residual value guarantee clauses or variable lease payments.

The Bank applies IAS 36 “Impairment of assets” to determine whether the right-of-use asset is impaired and to account for any identified impairment losses.

As of June 30, 2025 and December 31, 2024 the Bank has not identified impairment in the value of assets for the right of use assets.

ii) Lease liability

The Bank measures the lease liability at the present value of the lease payments that are not paid at that date. The lease payments are discounted using the interest rate implicit in the lease if that rate could be readily determined. If that rate cannot be readily determined, the Bank shall use the incremental borrowing rate. Lease payments included in the measurement of the lease liability comprise payments for the right to use the underlying asset during the lease term that are not paid at the measurement date, which include (a) fixed payments, less any lease incentives receivable; (b) variable lease payments that depend on an index or rate. Initially measured using the index or rate at the commencement date; (c) amounts expected to be payable by the lessee under residual value guarantees; (d) the exercise price of a purchase option if the lessee is reasonably certain to exercise that option; and (e) payments for penalties for terminating the lease, if the lease term reflects the lessee exercising an option to terminate the lease.

After the commencement date, the Bank measures the lease liability to recognize (a) interest on the lease liability; (b) lease payments made; and (c) remeasurements or modifications to the lease, and to reflect revised in-substance fixed lease payments.

The Bank remeasures the lease liability by discounting the revised lease payments, if, among others, (a) there is a change in the amounts expected to be payable under a residual value guarantee.

A lessee shall determine the lease payments to reflect the change in amounts expected to be payable under the residual value guarantee; (b) a change in future lease payments results from a change in an index or rate used to determine those payments.

The Bank remeasures the lease liability to reflect those revised lease payments only when there is a change in the cash flows. The Bank shall determine the revised lease payments for the remainder of the lease term based on the revised contractual payments.

z) Statements of cash flows

For the preparation of the Interim Consolidated Statements of Cash Flows, the indirect method has been used, in which, whereby taking profit or loss before tax for the period non-cash transactions are included, as well as income and expense associated with investing or financing cash flows.

For the preparation of the Interim Consolidated Cash Flow Statements, the following terms are used:

- Cash flows: inflows and outflows of cash and cash equivalents, understood as short-term, highly liquid investments with insignificant risk of changes in value, such as: deposits in the Central Bank of Chile, deposits in domestic banks and foreign deposits.
- Operating activities: are the principal revenue-producing activities of banks and other activities that are not investing or financing activities.
- Investing activities: are the acquisition and disposal of long-term assets and other investments not included in cash and cash equivalents.
- Financing activities: are activities that result in changes in the size and composition of equity and liabilities that are not operating and investing activities.

aa) Provisions and contingent liabilities

Provisions are liabilities of uncertain timing and amount; these provisions are recognized in the Interim Consolidated Statements of Financial Position when the following requirements are met collectively:

- A liability is a present obligation arising from past events, at the date of the Interim Consolidated Financial Statements, it is likely that the Bank or its subsidiaries will have to use an outflow of economic benefits to settle the obligation and the amount of these outflows can be measured reliably.

A contingent asset or liability is any obligation arising from past events and whose existence will be confirmed only by the occurrence of one or more uncertain future events occur not wholly within the control of the Bank.

The provisions (which are measured considering the best information available on the outcome of the event that gave rise to them and are remeasured at each period-end) are used to meet the specific obligations for which they were originally recognized, proceeding to their reversal, totally or partially, when said obligations cease to exist or decrease.

Provisions are classified according to the obligations hedged, and are as follows:

- Provisions for employee benefit obligations
- Provision for lawsuits and litigation
- Provisions for obligations of customer loyalty programs
- Provisions for operational risk
- Other provisions for other contingencies

Provisions for country risk for operations with foreign debtors

The Bank makes provisions for country risk in accordance with chapter B-6 of the CNCB to hedge the risk that has been assumed by maintaining or committing resources in a foreign country. Said provisions must be made based on the country ratings made by the Bank in accordance with the provisions of RAN 7-13 on country risk and country ratings.

Provisions for credit loss for contingent loans

Contingent loans correspond to transactions or commitments in which the Bank assumes a credit risk by committing itself to third parties in the event of a future event, to make a payment or disbursement that must be recovered from its customers.

To calculate the provisions as indicated in Chapter B-1 of the CNCB, the amount of the exposure to be considered shall be equivalent to the percentage of the amounts of the contingent loans and which is established in Chapter B-3 of the CNCB. As indicated below:

Type of contingent exposure:	FCC
Freely available, immediate payment revolving credit facility	10%
Contingent loans linked to the CAE	15%
Letters of credit for goods movement operations	20%
Other freely available revolving credit facilities	40%
Debt purchase commitments in local currency abroad	50%
Transactions related to contingent events	50%
Co-debtor and guarantees	100%
Other credit commitments	100%
Other contingent loans	100%

Provisions for operational risk

The Bank constitutes provisions for operational risk in accordance with IAS 37 "Provisions, Contingent Liabilities and Contingent Assets", in which losses due to operational risk events are recognized, including external costs and eventual pending losses with a direct relationship to the operational risk event as established by Chapter 21-8 of the RAN.

Additional allowances:

The CMF has defined those additional allowances are those not derived from the application of the portfolio assessment models of each bank or to compensate for their deficiencies and must be to protect against the risk of unpredictable economic fluctuations.

The additional allowances are established to protect against the risk of macroeconomic fluctuations to anticipate situations of reversal of expansionary economic cycles that. In the future, could result in a worsening of the conditions of the economic environment and. In this way, function as an anti-cyclical mechanism of accumulation of additional allowances when the scenario is favorable and the use or allocation to specific allowances when conditions deteriorate.

The Bank has formal criteria and procedures for their use and establishment for the determination of additional allowances, which are approved by the Board of Directors.

In addition, for our subsidiary City National Bank, additional allowances are determined as required by the CMF in order to standardize the subsidiary's portfolio to the Chilean accounting standard. This implies recording the difference in the balance of credit risk allowances arising between the provisioning model under USGAAP and the standard model Chapter B1 of the CMF, recognizing the higher amount between both methodologies.

As of June 30, 2025 the Bank has a stock of additional allowances of MCh\$228,799 (MCh\$262,102 as of December 31, 2024), which were made to anticipate the potential impairment of the loan portfolios arising from the crisis generated by the Covid-19 pandemic.

As of June 30, 2025, the subsidiary City National Bank released additional allowances of MCh\$ 3,286, as the balance of allowance for credit risk determined under the standard model Chapter B1 issued by the CMF was higher than the allowance model under USGAAP.

As of December 31, 2024, the effects of the release of additional allowances were recognized, as approved by the Management and Executive Committee of the Board of Directors, of MCh\$35,000 in the commercial portfolio and MCh\$65,000 in the Bank's consumer portfolio and the subsidiary Servicios Financieros y Administración de Créditos Comerciales S.A. MCh\$12,000 million were released in the consumer portfolio. This decision is based on the countercyclical methodology, which indicates that we are in a more contracted economic cycle with respect to a trend scenario. This is performed in compliance with the provisions of the General Banking Law, the regulations issued by the Financial Market Commission for such subject matter and the Additional Allowance Policy approved by the Board of Directors.

Lastly, the subsidiary City National Bank released additional allowances of MCh\$1,798, as the balance of allowances for credit risk determined under the standard model Chapter B1 issued by the Financial Market Commission was higher than the provision model under USGAAP.

These allowances are in accordance with the provisions of Number 10 of Chapter B-1 of the Compendium of Accounting Standards issued by the Financial Market Commission, which will be presented in liabilities in the caption "Special provisions for credit loss" (see note 26 to these Interim Consolidated Financial Statements).

- i. Minimum allowances required for the normal individual portfolio:

The CMF has defined that the Bank must maintain a minimum allowance percentage of 0.50% on loans and contingent loans of the normal individual portfolio in accordance with the provisions of number 2.1.3 of Chapter B-1 of the Compendium of accounting Standards, which are presented in liabilities.

bb) Use of estimates and judgments

In preparing these Interim Consolidated Financial Statements, the Bank's Management has made judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income, and expenses. Actual results may differ from these estimates, which Management periodically evaluates and monitors.

Estimates and underlying assumptions are reviewed by the Bank's Senior Management on an ongoing basis to quantify certain assets, liabilities, income, expenses, and uncertainties. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future period affected.

Information about most significant areas of estimation of uncertainties and critical judgments made in applying accounting policies that have the most significant effects on the amounts recognized in the Interim Consolidates Financial Statements is included in the following notes:

- Provisions for credit loss (notes 13 and 26)
- Impairment losses on certain assets (note 40)
- Valuation of financial instruments (notes 8,9, 10 and 11)
- Useful life of intangible assets and property and equipment (notes 15 and 16)
- Use of tax losses (note 18)
- Contingencies and commitments (note 29)
- Employee benefits (note 37)

cc) Income tax and deferred taxes

The determination of corporate income tax expense is made in accordance with IAS 12 and the Income Tax Law, whose legal rate is 27% for the general regime of art.14 letter A of the law, which both BCI and its subsidiaries in Chile follow.

The Bank recognizes, when appropriate, deferred tax assets and liabilities for the future estimates of the tax effects attributable to differences between the carrying amounts of assets and liabilities and their tax base.

Deferred tax assets/liabilities are measured, in accordance with current Chilean tax legislation, at the tax rates that are expected to be applied in the year in which the asset and/or liability are realized or settle. Future effects from changes in tax legislation or income tax rate are recognized in deferred tax starting from the date in which the law approving such changes is enacted or substantially enacted.

As of June 30, 2025 and December 31, 2024, the Bank has recognized net deferred tax assets and liabilities as Management has assessed that it expects to obtain taxable profit in the future that allow using existing temporary differences at each period-end.

Deferred tax assets and liabilities are offset in the Interim Statements of Financial Position, if there is a legally enforceable right to set off current tax assets against current tax liabilities, and only if these deferred taxes are related to income taxes corresponding to the same tax authority.

In February 2010, in Washington D.C., Chile and the United States of America entered into a tax treaty to avoid international double taxation, which was confirmed by the Chilean Congress in September 2015.

On December 19, 2023, the U.S. Treasury Department announced the entry into force of the treaty, indicating that the applicable procedures have been fulfilled. In Chile, the agreement was published in the official gazette on January 27, 2024, and it is effective as of such date.

dd) Dividends on ordinary shares

Dividends on ordinary shares are recognized in equity in the period in which they were approved by the Bank's Shareholders' Meeting.

The Bank recognizes in liabilities the share of profits for the period that will be distributed in compliance with the Law on Corporations, which establishes that at least 30% of the net income for the period will be distributed as a dividend, or in accordance with its dividend policy.

ee) Earnings per share

Basic earnings per share are determined by dividing net income attributable to the Bank for the period by the subscribed and fully-paid shares outstanding during the period.

Diluted earnings per share is determined similarly to basic earnings per share, but subscribed and fully-paid shares outstanding are adjusted for the potential dilutive effect of share options and convertible debt.

ff) Reclassifications

As of June 30, 2025, 2024 and December 31, 2024, no significant reclassifications have occurred.

NOTE 3 – NEW ACCOUNTING PRONOUNCEMENTS ISSUED AND ADOPTED, OR ISSUED BUT NOT YET ADOPTED

Standards approved and/or amended by the International Accounting Standards Board (IASB)

a. The following new standards and interpretations and/or amendments have been approved in these financial statements

Amendments to IFRS	Mandatory for
Lack of Exchangeability (Amendment to IAS 21)	Annual periods beginning on or after January 1, 2025. Early adoption is permitted

Lack of Exchangeability (Amendment to IAS 21)

On August 15, 2023, the International Accounting Standards Board (IASB) issued the amendment to IAS21 — The Effects of Changes in Foreign Exchange Rates, "Lack of Exchangeability" to respond to commentary from stakeholders and concerns on the diversity in practice when accounting for the lack of exchangeability between currencies. These amendments establish criteria that will allow companies to assess whether a currency is exchangeable into another currency and when it is not, so that they can determine the exchange rate to be used and the disclosures to be provided, in the event that the currency is not exchangeable.

The amendments state that a currency is exchangeable into another currency at a measurement date when an entity can exchange that currency into another currency within a timeframe that includes a normal administrative delay and through a market or exchange mechanism in which the exchange transaction would create enforceable rights and obligations. If an entity can only obtain an insignificant amount of the other currency at the measurement date for the specified purpose, the currency is not exchangeable into the other currency.

The assessment of whether a currency is exchangeable into another currency depends on an entity's ability to obtain the other currency and not on its intention or decision to do so.

When a currency is not exchangeable into another currency at a measurement date, an entity is required to estimate the spot exchange rate at that date. An entity's purpose when estimating the spot exchange rate is to reflect the rate at which an orderly exchange transaction would take place at the measurement date between market participants under economic conditions prevailing. The amendments do not specify how an entity estimates the spot exchange rate to meet that objective. An entity may use an observable exchange rate without adjustment or other estimation technique. Examples of an observable exchange rate include:

- A spot exchange rate for a purpose other than that for which an entity assesses exchangeability.
- The first exchange rate at which an entity can obtain the other currency for the specified purpose after currency exchangeability is restored (first subsequent exchange rate).

An entity using another estimation technique may use any observable exchange rate (including rates of exchange transactions in foreign exchange markets or mechanisms that do not create enforceable rights and obligations) and adjust that exchange rate, as required, to meet the objective established previously.

An entity is required to apply the amendments for annual reporting periods beginning on or after January 1, 2025. Early adoption is permitted. If an entity applies the amendments for an earlier period, it is required to disclose that fact.

The application of this amendment had no impact on these Interim Consolidated Financial Statements.

b. The following new standards and interpretations have been issued but their implementation date is not yet in force:

Accounting pronouncements issued not yet in force

The following accounting pronouncements issued are applicable for annual periods beginning after January 1, 2026, and have not been applied in the preparation of these interim consolidated financial statements. The Bank intends to adopt the accounting pronouncements applicable to them on their respective dates of application and not in advance.

Amendments to IFRS	Mandatory implementation date
Sale or Contribution of Assets between an Investor and its Associate or Joint Venture (Amendments to IFRS 10 and IAS 28)	Effective date deferred indefinitely.
Financial Instruments: Classification and Measurement (Amendments to IFRS 9 and IFRS 7 – Post-Implementation Review)	Annual periods beginning on or after January 1, 2027. Early adoption is permitted.
Annual Improvements to IFRS Accounting Standards – Volume 11	Annual periods beginning on or after January 1, 2026. Early adoption is permitted..
IFRS 18 Presentation and Disclosure in Financial Statements	Annual periods beginning on or after January 1, 2027. Early adoption is permitted.
IFRS 19 Subsidiaries without Public Accountability: Disclosures	Annual periods beginning on or after January 1, 2027. Early adoption is permitted.

Sale or Contribution of Assets between an Investor and its Associate or Joint Venture (Amendments to IFRS 10 and IAS 28).

On September 11, 2014, this amendment was issued which requires that, upon transfers from subsidiaries to an associate or joint venture, the entire gain is recognized when the transferred assets meet the definition of a ‘business’ under IFRS 3 Business Combinations. The amendment establishes a strong pressure on the definition of ‘business’ for recognition in profit or loss. The amendment also introduces new and unexpected accounting for transactions that consider the partial holding of assets that are not businesses.

The effective date of application of this amendment has been postponed indefinitely.

The Bank's Management has not yet determined the potential impact of the application of this amendment on its Interim Consolidated Financial Statements.

Classification and measurement of financial instruments (Amendments to IFRS 9 and IFRS 7 - Post-implementation review)

The International Accounting Standards Board (IASB) has published, dated May 30, 2024, this amendment to address issues identified during the post-implementation review of the classification and measurement requirements of IFRS 9 Financial Instruments, and on the disclosure requirements required by IFRS 7 Financial Instruments: Disclosures.

The IASB issued amendments to IFRS 9 that address the following issues:

- Derecognition of a financial liability settled by electronic transfer.
- Classification of financial assets: contractual terms that are consistent with a basic loan agreement.
- Classification of financial assets: financial assets with non-recourse characteristics.
- Classification of financial assets: contractually linked instruments.

The IASB also published the following amendments to IFRS 7:

- Disclosures: investments in equity instruments designated at fair value through other comprehensive income.
- Disclosures: contractual terms that could change the timing or amount of contractual cash flows in the event of the occurrence (or non-occurrence) of a contingent event.

The need for these amendments was identified as a result of the IASB's post-implementation review of the classification and measurement requirements of IFRS 9.

The amendments are effective for annual periods beginning on or after January 1, 2027. Earlier application is permitted. An entity is required to apply the amendments retrospectively in accordance with IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors in its next annual financial statements unless otherwise specified. An entity is not required to restate prior periods.

The Bank's Management has not yet determined the potential impact of the application of this amendment on its Consolidated Interim Financial Statements.

Annual Improvements to IFRS Accounting Standards – Volume 11

The International Accounting Standards Board (IASB) has published “Annual Improvements to IFRS Accounting Standards – Volume 11”, which contains amendments to five standards as a result of the IASB's annual improvements project.

The IASB uses the annual improvements process to make necessary, but not urgent, amendments to IFRSs that will not be included as part of another major project.

The pronouncement includes the following amendments:

- **IFRS 1** - First-time adoption of International Financial Reporting Standards: hedge accounting by a first-time adopter. The amendment addresses a possible confusion arising from an inconsistency in the wording between paragraph B6 of IFRS 1 and the requirements for hedge accounting in IFRS 9 Financial Instruments.
- **IFRS 7** - Financial Instruments: Disclosures: Gain or loss from derecognition. The amendment addresses a possible confusion in paragraph B38 of IFRS 7 arising from an obsolete reference to a paragraph that was removed from the standard when IFRS 13 Fair Value Measurement was issued.
- **IFRS 7** - Financial Instruments: Disclosures: Disclosure of the deferred difference between fair value and transaction price. The amendment addresses an inconsistency between paragraph 28 of IFRS 7 and its accompanying implementation guidance that arose when a consequential amendment resulting from the issuance of IFRS 13 was made to paragraph 28, but not to the corresponding paragraph in the implementation guidance.
- **IFRS 7** - Financial Instruments: Disclosures: Introduction and disclosure of credit risk information. The amendment addresses a possible confusion by clarifying in paragraph IG1 that the guide does not necessarily illustrate all the requirements of the paragraphs referred to in IFRS 7 and by simplifying certain explanations.
- **IFRS 9** - Financial Instruments: Lessee Derecognition of lease liabilities. The amendment addresses a possible lack of clarity in the application of the requirements of IFRS 9 to account for the extinguishment of a lessee's lease liability that arises because paragraph 2.1(b)(ii) of IFRS 9 includes a cross-reference to paragraph 3.3.1, but not also to paragraph 3.3.3 of IFRS 9.
- **IFRS 9** - Financial Instruments: Transaction price. The amendment addresses a possible confusion arising from a reference in Appendix A of IFRS 9 to the definition of “transaction price” in IFRS 15 Revenue from Contracts with Customers, whereas the term “transaction price” is used in specific paragraphs of IFRS 9 with a meaning that is not necessarily consistent with the definition of that term in IFRS 15.

- **IFRS 10** - Consolidated Financial Statements: Determination of a 'de facto agent.' The amendment addresses a potential confusion arising from an inconsistency between paragraphs B73 and B74 of IFRS 10 in relation to an investor's determination of whether another party is acting on its behalf by aligning the language of both paragraphs.
- **IAS 7** - Statement of Cash Flows: Cost Method. The amendment addresses a potential confusion in the application of paragraph 37 of IAS 7 arising from the use of the term 'cost method', which is no longer defined in IFRS Accounting Standards.

Amendments are effective for annual reporting periods beginning on or after January 1, 2026. Early adoption is permitted.

The Bank's Management has not yet determined the potential impact of the application of this amendment on its Interim Consolidated Financial Statements.

IFRS 18 Presentation and Disclosure in Financial Statements

The International Accounting Standards Board, on April 9, 2024, issued IFRS 18 "Presentation and Disclosure in Financial Statements" which replaces IAS 1 "Presentation of Financial Statements".

The main changes of the new standard compared to the previous requirements of IAS 1 include:

- The introduction of defined categories and subtotals in the income statement that aim to obtain additional relevant information and provide a structure for the income statement that is more comparable between entities. In particular:

Income and expense items are required to be classified into the following categories in the income statement:

- Operating
- Investing
- Financing
- Income taxes
- Discontinued operations

The classification differs in some cases for entities that, as their main business activity, provide financing to customers or invest in assets.

- Entities must present the following new subtotals:
 - Operating income
 - Income before financing and income tax

These subtotals structure the income statement in categories, without the need to present category headings.

- The above categories should be presented unless doing so would reduce the effectiveness of the income statement in providing a useful structured summary of the entity's income and expenses.
- The introduction of requirements to improve aggregation and disaggregation that aim to obtain additional relevant information and ensure that material information is not hidden. In particular:
- IFRS 18 provides guidance on whether the information should be in the main financial statements (whose function is to provide a useful structured summary) or in the notes.
- Entities should identify assets, liabilities, equity, and income and expenses arising from individual transactions or other events, and classify them into groups based on shared characteristics, resulting in line items in the principal financial statements that share at least one characteristic. These groups are then separated based on other different characteristics, resulting in separate disclosure of material items in the notes. It may be necessary to aggregate immaterial items with different characteristics to avoid obscuring relevant information. Entities should use a descriptive label or, if that is not possible, provide information in the notes on the composition of such aggregated items.
- Stricter guidelines are introduced on whether the analysis of operating expenses is performed by nature or by function. The presentation should be made in such a way as to provide the most useful structured summary of operating expenses considering various factors. The presentation of one or more operating expense items classified by function requires disclosure of the amounts of five specific types of expenses, such as raw materials, employee benefits, depreciation and amortization.
- The introduction of disclosures on Management Defined Performance Measures (MPM) in the notes to the financial statements that aim at transparency and discipline in the use of such measures and disclosures in one place. In particular:
- MPMs are defined as subtotals of revenues and expenses that are used in public communications with financial statement users and are outside the financial statements, supplement the totals or subtotals included in IFRS, and communicate management's view of an aspect of an entity's financial performance.

- The accompanying disclosures are required to be provided in a single note that includes:

- A description of why the MPM provides management's view of performance A description of how the MPM has been calculated.
- A description of how the measure provides useful information about an entity's financial performance
- A reconciliation of the MPM to the most directly comparable subtotal or total specified by IFRSs
- A statement that the MPM provides management's view of an aspect of the entity's financial performance
- The effect of taxes and non-controlling interests separately for each of the differences between the MPM and the most directly comparable subtotal or total specified by IFRSs
- In cases of a change in how MPM is calculated, an explanation of the reasons and the effect of the change

Specific improvements to IAS 7 aim to improve comparability between entities. The changes include:

- Use the operating income subtotal as the sole starting point for the indirect method of reporting cash flows from operating activities; and
- Eliminate the option to present interest and dividends as operating cash flows.

IFRS 18 is effective for annual periods beginning on or after January 1, 2027. Earlier application is permitted. An entity is required to apply the amendments retrospectively in accordance with IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors, with specific transition provisions.

The Bank's Management has not yet determined the potential impact of the application of this amendment on its Interim Consolidated Financial Statements.

IFRS 19 Subsidiaries without Public Accountability: Disclosures

The International Accounting Standards Board, on May 9, 2024, issued IFRS 19 "Subsidiaries without Public Accountability: Disclosures".

IFRS 19 specifies the minimum disclosure requirements that an entity may apply in lieu of the extensive disclosure requirements of the other IFRS accounting standards.

An entity may apply this standard only when it is a subsidiary that is not required to be publicly accountable and its ultimate or intermediate parent prepares consolidated financial statements available for public use that comply with IFRS Accounting Standards (eligible entity).

A subsidiary is required to be publicly accountable if its debt or equity instruments are traded in a public market or it is in the process of issuing such instruments for trading in a public market (a domestic or foreign stock exchange or an over-the-counter market, including local and regional markets), or has assets in a fiduciary capacity for a broad group of third parties as one of its principal businesses (e.g., banks, credit unions, insurance companies, securities brokers/distributors, mutual funds, and investment banks often meet this second criterion).

Eligible entities may, but are not required to, apply IFRS 19 in their consolidated, separate or individual financial statements.

An entity should consider whether to provide additional disclosures when compliance with the specific requirements of the standard is insufficient to enable users of financial statements to understand the effect of transactions and other events and conditions on the entity's financial position and financial performance.

IFRS 19 is effective for annual periods beginning on or after January 1, 2027. Earlier application is permitted. If an entity elects to apply the standard early, it shall disclose that fact. If an entity applies it in the current reporting period but not in the immediately preceding period, it shall provide comparative information (i.e., prior period information) for all amounts reported in the current period's financial statements, unless otherwise permitted or required by this standard or another IFRS Accounting Standard.

An entity that elects to apply this standard for a reporting period before the reporting period in which it first applies IFRS 18 shall apply the disclosure requirements set out in Appendix B of IFRS 19.

If an entity applies the standard for an annual reporting period beginning before January 1, 2025 and has not applied the amendments to IAS 21 "Lack of Interchangeability", it is not required to make the disclosures in IFRS 19 that relate to those amendments.

The Bank's Management has not yet determined the potential impact of the application of this amendment on its Interim Consolidated Financial Statements.

Accounting Standards issued by the Financial Market Commission

Circular 2.364: On June 26, 2025, the CMF amended Chapter 12-12 on "Prohibition on Granting Credit to Directors, Representatives, and Persons Related to Them" of the Updated Compilation of Standards for Banks on the prohibition on granting credit to directors, representatives, and persons related to them; and introduced adjustments to other standards.

If there are currently loans issued to those who are prohibited, such loans cannot be refinanced by the same bank and may be prepaid or evolve according to their current payment plan.

Through Circular 2.366 dated July 28, 2025, the instructions established in Circular 2.364 will enter become effective within one year from its issuance.

The Bank's Management believes the application of this standard will not have significant effects on the Bank's Interim Consolidated Financial Statements.

NOTE 4 – ACCOUNTING CHANGES

During the year ended June 30, 2025, there have been no changes in accounting policy compared to the prior year that significantly affect these Interim Consolidated Financial Statements.

NOTE 5 – SIGNIFICANT EVENTS

a) Agreement for the distribution of profits for the year 2024

On March 13, 2025, a Board of Directors meeting was held, where it was agreed to determine the distribution of the net profits obtained by the Bank in 2024, which was approved at the Ordinary Shareholders' Meeting held on April 9, 2025.

The approved subjects are the following: Distribute the balance of net profits amounting to Ch\$801,641,776,346 (MCh\$801,642), as follows:

- Distribute a dividend of Ch\$1,110 per share among the total of 218,604,259 shares issued and registered in the Shareholders' Registry, which implies allocating for this purpose the sum of Ch\$242,650,727,490 (MCh\$242,651), i.e., 30.27% of the distributable net income for the year 2024; and
- Allocate the remaining balance of net income for the year, i.e., Ch\$558,991,048,856 (MCh\$ 463,864) recorded in the account “Prior year income pending allocation” to the accounts “Retained earnings from prior years” and “Earnings reserves” of Ch\$136,493,573,108 (MCh\$558,991) and Ch\$398,662,693,587 (MCh\$398,663), respectively.

b) Issue and placement of bonds

During 2025, no subordinated bonds were issued or placed.

During 2025, there have been no issues or placements of Current Bonds in Chilean pesos.

During 2025, there have been no issues of Current Bonds in UF.

During 2025, the following placements of Current Bonds in UF were performed:

Series	Placement date	UF	Internal Return Rate (IRR) (%)	Due date
BBCIY30524	01-03-2025	200,000	3.17	05-01-2038
BBCIY20524	01-07-2025	300,000	3.30	05-01-2037
BBCIU30223	01-22-2025	400,000	3.05	08-01-2034
BBCIU30223	01-22-2025	80,000	3.05	08-01-2034
BBCIS50223	01-23-2025	650,000	3.02	02-01-2032
BBCIS50223	01-23-2025	380,000	3.02	02-01-2032
BBCIU20223	02-05-2025	1,240,000	3.05	02-01-2034
BBCIU20223	02-05-2025	1,760,000	3.05	02-01-2034
BBCIU30223	02-07-2025	400,000	2.97	08-01-2034
BBCIX50524	04-08-2025	1,000,000	2.87	11-01-2035

During 2025, there have been no issues or placements of Current Bonds in Japanese Yen.

During 2025, there have been no issues or placements of Current Bonds in Australian Dollars.

During 2025, there have been no issues or placements of Current Bonds in Euros.

During 2025, the following issues and placements of Current Bonds in U.S. dollars was performed:

Series	Placement date	US	Internal Return Rate (IRR) (%)	Due date
XS3011342741	02-25-2025	30,000,000,00	5.42%	02-25-2030
XS3015679874	03-03-2025	20,000,000,00	5.52%	03-03-2032
XS3019799165	03-11-2025	12,500,000,00	5.39%	03-11-2030

During 2025, the following issues and placements of Current Bonds in Swiss francs was performed:

Series	Placement date	CHF	Internal Return Rate (IRR) (%)	Due date
CH1405472171	03-11-2025	125,000,000	1.31%	09-11-2030

During 2025, there have been no issues or placements of Bonds with no fixed maturity in U.S. dollars.

During 2025, no issues or placements of BCI Miami Bonds in US dollars were made.

c) Capital increase in the subsidiary Operadora de Tarjetas Lider Servicios Financieros Limitada

On January 8, 2025, a capital increase was authorized for Operadora de Tarjetas Lider Servicios Financieros of MCh\$2,000.

d) Implementation of Circular No. 2,346. Standard model of provisions for consumer loans.

On January 31, 2025, the Bank recorded the effects of the implementation of the standardized methodology for calculating provisions for consumer loans established in Chapter B-1 of the CNC, which resulted in a debit to profit or loss of MCh\$33,962 before taxes (see note 13k of these Interim Consolidated Financial Statements).

e) Capital increase BCI Perú

On March 28, 2025, the shareholders of BCI Perú agreed to a capital increase of MCh\$65,890 (S/ 252,781,900).

f) Election of the Bank's Board of Directors

On April 9, 2025, the Bank's Board of Directors was elected for a three-year term: Mr. Ignacio Yarur Arrasate (Chairman), Juan Edgardo Goldenberg Peñafiel (Vice-Chairman), José Pablo Arellano Marín, Jorge Becerra UrbaNo. Mauricio Larraín Garcés (Independent Director), Hernán Orellana Hurtado, Klaus Schmidt-Hebbel Dunker (Independent Director), Diego Yarur Arrasate, and Ms. Claudia Manuela Sánchez Muñoz.

g) Change in name, BCI Asesoría Financiera S.A.

On April 11, 2025, the Financial Market Commission (FMC) received authorization to change the name of BCI Asesoría Financiera S.A. to BCI Finanzas Corporativas S.A., and to reduce the number of directors from six to five. This change, which did not alter its corporate purpose, was formalized by public deed and published in the Official Gazette (Diario Oficial) on May 17, 2025.

h) Merger of Subsidiaries Sociedad de Servicios y Cobranzas Seyco S.A. and Servicios Financieros y Administración de Créditos Comerciales S.A.

On May 23, 2025, the CMF authorized the merger of Servicios Financieros y Administración de Créditos Comerciales S.A., which will be the legal successor, and Sociedad de Servicios y Cobranzas Seyco S.A. Management made the decision to perform the merger on June 30, 2025. The purpose of this merger is to enhance its efficiency and profitability, facilitate the supervision and oversight of support companies, achieve greater organizational alignment and integrated management of the credit card business, simplifying business administration, among others.

i) Issuance of BCI Perú certificates of deposit.

On June 11, 2025, the Bank performed the second public issuance of the first program of negotiable certificates of deposit for a nominal value of MCh\$31,541 (S/ 120,000,000) maturing on date of June 5, 2026, bearing interest at an effective rate of 4.77%.

NOTE 6 – BUSINESS SEGMENTS

Pursuant to IFRS 8, the Bank has aggregated operating segments with similar economic characteristics based on the aggregation criteria indicated in the standard. Thus, a business segment comprises customers to whom a differentiated product offering is addressed, but who are homogeneous in terms that their performance is measured in a similar way and are therefore part of the same business segment. In general terms, such aggregation has no significant impact on understanding the nature and effects of the business activities in which the Bank engages and the economic environment in which it operates.

The segment report is presented by the Bank based on the defined business structure, which is aimed at optimizing customer service with products and services, according to their relevant commercial characteristics.

To reliably reflect the nature of the Bank's business in the segments in which it engages, the presentation of the note includes the following:

The result of the Balance Sheet management is assigned to the commercial segments according to the composition of assets and liabilities of each business.

Corporate expenses are assigned to commercial segments, based on assignment criteria for each of the units established as Corporate (Comptrollership, Accounting, General Management, among others).

A minimum provision adjustment is assigned to the segments according to the classification of the customers that originated them.

Voluntary (additional) provisions expense is allocated to the Commercial Segments: Consumer and Housing 100% to Individuals and Commercial based on the weight of the Commercial provisions stock of SMEs and Wholesale in the related period.

The commercial structure is presented below, with the segments defined by the Bank:

Retail: serves natural persons. Its business units are: Personal and Premium.

SME: this segment includes companies with sales of up to UF 80,000 per year.

Wholesale: considers all companies with sales of more than UF 80,000 per year.

Finance: includes the intermediation of financial positions and the management of the Bank's own investment portfolio. It also considers high-net-worth clients and investors that require high-value financial services (Private Banking).

BCI Financial Group: corresponds to business and operations performed in the United States through City National Bank of Florida (CNB), which operates as an independent unit, under the supervision of Management Control.

Líder BCI: corresponds to businesses associated with the issuance and operation of BCI Líder Mastercard and Presto credit cards, the origination of low and high-amount cash advances and personal insurance brokerage, among others, which operates as an independent unit, under internal regulations on management control of subsidiaries and is coordinated with the Management Control Management.

Other: this concept includes expenses and/or income, which due to their nature are not directly identified with the business segments and therefore are not assigned.

Allocation of results of subsidiaries by customer:

Consistent with its customer-focused strategy, management of the segments considers in each one the income and expenses generated in the subsidiaries as a result of the attention/provision of services to the Bank's customers in each segment. As well as the distribution desk results.

Allocation of balance sheet management result:

To consider in each segment all, the benefits and costs associated with serving its customers, the result for managing currency and term mismatches is distributed to the segments. In proportion to the assets and liabilities of each segment.

Allocation of expenses to commercial segments:

Own expenses: correspond to the expenses of the commercial units that are divided into direct business expenses (personnel expenses, customer service, extra expenses, materials, and supplies, among others) and intercommercial expenses, which are assigned to the business by survey or ABC (transactions).

Assigned expenses: expenses of support units (Operations, Risk, Management, etc.) that are assigned based on surveys (according to the services they provide to the business) or ABC (transactions).

Technological expenses: correspond to technological expenses, whether depreciation, recurring expenses (software, licenses, maintenance, etc.) and expenses for new projects, which are grouped into the different technological applications of the Bank, which have a defined allocation driver for the banks based on their use (ABC model).

These criteria have been applied for the periods ended June 30, 2025 and 2024.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

The management of the commercial areas indicated above is measured with the concepts presented in this note, which is based on the accounting principles applied in the Interim Consolidated Statements of Income for the periods ended June 30, 2025 and 2024:

	As of June 30, 2025							
	Retail	SMEs	Wholesale	Finance	BCI Financial Group	Líder BCI	Other	Total Consolidated
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Net interest and Inflation-indexation income	326,254	106,056	300,811	93,874	310,312	47,538	15,770	1,200,615
Net fee income	87,188	21,760	76,307	9,463	31,217	16,239	(5,981)	236,193
Other operating income	2,624	7,578	43,764	32,839	12,370	6,045	(2,596)	102,624
Total operating income	416,066	135,394	420,882	136,176	353,899	69,822	7,193	1,539,432
Credit loss expense	(60,335)	(13,406)	(46,632)	(4,591)	(35,213)	(25,081)	12,601	(172,657)
Net operating income	355,731	121,988	374,250	131,585	318,686	44,741	19,794	1,366,775
Total operating expenses	(263,481)	(73,456)	(96,093)	(40,399)	(169,356)	(47,869)	(85,283)	(775,937)
OPERATING INCOME (LOSS)	92,250	48,532	278,157	91,186	149,330	(3,128)	(65,489)	590,838
Income from investments in companies								9,527
Profit before tax								600,365
Income tax								(67,602)
CONSOLIDATED PROFIT FOR THE YEAR ENDED								532,763

	As of June 30, 2025						
					BCI Financial Group	Líder BCI	Total Consolidated
	Retail	SMEs	Wholesale	Finance			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS	15,879,964	2,519,879	14,536,659	23,363,770	25,424,657	553,515	82,278,444
Loans and receivables from customers (1)	15,500,330	2,524,941	14,239,464	5,098,925	17,994,997	500,721	55,859,378
LIABILITIES	8,022,518	2,462,481	13,389,669	27,984,562	22,802,077	457,036	75,118,343
On-demand and term deposits (2)	7,016,660	2,304,933	12,526,629	5,671,006	20,093,229	3,226	47,615,683
EQUITY							7,160,101

- (1) Corresponds to loans receivable from customers plus loans and advances to banks, without deducting their corresponding allowances.
(2) Corresponds to deposits and other on-demand liabilities and deposits and other term deposits.

	As of June 30, 2024							
	Retail	SMEs	Wholesale	Finance	BCI Financial Group	Líder BCI	Other	Total Consolidated
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Net interest and Inflation-indexation income	322,953	112,741	343,808	55,599	221,344	47,072	15,783	1,119,300
Net fee income	76,706	21,183	56,022	6,404	22,935	11,237	(2,211)	192,276
Other operating income	3,341	5,741	32,624	29,859	16,168	7,124	(13,336)	81,521
Total operating income (loss)	403,000	139,665	432,454	91,862	260,447	65,433	236	1,393,097
Credit loss expense	(89,330)	(19,299)	(25,929)	(1,850)	(19,112)	(44,876)	(2,014)	(202,410)
Net operating income	313,670	120,366	406,525	90,012	241,335	20,557	(1,778)	1,190,687
Total operating expenses	(235,210)	(75,250)	(86,584)	(32,855)	(150,233)	(45,002)	(53,332)	(678,466)
OPERATING INCOME (LOSS)	78,460	45,116	319,941	57,157	91,102	(24,445)	(55,110)	512,221
Income from investments in companies								7,941
Profit before tax								520,162
Income tax								(99,294)
CONSOLIDATED PROFIT FOR THE YEAR ENDED								420,868

	As of June 30, 2024						
	Retail	SMEs	Wholesale	Finance	BCI Financial Group	Líder BCI	Total Consolidated
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS	14,969,853	2,672,549	13,612,812	25,095,693	24,810,092	526,607	81,687,606
Loans and receivables from customers (1)	14,641,556	2,600,191	13,285,497	4,693,727	16,859,144	480,985	52,561,100
LIABILITIES	8,276,433	2,561,105	12,539,441	28,858,298	22,448,744	437,117	75,121,138
On-demand and term deposits (2)	7,007,745	2,294,028	11,405,351	4,792,989	19,805,341	3,220	45,308,674
EQUITY							6,566,468

- (1) Corresponds to loans receivable from customers plus loans and advances to banks, without deducting their corresponding allowances.
(2) Corresponds to deposits and other on-demand liabilities and deposits and other term deposits.

In addition, the Bank presents, as required by IFRS 8, information on revenues from its products and/or services, on the countries in which it obtains revenues and holds assets, on the most significant customers, regardless of whether this information is used by Management in making decisions on operations. Information on revenues and assets by country is presented below:

	As of June 30, 2025				As of June 30, 2024			
	Chile	United States	Peru	Total	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Total operating income	1,154,306	419,629	(34,503)	1,539,432	1,104,423	277,469	11,205	1,393,097
Assets	51,212,086	30,072,125	994,233	82,278,444	51,810,282	29,368,704	508,620	81,687,606

NOTE 7 – CASH AND CASH EQUIVALENTS

a) The detail of the balances included under cash and cash equivalents as of June 30, 2025 and 2024, and December 31, 2024, and reconciliation with the Interim Consolidated Statements of Cash Flows at the end of each period, is as follows:

	June 30,	June 30,	December 31,
	2025	2024	2024
	MCh\$	MCh\$	MCh\$
Cash and bank deposits			
Cash	557,841	429,513	525,707
Deposits in the Central Bank of Chile (i)	1,412,470	1,750,502	897,249
Deposits in foreign central banks	1,546,337	1,799,082	1,624,307
Deposits in local banks	6,857	4,386	8,688
Deposits in foreign banks	416,466	438,601	471,234
Subtotal - Cash and bank deposits	3,939,971	4,422,084	3,527,185
Transactions in the course of collection or payment (ii)	51,698	43,237	37,717
Other cash equivalents (iii)	358,276	671,173	1,600,374
Total cash and cash equivalent	4,349,945	5,136,494	5,165,276
(i)	The level of funds in cash and in the Central Bank of Chile responds to regulations on reserve requirements that the bank must maintain as a monthly average.		
(ii)	Transactions in the course of collection or payment correspond to transactions in which the settlement that will increase or decrease the funds in the Central Bank of Chile or in foreign banks is pending, normally within 12 or 24 working hours, which are detailed as follows.		
(iii)	Refers to instruments that meet the criteria to be considered as "cash equivalent" as defined by IAS 7, that is, for classification as "cash equivalent", investments in debt financial instruments must be short-term and highly liquid with an original maturity 90 days or less from the date of acquisition, that are readily convertible to known amounts of cash from the date of initial investment, and that are subject to an insignificant risk of changes in value.		

b) The detail of the balances of operations with settlement in progress as of June 30, 2025 and 2024, and December 31, 2024, is as follows:

	June 30,	June 30,	December 31,
	2025	2024	2024
	MCh\$	MCh\$	MCh\$
Assets			
Notes payable to other banks (exchange)	62,841	43,561	70,071
Transfer of current funds receivable	1,478,179	740,242	454,815
Subtotal – assets	1,541,020	783,803	524,886
Liabilities			
Transfer of funds in process to be delivered	1,489,322	740,566	487,169
Subtotal – liabilities	1,489,322	740,566	487,169
Transactions pending settlement, net	51,698	43,237	37,717

NOTE 8 – FINANCIAL ASSETS HELD FOR TRADING AT FAIR VALUE THROUGH PROFIT OR LOSS

a) As of June 30, 2025 and December 31, 2024, the detail of financial assets held for trading at fair value through profit or loss is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Financial derivative contracts	5,778,715	6,654,386
Debt financial instruments	1,563,723	1,359,452
Other financial instruments	96,672	167,667
Total	7,439,110	8,181,505

b) As of June 30, 2025 and December 31, 2024, the detail of financial derivatives is as follows:

	As of June 30, 2025								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Financial derivative contracts									
Forwards	1,419,754	19,364,291	14,911,127	34,783,376	9,501,683	2,373,902	1,344,541	83,698,674	542,350
Swaps	143,788	23,619,015	30,459,819	90,647,843	73,733,081	38,135,682	58,818,765	315,557,993	5,233,734
Call options	-	64,000	58,877	137,004	1,469	-	-	261,350	1,442
Put options	-	14,792	33,886	148,799	1,469	-	-	198,946	1,143
Futures	-	-	30,884	-	-	-	-	30,884	46
Other	-	-	-	-	-	-	-	-	-
Total	1,563,542	43,062,098	45,494,593	125,717,022	83,237,702	40,509,584	60,163,306	399,747,847	5,778,715

	As of December 31, 2024								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Financial derivative contracts									
Forwards	36,633	20,959,182	15,699,165	22,127,363	11,646,992	2,504,398	1,730,192	74,703,925	758,791
Swaps	321,400	21,507,467	39,404,455	56,938,091	80,394,557	35,540,987	51,837,267	285,944,224	5,891,258
Call options	-	25,967	63,712	99,580	12,935	-	-	202,194	3,739
Put options	-	11,085	37,347	88,892	4,200	-	-	141,524	244
Futures	-	-	19,894	10,334	-	-	-	30,228	354
Other	-	-	-	-	-	-	-	-	-
Total	358,033	42,503,701	55,224,573	79,264,260	92,058,684	38,045,385	53,567,459	361,022,095	6,654,386

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

c) As of June 30, 2025 and December 31, 2024, the composition of debt instruments is as follows:

	As of June 30, 2025								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Debt financial instruments									
Of the Government and Central Bank of Chile	-	111,562	2,336	203,590	2,457	333,524	625,835	1,279,304	1,273,360
Other debt financial instruments issued locally	7,059	27,622	26,229	45,102	15,744	132,583	21,183	275,522	258,359
Debt financial instruments issued abroad	24,926	1,132	-	3,072	-	-	-	29,130	32,004
Total	31,985	140,316	28,565	251,764	18,201	466,107	647,018	1,583,956	1,563,723

	As of December 31, 2024								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 Months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Debt financial instruments									
Of the Government and Central Bank of Chile	-	-	2,538	499	4,343	180,732	477,932	666,044	650,492
Other debt financial instruments issued locally	1,602	39,859	16,422	102,200	389,226	130,693	26,048	706,050	692,459
Debt financial instruments issued abroad	10,922	1,183	1,042	3,527	-	-	-	16,674	16,501
Total	12,524	41,042	20,002	106,226	393,569	311,425	503,980	1,388,768	1,359,452

d) As of June 30, 2025 and December 31, 2024, the composition of other financial instruments is as follows:

	As of June 30, 2025								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 Months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Other financial instruments									
Investments in mutual funds	17,799	15,575	-	1,501	-	-	44,294	79,169	79,169
Equity instruments	16,212	-	-	-	-	-	-	16,212	16,212
Loans originated and acquired by the Entity	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	1,291	1,291	1,291
Total	34,011	15,575	-	1,501	-	-	45,585	96,672	96,672

	As of December 31, 2024								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 Months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Other financial instruments									
Investments in mutual funds	17,448	85,065	-	1,527	-	-	43,443	147,483	147,484
Equity instruments	18,826	-	-	-	-	-	-	18,826	18,826
Loans originated and acquired by the entity	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	1,357	1,357	1,357
Total	36,274	85,065	-	1,527	-	-	44,800	167,666	167,667

NOTE 9 – FINANCIAL ASSETS NOT HELD FOR TRADING MANDATORILY MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

a) As of June 30, 2025 and December 31, 2024, the composition of non-trading financial assets mandatorily measured at fair value through profit or loss is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Financial debt instruments		
Government and Central Bank of Chile	-	-
Other debt financial instruments issued in Chile	-	-
Debt financial instruments issued abroad	-	-
Subtotal debt financial instruments	-	-
Loans originated and acquired by the entity	58,381	61,205
Other	-	-
Subtotal other financial instruments	58,831	61,205
Total	58,831	61,205

NOTE 10 – FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

a) As of June 30, 2025 and December 31, 2024, the Bank has no financial assets and liabilities at fair value through profit or loss.

NOTE 11 – FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

a) As of June 30, 2025 and December 31, 2024, the detail of financial assets at fair value through other comprehensive income is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Debt financial instruments		
Of the Government and Central Bank of Chile	3,305,874	3,182,057
Other debt financial instruments issued locally	77,321	90,791
Debt financial instruments issued abroad	4,270,930	5,053,807
Subtotal debt financial instruments	7,654,125	8,326,655
Loans originated and acquired by the entity	-	-
Other	-	-
Subtotal other financial instruments	-	-
Total	7,654,125	8,326,655

b) As of June 30, 2025 and December 31, 2024 the movement in financial assets at fair value through other comprehensive income is as follows:

	Changes in fair value				Expected credit loss			
	Stage 1	Stage 2	Stage 3	Total stages	Stage 1	Stage 2	Stage 3	Total stages
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Opening balance as of January 1, 2025	8,236,051	90,604	-	8,326,655	26,649	16,279	-	42,928
Purchases made in the period	-	-	-	-	3,055	-	-	3,055
Transfers to stage 1	-	-	-	-	-	-	-	-
Transfers to stage 2	-	-	-	-	-	-	-	-
Transfers to stage 3	-	-	-	-	-	-	-	-
Assets derecognized or matured	(383,266)	(5,225)	-	(388,491)	(647)	(255)	-	(902)
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-
Exchange rate adjustments	(278,946)	(5,093)	-	(284,039)	(1,627)	(956)	-	(2,583)
Final balance as of June 30, 2025	7,573,839	80,286	-	7,654,125	27,430	15,068	-	42,498

	Changes in fair value				Expected credit loss			
	Stage 1	Stage 2	Stage 3	Total stages	Stage 1	Stage 2	Stage 3	Total stages
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Opening balance as of January 1, 2024	8,899,699	91,438	-	8,991,137	29,622	9,019	-	38,641
Purchases made in the exercise	3,542,144	9,138	-	3,551,282	9,534	936	-	10,470
Transfers to stage 1	-	-	-	-	-	-	-	-
Transfers to stage 2	-	-	-	-	-	-	-	-
Transfers to stage 3	-	-	-	-	-	-	-	-
Assets derecognized or matured	(4,932,814)	(22,425)	-	(4,955,239)	(15,917)	4,086	-	(11,831)
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-
Exchange rate adjustments	727,022	12,453	-	739,475	3,410	2,238	-	5,648
Final balance as of December 31, 2024	8,236,051	90,604	-	8,326,655	26,649	16,279	-	42,928

c) As of June 30, 2025 and December 31, 2024, the detail of the present value, fair value, unrealized gains and losses, corresponding financial instruments is as follows:

	As of June 30, 2025			
	Present value	Market value	Unrealized gain	Unrealized loss
	MCh\$	MCh\$	MCh\$	MCh\$
Debt financial instruments:				
Of the Government and Central Bank of Chile	3,338,416	3,305,874	21,341	53,883
Other debt financial instruments issued locally	77,523	77,321	251	453
Debt financial instruments issued abroad	4,782,989	4,270,930	13,398	525,457
Subtotal	8,198,928	7,654,125	34,990	579,793
Other financial instruments:				
Loans originated and acquired by the entity	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Total	8,198,928	7,654,125	34,990	579,793

	As of December 31, 2024			
	Present value	Market value	Unrealized gain	Unrealized loss
	MCh\$	MCh\$	MCh\$	MCh\$
Debt financial instruments:				
Of the Government and Central Bank of Chile	3,278,979	3,182,057	8,917	105,839
Other debt financial instruments issued locally	91,881	90,791	107	1,197
Debt financial instruments issued abroad	5,743,681	5,053,807	2,346	692,220
Subtotal	9,114,541	8,326,655	11,370	799,256
Other financial instruments:				
Loans originated and acquired by the entity	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Total	9,114,541	8,326,655	11,370	799,256

NOTE 12 – FINANCIAL DERIVATIVES CONTRACT FOR ACCOUNTING HEDGE

a) As of June 30, 2025 and December 31, 2024, the detail of the portfolio of financial derivative contracts for accounting hedge is as follows:

	June 30, 2025								
	Notional amounts								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Fair value hedging derivatives:									
Forwards	-	-	-	-	-	-	-	-	-
Swaps	117,801	-	-	996,471	1,379,830	1,633,101	2,575,735	6,702,938	338,626
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	117,801	-	-	996,471	1,379,830	1,633,101	2,575,735	6,702,938	338,626
Cash flow hedging derivatives:									
Forwards	18,632	422,225	392,671	462,959	51,047	-	-	1,347,534	833
Swaps	-	126,464	726,996	1,327,351	2,989,917	1,914,815	4,748,579	11,834,122	218,591
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	18,632	548,689	1,119,667	1,790,310	3,040,964	1,914,815	4,748,579	13,181,656	219,424
Hedging derivatives abroad									
Other	-	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-	-
Total	136,433	548,689	1,119,667	2,786,781	4,420,794	3,547,916	7,324,314	19,884,594	558,050

	As of June 30, 2025								
	Notional amounts								Fair Value
	On- demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Liabilities
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Fair value hedging derivatives:									
Forwards	-	-	-	-	-	-	-	-	-
Swaps	100,319	-	-	944,196	1,212,818	1,600,457	2,606,180	6,463,970	135,854
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	100,319	-	-	944,196	1,212,818	1,600,457	2,606,180	6,463,970	135,854
Cash flow hedging derivatives:									
Forwards	18,881	427,157	393,376	471,429	52,643	-	-	1,363,486	6,976
Swaps	-	176,702	321,136	1,432,956	3,988,477	1,920,239	4,577,103	12,416,613	765,800
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	18,881	603,859	714,512	1,904,385	4,041,120	1,920,239	4,577,103	13,780,099	772,776
Hedging derivative abroad									
Other	-	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-	-
Total	119,200	603,859	714,512	2,848,581	5,253,938	3,520,696	7,183,283	20,244,069	908,630

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

	As of December 31, 2024								
	Notional amounts								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Fair value hedging derivatives:									
Forwards	-	-	-	-	-	-	-	-	-
Swaps	-	-	38,000	526,399	1,447,495	1,681,875	2,692,473	6,386,242	434,739
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	-	-	38,000	526,399	1,447,495	1,681,875	2,692,473	6,386,242	434,739
Cash flow hedging derivatives:									
Forwards	-	57,625	-	626,192	207,066	-	-	890,883	-
Swaps	-	-	1,636,947	1,004,538	2,785,783	1,862,935	4,844,135	12,134,338	253,681
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	-	57,625	1,636,947	1,630,730	2,992,849	1,862,935	4,844,135	13,025,221	253,681
Hedging derivative abroad									
Other	-	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-	-
Total	-	57,625	1,674,947	2,157,129	4,440,344	3,544,810	7,536,608	19,411,463	688,420

	As of December 31, 2024								
	Notional amounts								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Liabilities
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Fair value hedging derivatives:									
Forwards	-	-	-	-	-	-	-	-	-
Swaps	-	-	38,000	440,192	1,262,293	1,646,374	2,711,080	6,097,939	110,438
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	-	-	38,000	440,192	1,262,293	1,646,374	2,711,080	6,097,939	110,438
Cash flow hedging derivatives:									
Forwards	-	56,613	-	630,111	215,431	-	-	902,155	9,189
Swaps	-	-	609,419	2,663,527	2,917,583	1,942,129	4,525,020	12,657,678	869,983
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	-	56,613	609,419	3,293,638	3,133,014	1,942,129	4,525,020	13,559,833	879,172
Hedging derivative abroad									
Other	-	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-	-
Total	-	56,613	647,419	3,733,830	4,395,307	3,588,503	7,236,100	19,657,772	989,610

b) Types of derivatives for accounting hedge

The Bank uses accounting hedges to manage the fair value and cash flow risk to which it is exposed.

i) Fair value hedges:

Fair value hedges for both foreign currency and local currency positions cover the fair value of the position against changes in the base rate, without considering the implicit credit spread. These operations reduce the risk of changes associated with fluctuations in their fair value as a result of changes in interest rate structures, among others.

Considering the different items in the balance sheet as derivatives that comply with the function of hedging such risks, either by Cash Flow or Fair Value Hedges, the objective of these tables is to show the management of risk hedges in P&L, as their presented values exclude adjustments and interest accrual.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

A detailed summary of the hedging items and instruments used in fair value hedges As of June 30, 2025 and December 31, 2024 in notional amounts is presented below:

	As of June 30, 2025									
	Notional amounts								Fair Value	Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets	Liabilities
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Hedged item:										
Sensitivity	-	-	-	-	442,501	7,853	1,131,331	1,581,685	-	10,328
Items set / loans	-	-	465,800	-	931,600	-	-	1,397,400	4,394	136
Of the Government and Central Bank of Chile	-	-	-	4,000	40,000	929,730	539,060	1,512,790	18,939	13,063
Other instruments issued locally	-	-	-	1,397,400	992,070	-	116,206	2,505,676	3,185	6,555
Instruments issued abroad	-	-	-	-	-	-	287,138	287,138	1,133	15,250
Consumer	-	-	-	-	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-	-	-	-	-
Commercial	-	-	-	-	-	23,521	-	23,521	711	-
Items set / liabilities	-	-	-	-	-	-	-	-	-	-
Term deposit	-	-	-	744,868	-	-	-	744,868	-	1,217
Current bonds	117,801	-	-	247,602	898,438	206,197	695,869	2,165,907	62,362	12,406
Subordinated bonds	-	-	-	-	-	-	-	-	-	-
Bonds with no fixed maturity date	-	-	-	-	-	465,800	-	465,800	-	2,845
Mortgage bonds	-	-	-	-	-	-	-	-	-	-
Foreign investment	-	-	-	-	-	-	-	-	-	-
Subtotal	117,801	-	465,800	2,393,870	3,304,609	1,633,101	2,769,604	10,684,785	90,724	61,800
Hedging instrument:										
Forwards	-	-	-	-	-	-	-	-	-	-
CCS	117,801	-	-	235,602	773,001	155,890	1,531,995	2,814,289	17,255	25,503
IRS	-	-	465,800	2,158,268	2,531,608	1,477,211	1,237,609	7,870,496	47,443	70,415
Options	-	-	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-	-	-
Subtotal	117,801	-	465,800	2,393,870	3,304,609	1,633,101	2,769,604	10,684,785	64,698	95,918

	As of December 31, 2024									
	Notional amounts								Fair Value	Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets	Liabilities
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Hedged item:										
Sensitivity	-	-	-	-	432,918	7,683	1,041,484	1,482,085	-	37,171
Items set / loans	-	-	497,350	497,350	497,350	-	-	1,492,050	2,984	629
Of the Government and Central Bank of Chile	-	-	-	-	104,000	878,730	709,025	1,691,755	4,587	61,340
Other instruments issued locally	-	-	-	994,700	64,566	-	124,077	1,183,343	3,530	7,932
Instruments issued abroad	-	-	-	-	-	9,585	386,816	396,401	23	37,359
Consumer	-	-	-	-	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-	-	-	-	-
Commercial	-	-	-	-	-	23,521	-	23,521	642	-
Items set / liabilities	-	-	-	-	-	-	-	-	-	-
Term deposit	-	-	-	-	-	-	-	-	-	-
Current bonds	-	-	38,000	526,399	911,464	265,006	611,034	2,351,903	92,004	9,247
Subordinated bonds	-	-	-	-	-	-	-	-	-	-
Bonds with no fixed maturity date	-	-	-	-	-	497,350	-	497,350	8,517	-
Mortgage bonds	-	-	-	-	-	-	-	-	-	-
Foreign investment	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	535,350	2,018,449	2,010,298	1,681,875	2,872,436	9,118,408	112,287	153,678
Hedging instrument:										
Forwards	-	-	-	-	-	-	-	-	-	-
CCS	-	-	-	514,399	785,798	211,292	1,354,384	2,865,873	41,587	37,949
IRS	-	-	535,350	1,504,050	1,224,500	1,470,583	1,518,052	6,252,535	119,551	80,346
Options	-	-	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	535,350	2,018,449	2,010,298	1,681,875	2,872,436	9,118,408	161,138	118,295

c) As of June 30, 2025 and December 31, 2024, the estimation of the periods in which the cash flows by type of risk are expected to occur are as follows:

i) Cash flow projections for interest rate risk:

Cash flow projections for interest rate risk	As of June 30, 2025							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Hedged item								
Cash inflow	10,843	13,076	83,302	109,754	275,356	219,402	2,209,063	2,920,796
Cash outflow	(13,907)	(13,189)	(85,214)	(109,857)	(284,503)	(231,088)	(2,226,976)	(2,964,734)
Net cash flows	(3,064)	(113)	(1,912)	(103)	(9,147)	(11,686)	(17,913)	(43,938)
Hedging instruments								
Cash inflow	13,907	13,189	85,214	109,857	284,503	231,088	2,226,976	2,964,734
Cash outflow	(10,843)	(13,076)	(83,302)	(109,754)	(275,356)	(219,402)	(2,209,063)	(2,920,796)
Net cash flows	3,064	113	1,912	103	9,147	11,686	17,913	43,938

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

Cash flow projections for interest rate risk	As of December 31, 2024							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Hedged item								
Cash inflow	-	16,934	116,613	154,580	280,894	260,536	2,655,578	3,485,135
Cash outflow	-	(17,772)	(115,652)	(152,031)	(280,725)	(269,631)	(2,700,961)	(3,536,772)
Net cash flows	-	(838)	961	2,549	169	(9,095)	(45,383)	(51,637)
Hedging instruments								
Cash inflow	-	17,772	115,652	152,031	280,725	269,631	2,700,961	3,536,772
Cash outflow	-	(16,934)	(116,613)	(154,580)	(280,894)	(260,536)	(2,655,578)	(3,485,135)
Net cash flows	-	838	(961)	(2,549)	(169)	9,095	45,383	51,637

ii) Cash flow projection for inflation risk:

Cash flow projection for inflation risk	As of June 30, 2025							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Hedged item								
Cash inflow	379	237,755	659,466	893,828	1,428,600	1,500,510	2,577,834	7,298,372
Cash outflow	(2,370)	(197,261)	(622,547)	(982,866)	(1,389,976)	(1,105,034)	(2,153,007)	(6,453,061)
Net cash flows	(1,991)	40,494	36,919	(89,038)	38,624	395,476	424,827	845,311
Hedging instruments								
Cash inflow	2,370	197,261	622,547	982,866	1,389,976	1,105,034	2,153,007	6,453,061
Cash outflow	(379)	(237,755)	(659,466)	(893,828)	(1,428,600)	(1,500,510)	(2,577,834)	(7,298,372)
Net cash flows	1,991	(40,494)	(36,919)	89,038	(38,624)	(395,476)	(424,827)	(845,311)

Cash flow projection for inflation risk	As of December 31, 2024							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Hedged item								
Cash inflow	-	60,059	519,621	1,675,675	1,568,982	1,400,345	2,176,936	7,401,618
Cash outflow	-	(71,936)	(432,615)	(1,582,291)	(1,546,650)	(1,041,463)	(1,758,759)	(6,433,714)
Net cash flows	-	(11,877)	87,006	93,384	22,332	358,882	418,177	967,904
Hedging instruments								
Cash inflow	-	71,936	432,615	1,582,291	1,546,650	1,041,463	1,758,759	6,433,714
Cash outflow	-	(60,059)	(519,621)	(1,675,675)	(1,568,982)	(1,400,345)	(2,176,936)	(7,401,618)
Net cash flows	-	11,877	(87,006)	(93,384)	(22,332)	(358,882)	(418,177)	(967,904)

iii) Cash flow projections for exchange rate risk:

Cash flow projections for exchange rate risk	As of June 30, 2025							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Hedged item								
Cash inflow	18,881	370,094	24,105	162,603	1,033,062	360,044	699,188	2,667,977
Cash outflow	(18,632)	(365,213)	(19,863)	(152,369)	(1,104,634)	(342,419)	(695,460)	(2,698,590)
Net cash flows	249	4,881	4,242	10,234	(71,572)	17,625	3,728	(30,613)
Hedging instruments								
Cash inflow	18,632	365,213	19,863	152,369	1,104,634	342,419	695,460	2,698,590
Cash outflow	(18,881)	(370,094)	(24,105)	(162,603)	(1,033,062)	(360,044)	(699,188)	(2,667,977)
Net cash flows	(249)	(4,881)	(4,242)	(10,234)	71,572	(17,625)	(3,728)	30,613

Cash flow projections for exchange rate risk	As of December 31, 2024							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Hedged item								
Cash inflow	-	2,121	32,641	168,996	934,864	517,088	727,387	2,383,097
Cash outflow	-	(799)	(23,112)	(145,021)	(960,594)	(500,390)	(757,180)	(2,387,096)
Net cash flows	-	1,322	9,529	23,975	(25,730)	16,698	(29,793)	(3,999)
Hedging instruments								
Cash inflow	-	799	23,112	145,021	960,594	500,390	757,180	2,387,096
Cash outflow	-	(2,121)	(32,641)	(168,996)	(934,864)	(517,088)	(727,387)	(2,383,097)
Net cash flows	-	(1,322)	(9,529)	(23,975)	25,730	(16,698)	29,793	3,999

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

d) As of June 30, 2025 and December 31, 2024, the valuation generated by those hedging instruments used in cash flow hedges whose effect was recognized in the Interim Consolidated Statements of Changes in Equity, specifically in the caption "Accumulated other comprehensive income", cash flow hedges, is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Hedged item		
Sensitivity	-	-
Items set / loans	64,706	75,174
Of the Government and Central Bank of Chile	7,777	14,746
Other instruments issued locally	-	-
Instruments issued abroad	-	-
Consumer	-	-
Mortgage	-	-
Commercial	-	-
Items set / liabilities	48,201	64,496
Term deposit	(9,335)	53,601
Current bonds	(9,664)	(22,214)
Subordinated bonds	-	-
Bonds with no fixed maturity date	(24,016)	(21,992)
Mortgage bonds	-	-
Foreign investment	-	-
Unwinding	1,611	2,381
Total	79,280	166,192

e) As of June 30, 2025 and December 31, 2024, profit or loss generated by those cash flow derivatives whose effect was transferred from other comprehensive income to profit or loss for the period is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Hedged item		
Sensitivity	-	-
Items set / loans	(726,576)	(811,504)
Of the Government and Central Bank of Chile	(19,060)	(95,352)
Other instruments issued locally	-	-
Instruments issued abroad	-	-
Consumer	-	-
Mortgage	-	-
Commercial	-	(2)
Items set / liabilities	7,379	16,187
Term deposit	462	2,792
Current bonds	124,006	76,573
Bonds with no fixed maturity date	(7,973)	24,409
Subordinated bonds	-	-
Mortgage bonds	-	-
Foreign investment	-	-
Total	(621,762)	(786,897)

NOTE 13 – FINANCIAL ASSETS AT AMORTIZED COST

a) As of June 30, 2025 and December 31, 2024, the detail of financial assets at amortized cost is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Rights for reverse repurchase agreements and securities lending	311,509	243,173
Debt financial instruments	2,427,965	3,801,828
Loans and advances to banks	998,694	1,102,349
Loans and receivables from customers – Commercial	35,694,185	35,738,138
Loans and receivables from customers – Mortgage	15,260,022	14,799,820
Loans and receivables from customers – Consumer	2,977,657	2,959,023
Total	57,670,032	58,644,331

b) As of June 30, 2025 and December 31, 2024, the rights under repurchase agreements and securities loans are as follows:

	Maturity of the commitment as of June 30, 2025							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Transactions with local banks								
Reverse repurchases agreements with other banks	-	-	-	-	-	-	-	-
Reverse repurchases agreements with the Central Bank of Chile	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Transactions with foreign banks								
Reverse repurchases agreements with other banks	-	-	-	-	-	-	-	-
Reverse repurchases agreements with the Central Bank of Chile	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Transactions with other local entities								
Reverse repurchases agreements with local entities	-	294,272	16,016	1,221	-	-	-	311,509
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	294,272	16,016	1,221	-	-	-	311,509
Transactions with other foreign entities								
Transactions with other foreign entities	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Accumulated impairment on rights of reverse repurchases agreements	-	-	-	-	-	-	-	-
Total	-	294,272	16,016	1,221	-	-	-	311,509

	Maturity of the commitment to December 31, 2024							
	On-demand	Up to a month	More than one month and three months	More than three months up to one year	Between 1 year and 3 years	More than 3 years up to 5 years	More than five years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Operations with banks in the country								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with the Central Bank of Chile	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Transactions with foreign banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with foreign Central Banks	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Operations with other entities in the country								
Repurchase contract with other entities in the country	-	221,485	18,474	3,214	-	-	-	243,173
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	221,485	18,474	3,214	-	-	-	243,173
Transactions with other entities abroad								
Transactions with other entities abroad	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Accumulated impairment in rights for repurchase agreements	-	-	-	-	-	-	-	-
Total	-	221,485	18,474	3,214	-	-	-	243,173

c) As of June 30, 2025 and December 31, 2024, the detail of debt financial instruments is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Debt financial instruments:		
Of the Government and Central Bank of Chile	-	1,121,430
Other debt financial instruments issued locally	58,706	68,872
Debt financial instruments issued abroad	2,381,194	2,623,396
Accumulated impairment of financial debt instruments	(11,935)	(11,870)
Total	2,427,965	3,801,828

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

d) As of June 30, 2025 and December 31, 2024, the movement in debt financial instruments at amortized cost is as follows:

	Changes in fair value				Expected credit loss				Total financial instruments at amortized cost
	Stage 1	Stage 2	Stage 3	Total Stage	Stage 1	Stage 2	Stage 3	Total Stage	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Opening balance as of January 1, 2025	3,813,698	-	-	3,813,698	(11,870)	-	-	(11,870)	3,801,828
Purchases made during the period	111	-	-	111	(111)	-	-	(111)	-
Transfers to stage 1	-	-	-	-	-	-	-	-	-
Transfers to stage 2	-	-	-	-	-	-	-	-	-
Transfers to stage 3	-	-	-	-	-	-	-	-	-
Assets derecognized or expired	(1,219,131)	-	-	(1,219,131)	(711)	-	-	(711)	(1,219,842)
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-	-
Exchange rate adjustments	(154,778)	-	-	(154,778)	757	-	-	757	(154,021)
Final balance as of June 30, 2025	2,439,900	-	-	2,439,900	(11,935)	-	-	(11,935)	2,427,965

	Changes in fair value				Expected credit loss				Total financial instruments at amortized cost
	Stage 1	Stage 2	Stage 3	Total Stage	Stage 1	Stage 2	Stage 3	Total Stage	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Opening balance as of January 1, 2024	4,335,156	-	-	4,335,156	(12,773)	-	-	(12,773)	4,322,383
Purchases made during the year	13,225	-	-	13,225	(165)	-	-	(165)	13,060
Transfers to stage 1	-	-	-	-	-	-	-	-	-
Transfers to stage 2	-	-	-	-	-	-	-	-	-
Transfers to stage 3	-	-	-	-	-	-	-	-	-
Assets derecognized or expired	(895,228)	-	-	(895,228)	2,632	-	-	2,632	(892,596)
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-	-
Exchange rate adjustments	360,545	-	-	360,545	(1,564)	-	-	(1,564)	358,981
Final balance as of December 31, 2024	3,813,698	-	-	3,813,698	(11,870)	-	-	(11,870)	3,801,828

e) As of June 30, 2025 and December 31, 2024, the detail of loans and advances to banks is as follows:

June 30, 2025	Financial assets before provisions				Provisions recorded				Net Financial Asset
	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	Total	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	Total	
	Individual assessment	Individual assessment	Individual assessment		Individual assessment	Individual assessment	Individual assessment		
	MCh\$	MCh\$	MCh\$		MCh\$	MCh\$	MCh\$		
Local banks	-	-	-	-	-	-	-	-	-
Interbank liquidity loans	-	-	-	-	-	-	-	-	-
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	-	-	-	-	-	-	-	-	-
Non-transferable deposits in local banks	-	-	-	-	-	-	-	-	-
Other credit balances with local banks	-	-	-	-	-	-	-	-	-
Foreign banks	999,747	-	-	999,747	(1,053)	-	-	(1,053)	998,694
Interbank liquidity loans	206,461	-	-	206,461	(224)	-	-	(224)	206,237
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	232,285	-	-	232,285	(225)	-	-	(225)	232,060
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	561,001	-	-	561,001	(604)	-	-	(604)	560,397
Deposits in current accounts in foreign banks for derivative transactions	-	-	-	-	-	-	-	-	-
Other non-transferable deposits in foreign banks	-	-	-	-	-	-	-	-	-
Other credit balances with foreign banks	-	-	-	-	-	-	-	-	-
Subtotal local and foreign banks	999,747	-	-	999,747	(1,053)	-	-	(1,053)	998,694
Central Bank of Chile	-	-	-	-	-	-	-	-	-
Deposits in current account of the Central Bank of Chile for derivative transactions with a central counterparty	-	-	-	-	-	-	-	-	-
Other deposits in the Central Bank of Chile, not available	-	-	-	-	-	-	-	-	-
Other credit balances with the Central Bank of Chile	-	-	-	-	-	-	-	-	-
Foreign Central Banks	-	-	-	-	-	-	-	-	-
Deposits in current accounts of foreign Central Banks for derivative transactions	-	-	-	-	-	-	-	-	-
Other deposits in foreign Central Banks, not available	-	-	-	-	-	-	-	-	-
Other credit balances with foreign Central Banks	-	-	-	-	-	-	-	-	-
Subtotal Central Bank of Chile and Foreign Central Banks	-	-	-	-	-	-	-	-	-
TOTAL	999,747	-	-	999,747	(1,053)	-	-	(1,053)	998,694

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES

Notes to the Interim Consolidated Financial Statements

As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

December 31, 2024	Financial assets before provisions				Provisions recorded				Net Financial Asset
	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	Total	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	Total	
	Individual assessment	Individual assessment	Individual assessment		Individual assessment	Individual assessment	Individual assessment		
	MCh\$	MCh\$	MCh\$		MCh\$	MCh\$	MCh\$		
Local banks	-	-	-	-	-	-	-	-	-
Interbank liquidity loans	-	-	-	-	-	-	-	-	-
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	-	-	-	-	-	-	-	-	-
Non-transferable deposits in local banks	-	-	-	-	-	-	-	-	-
Other credit balances with local banks	-	-	-	-	-	-	-	-	-
Foreign banks	1,103,529	-	-	1,103,529	(1,180)	-	-	(1,180)	1,102,349
Interbank liquidity loans	363,790	-	-	363,790	(483)	-	-	(483)	363,307
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	172,972	-	-	172,972	(129)	-	-	(129)	172,843
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	566,767	-	-	566,767	(568)	-	-	(568)	566,199
Deposits in current accounts in foreign banks for derivative transactions	-	-	-	-	-	-	-	-	-
Other non-transferable deposits in foreign banks	-	-	-	-	-	-	-	-	-
Other credit balances with foreign banks	-	-	-	-	-	-	-	-	-
Subtotal local and foreign banks	1,103,529	-	-	1,103,529	(1,180)	-	-	(1,180)	1,102,349
Central Bank of Chile	-	-	-	-	-	-	-	-	-
Deposits in current account of the Central Bank of Chile for derivative transactions with a central counterparty	-	-	-	-	-	-	-	-	-
Other deposits in the Central Bank of Chile, not available	-	-	-	-	-	-	-	-	-
Other credit balances with the Central Bank of Chile	-	-	-	-	-	-	-	-	-
Foreign Central Banks	-	-	-	-	-	-	-	-	-
Deposits in current accounts of foreign Central Banks for derivative transactions	-	-	-	-	-	-	-	-	-
Other deposits in foreign Central Banks, not available	-	-	-	-	-	-	-	-	-
Other credit balances with foreign Central Banks	-	-	-	-	-	-	-	-	-
Subtotal Central Bank of Chile and Foreign Central Banks	-	-	-	-	-	-	-	-	-
TOTAL	1,103,529	-	-	1,103,529	(1,180)	-	-	(1,180)	1,102,349

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES

Notes to the Interim Consolidated Financial Statements

As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

f) As of June 30, 2025 and December 31, 2024, the balances of loans and receivables from customers are as follows:

June 30, 2025	Financial assets before provisions															Provisions recorded															
	Regular Portfolio					Total	Substandard Portfolio					Non-performing portfolio					Subtotal	FOGAPE Covid-19 guarantee deductible	Total	Net financial assets											
	Assessment						Assessment					Assessment																			
	Individual / Group						Individual					Individual / Group																			
	MCh\$		MCh\$				MCh\$		MCh\$			MCh\$		MCh\$							MCh\$										
Commercial loans																															
Commercial loans	24,106,847	3,234,602	2,345,602	626,609	405,220	30,718,880	(160,020)	(34,832)	(35,787)	(141,297)	(95,913)	(467,849)	(503)	(468,352)	30,250,528																
Foreign trade credits Chilean exports	1,377,283	20,066	21,849	-	148	1,419,346	(8,682)	(628)	(479)	-	(50)	(9,839)	-	(9,839)	1,409,507																
Foreign trade credits Chilean imports	353,402	35,802	92,066	-	-	481,270	(5,419)	(622)	(872)	-	-	(6,913)	-	(6,913)	474,357																
Foreign trade credits between third Countries	403,630	-	16,959	-	-	420,589	(2,769)	-	(107)	-	-	(2,876)	-	(2,876)	417,713																
Debtors in current accounts	44,895	47,377	5,121	1,965	9,617	108,975	(672)	(2,931)	(576)	(1,034)	(6,728)	(11,941)	-	(11,941)	97,034																
Credit card debtors	7,633	53,365	998	175	6,290	68,461	(113)	(1,908)	(129)	(91)	(4,492)	(6,733)	-	(6,733)	61,728																
Factoring operations	928,712	88,472	17,712	1,141	412	1,036,449	(7,069)	(1,606)	(355)	(1,027)	(132)	(10,189)	-	(10,189)	1,026,260																
Commercial financial leasing Operations	1,342,717	325,313	163,827	46,443	13,726	1,892,026	(6,122)	(4,439)	(3,318)	(4,683)	(3,125)	(21,687)	-	(21,687)	1,870,339																
Student loans	-	79,371	-	-	10,121	89,492	-	(1,176)	-	-	(2,495)	(3,671)	-	(3,671)	85,821																
Other loans and receivable	-	62	-	5,500	79	5,641	(932)	(16)	-	(3,745)	(50)	(4,743)	-	(4,743)	898																
Subtotal	28,565,119	3,884,430	2,664,134	681,833	445,613	36,241,129	(191,798)	(48,158)	(41,623)	(151,877)	(112,985)	(546,441)	(503)	(546,944)	35,694,185																
Mortgage loans																															
Loans with letters of credit	-	76	-	-	16	92	-	-	-	-	(2)	(2)	-	(2)	90																
Loans with endorsable mortgage mutual funds	-	3,839,212	-	-	51,271	3,890,483	-	(30,323)	-	-	(673)	(30,996)	-	(30,996)	3,859,487																
Loans with mutual funds financed with mortgage bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																
Other credits with mortgage loans	-	10,910,882	-	-	556,223	11,467,105	-	(19,542)	-	-	(67,651)	(87,193)	-	(87,193)	11,379,912																
Finance lease operations for Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																
Other loans and receivable	-	19,691	-	-	977	20,668	-	(47)	-	-	(88)	(135)	-	(135)	20,533																
Subtotal	-	14,769,861	-	-	608,487	15,378,348	-	(49,912)	-	-	(68,414)	(118,326)	-	(118,326)	15,260,022																
Consumer loans																															
Consumer loans in installments	-	1,662,001	-	-	121,929	1,783,930	-	(68,110)	-	-	(63,644)	(131,754)	-	(131,754)	1,652,176																
Debtors in current accounts	-	104,643	-	-	19,942	124,585	-	(6,480)	-	-	(11,369)	(17,849)	-	(17,849)	106,736																
Credit card debtors	-	1,230,405	-	-	59,901	1,290,306	-	(73,302)	-	-	(38,432)	(111,734)	-	(111,734)	1,178,572																
Consumer finance lease operations	-	399	-	-	-	399	-	(5)	-	-	-	(5)	-	(5)	394																
Other loans and receivable	-	40,288	-	-	646	40,934	-	(791)	-	-	(364)	(1,155)	-	(1,155)	39,779																
Subtotal	-	3,037,736	-	-	202,418	3,240,154	-	(148,688)	-	-	(113,809)	(262,497)	-	(262,497)	2,977,657																
TOTAL	28,565,119	21,692,027	2,664,134	681,833	1,256,518	54,859,631	(191,798)	(246,758)	(41,623)	(151,877)	(295,208)	(927,264)	(503)	(927,767)	53,931,864																

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES

Notes to the Interim Consolidated Financial Statements

As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

December 31, 2024	Financial assets before provisions						Provisions recorded								Net financial assets
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	FOGAPE Covid-19 guarantee deductible	Total	
	Assessment		Assessment	Assessment	Assessment		Assessment	Assessment							
	Individual / Group		Individual	Individual / Group			Individual / Group		Individual	Individual / Group					
MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Commercial loans															
Commercial loans	24,001,227	3,303,248	2,386,060	746,009	406,537	30,843,081	(130,915)	(34,947)	(30,483)	(155,994)	(100,937)	(453,276)	(503)	(453,779)	30,389,302
Foreign trade credits Chilean exports	1,200,432	14,207	19,011	-	40	1,233,690	(6,782)	(312)	(600)	-	(2)	(7,696)	-	(7,696)	1,225,994
Foreign trade credits Chilean imports	341,005	37,626	14,092	-	11	392,734	(4,370)	(686)	(1,003)	-	(7)	(6,066)	-	(6,066)	386,668
Foreign trade credits between third Countries	455,185	-	15,782	-	-	470,967	(5,070)	-	(35)	-	-	(5,105)	-	(5,105)	465,862
Debtors in current accounts	50,264	46,287	4,902	1,857	9,854	113,164	(342)	(2,996)	(603)	(878)	(6,652)	(11,471)	-	(11,471)	101,693
Credit card debtors	7,880	53,984	1,105	131	7,087	70,187	(102)	(1,946)	(135)	(75)	(4,986)	(7,244)	-	(7,244)	62,943
Factoring operations	1,105,482	102,412	11,696	-	498	1,220,088	(8,576)	(1,753)	(703)	-	(55)	(11,087)	-	(11,087)	1,209,001
Commercial finance lease operations	1,269,173	298,846	206,705	36,786	13,969	1,825,479	(7,251)	(4,070)	(4,953)	(4,481)	(3,294)	(24,049)	-	(24,049)	1,801,430
Student loans	-	84,971	-	-	12,102	97,073	-	(1,333)	-	-	(2,810)	(4,143)	-	(4,143)	92,930
Other loans and receivable	-	17	-	7,574	756	8,347	(1,089)	(4)	-	(4,471)	(468)	(6,032)	-	(6,032)	2,315
Subtotal	28,430,648	3,941,598	2,659,353	792,357	450,854	36,274,810	(164,497)	(48,047)	(38,515)	(165,899)	(119,211)	(536,169)	(503)	(536,672)	35,738,138
Mortgage loans															
Loans with letters of credit	-	142	-	-	26	168	-	(1)	-	-	(2)	(3)	-	(3)	165
Loans with endorsable mortgage mutual funds	-	3,564,918	-	-	65,192	3,630,110	-	(25,010)	-	-	(1,558)	(26,568)	-	(26,568)	3,603,542
Loans with mutual funds financed with mortgage bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other credits with mortgage loans	-	10,719,954	-	-	526,881	11,246,835	-	(20,072)	-	-	(64,612)	(84,684)	-	(84,684)	11,162,151
Financial lease operations for Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loans and accounts receivable	-	32,627	-	-	1,555	34,182	-	(80)	-	-	(140)	(220)	-	(220)	33,962
Subtotal	-	14,317,641	-	-	593,654	14,911,295	-	(45,163)	-	-	(66,312)	(111,475)	-	(111,475)	14,799,820
Consumer loans															
Consumer loans in installments	-	1,625,147	-	-	136,669	1,761,816	-	(60,456)	-	-	(73,011)	(133,467)	-	(133,467)	1,628,349
Debtors in current accounts	-	108,791	-	-	18,541	127,332	-	(7,283)	-	-	(13,356)	(20,639)	-	(20,639)	106,693
Credit card debtors	-	1,212,831	-	-	60,098	1,272,929	-	(57,329)	-	-	(40,464)	(97,793)	-	(97,793)	1,175,136
Consumer finance lease operations	-	304	-	-	-	304	-	(5)	-	-	-	(5)	-	(5)	299
Other loans and receivable	-	48,723	-	-	1,194	49,917	-	(523)	-	-	(848)	(1,371)	-	(1,371)	48,546
Subtotal	-	2,995,796	-	-	216,502	3,212,298	-	(125,596)	-	-	(127,679)	(253,275)	-	(253,275)	2,959,023
TOTAL	28,430,648	21,255,035	2,659,353	792,357	1,261,010	54,398,403	(164,497)	(218,806)	(38,515)	(165,899)	(313,202)	(900,919)	(503)	(901,422)	53,496,981

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

g) As of June 30, 2025 and December 31, 2024, the balance of contingent loans related to commercial and consumer loans are as follows:

EXPOSURE TO CREDIT LOSS FOR CONTINGENT LOANS June 30, 2025	Exposure for contingent loans before provisions						Provisions recorded						Net exposure for credit risk of contingent loans
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	
	Assessment		Assessment	Assessment			Assessment		Assessment	Assessment			
	Individual / Group		Individual	Individual / Group			Individual / Group		Individual	Individual / Group			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		
Co-debtors and guarantees	419,541	656	1,286	-	193	421,676	(2,608)	(6)	(178)	-	(4)	(2,796)	418,880
Letters of credit for merchandise circulation operations	102,286	5,713	4,792	-	704	113,495	(1,878)	(23)	(82)	-	-	(1,983)	111,512
Debt purchase commitments in local currency abroad	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions related to contingent events	1,545,811	89,275	38,142	7,496	1,423	1,682,147	(10,412)	(1,092)	(5,937)	(4,826)	(945)	(23,212)	1,658,935
Lines of credit of free disposal of immediate cancellation	-	387,883	-	-	7,794	395,677	-	(12,663)	-	-	(3,982)	(16,645)	379,032
Free lines of credit	1,653,330	542,656	103,414	3,577	2,926	2,305,903	(20,085)	(9,582)	(5,853)	(416)	(1,353)	(37,289)	2,268,614
Other credit commitments	1,290,767	100	791	1,679	-	1,293,337	(6,007)	(17)	-	(1,511)	-	(7,535)	1,285,802
Other contingent loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,011,735	1,026,283	148,425	12,752	13,040	6,212,235	(40,990)	(23,383)	(12,050)	(6,753)	(6,284)	(89,460)	6,122,775

EXPOSURE TO CREDIT RISK FOR CONTINGENT LOANS December 31, 2024	Exposure for contingent loans before provisions						Provisions recorded						Net exposure for credit risk of contingent loans
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	
	Assessment		Assessment	Assessment			Assessment		Assessment	Assessment			
	Individual / Group		Individual	Individual / Group			Individual / Group		Individual	Individual / Group			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		
Co-debtors and guarantees	330,296	957	44	-	225	331,522	(166)	(6)	-	(2,382)	(10)	(2,564)	328,958
Letters of credit for merchandise circulation operations	112,217	5,916	6,205	1,442	386	126,166	(380)	(892)	(5)	-	(401)	(1,678)	124,488
Debt purchase commitments in local currency abroad	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions related to contingent events	1,463,615	83,279	40,896	11,039	1,508	1,600,337	-	(9,306)	(8,506)	(6,097)	-	(23,909)	1,576,428
Lines of credit of free disposal of immediate cancellation	-	388,361	-	-	9,422	397,783	(48)	(5,416)	(764)	(1,271)	(33)	(7,532)	390,251
Free lines of credit	1,826,917	532,395	73,439	5,280	4,254	2,442,285	(24,768)	(5,767)	(2,620)	(192)	(182)	(33,529)	2,408,756
Other credit commitments	914,660	95	13	-	-	914,768	(16)	(1,337)	(798)	-	(2,051)	(4,202)	910,566
Other contingent loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,647,705	1,011,003	120,597	17,761	15,795	5,812,861	(25,378)	(22,724)	(12,693)	(9,942)	(2,677)	(73,414)	5,739,447

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

h) As of June 30, 2025 and December 31, 2024, the summary of movements in provisions recorded by banks is as follows:

June 30, 2025	Movement in provisions constituted by portfolio in the period			
	Individual assessments			Total
	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	
	MCh\$	MCh\$	MCh\$	MCh\$
Loans and advances to banks				
Opening balance as of January 1, 2025	1,180	-	-	1,180
Recording / (use) of provisions for:				
Change in measurement without portfolio reclassification during the period:	18	-	-	18
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	-	-	-	-
Individual regular to Substandard	-	-	-	-
Individual regular to individual non-performing	-	-	-	-
Substandard to Individual normal	-	-	-	-
Substandard to regular individual	-	-	-	-
Individual non-performing to Substandard	-	-	-	-
Individual non-performing to Individual regular	-	-	-	-
New loans originated	775	-	-	775
New loans acquired	-	-	-	-
New loans for conversion of contingent to loans	-	-	-	-
Sale or transfer of loans	-	-	-	-
Loan repayment	(837)	-	-	(837)
Application of provisions for write-offs	-	-	-	-
Recovery of written-off credits	-	-	-	-
Translation difference	(83)	-	-	(83)
Balance as of June 30, 2025	1,053	-	-	1,053

December 31, 2024	Movement in provisions constituted by portfolio in the exercise			
	Individual assessment			Total
	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	
	MCh\$	MCh\$	MCh\$	MCh\$
Loans and advances to banks				
Opening balance as of January 1, 2024	836	-	-	836
Recording / (use) of provisions for:				
Change in measurement without portfolio reclassification during the period:	19	-	-	19
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	-	-	-	-
Individual regular to Substandard	-	-	-	-
Individual regular to individual non-performing	-	-	-	-
Substandard to Individual normal	-	-	-	-
Substandard to regular individual	-	-	-	-
Individual non-performing to Substandard	-	-	-	-
Individual non-performing to Individual regular	-	-	-	-
New loans originated	1,103	-	-	1,103
New loans acquired	-	-	-	-
New loans for conversion of contingent to loans	-	-	-	-
Sale or transfer of loans	-	-	-	-
Loan repayment	(801)	-	-	(801)
Application of provisions for write-offs	-	-	-	-
Recovery of written-off credits	-	-	-	-
Translation difference	23	-	-	23
Balance as of December 31, 2024	1,180	-	-	1,180

i) As of June 30, 2025 and December 31, 2024, the summary of the movement of provisions recorded by commercial loans is as follows:

June 30, 2025	Movement in provisions recorded by portfolio in the period							
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19	Total
	Assessment			Assessment				
	Individual / group			Individual / group				
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Commercial loans								
Opening balance as of January 1, 2024	164,497	48,047	38,515	165,899	119,211	536,169	503	536,672
Recording / (use) of provisions for:								
Change in measurement without portfolio reclassification during the period:	10,473	3,146	(2,704)	5,185	(4,796)	11,304	-	11,304
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(3,010)	(4,752)	6,682	12,612	19,292	30,824	-	30,824
Regular individual to Substandard	(3,055)	-	10,812	-	-	7,757	-	7,757
Regular individual to Individual non-performing	(83)	-	-	9,871	-	9,788	-	9,788
Substandard to individual non-performing	-	-	(3,082)	7,259	-	4,177	-	4,177
Substandard to regular individual	349	-	(2,677)	-	-	(2,328)	-	(2,328)
Individual non-performing to Substandard	-	-	1,647	(4,473)	-	(2,826)	-	(2,826)
Individual non-performing to Individual regular	-	-	-	(7)	-	(7)	-	(7)
Group regular to Group non-performing	-	(5,314)	-	-	21,980	16,666	-	16,666
Group non-performing to Group regular	-	666	-	-	(2,689)	(2,023)	-	(2,023)
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(494)	539	(31)	(53)	1	(38)	-	(38)
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	273	(643)	13	15	-	(342)	-	(342)
New loans originated	57,650	5,773	5,781	6,371	4,008	79,583	-	79,583
New loans for conversion of contingent to loans	986	2,211	179	97	1,280	4,753	-	4,753
New loans acquired	-	-	-	-	-	-	-	-
Sale or transfer of loans	-	-	-	-	-	-	-	-
Loan repayment	(29,337)	(5,717)	(5,089)	(11,470)	(4,391)	(56,004)	-	(56,004)
Application of provisions for write-offs	-	(87)	-	(23,266)	(21,367)	(44,720)	-	(44,720)
Recovery of written-off credits	-	2	-	-	-	2	-	2
Changes in models and methodologies	-	-	-	-	-	-	-	-
Translation differences	(9,461)	(465)	(1,741)	(3,551)	(252)	(15,470)	-	(15,470)
Other changes in provisions (if applicable)	-	-	-	-	-	-	-	-
Balance as of June 30, 2025	191,798	48,158	41,623	151,877	112,985	546,441	503	546,944

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

December 31, 2024	Movement in provisions recorded by portfolio in the exercise							
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19	Total
	Assessment			Assessment				
	Individual / group			Individual / group				
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Commercial loans								
Opening balance as of January 1, 2024	132,490	40,445	33,616	130,495	113,485	450,531	26,133	476,664
Recording / (use) of provisions for:								
Change in measurement without portfolio reclassification during the period:	(2,005)	9,030	(4,668)	7,269	(2,662)	6,964	(803)	6,161
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(8,770)	(10,545)	7,155	51,990	35,786	75,616	(74)	75,542
Regular individual to Substandard	(6,307)	-	12,749	-	-	6,442	-	6,442
Regular individual to Individual non-performing	(3,534)	-	-	46,614	-	43,080	(65)	43,015
Substandard to individual non-performing	-	-	(1,297)	5,411	-	4,114	-	4,114
Substandard to regular individual	1,562	-	(3,846)	-	-	(2,284)	-	(2,284)
Individual non-performing to Substandard	-	-	-	(52)	-	(52)	-	(52)
Individual non-performing to Individual regular	-	-	-	-	-	-	-	-
Group regular to Group non-performing	-	(11,574)	-	-	39,767	28,193	(9)	28,184
Group non-performing to Group regular	-	581	-	-	(3,561)	(2,980)	-	(2,980)
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(843)	760	(530)	(244)	215	(642)	-	(642)
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	352	(312)	79	261	(635)	(255)	-	(255)
New loans originated	70,377	7,904	8,154	22,400	9,083	117,918	-	117,918
New loans for conversion of contingent to loans	532	3,184	301	140	1,552	5,709	-	5,709
New loans acquired	-	-	-	-	-	-	-	-
Sale or transfer of loans	-	-	-	-	-	-	-	-
Loan repayment	(34,375)	(8,434)	(8,288)	(14,374)	(8,216)	(73,687)	(2,115)	(75,802)
Application of provisions for write-offs	-	(512)	-	(34,113)	(29,539)	(64,164)	(53)	(64,217)
Recovery of written-off credits	-	7	-	-	-	7	-	7
Changes in models and methodologies	-	6,768	-	-	(691)	6,077	-	6,077
Translation differences	6,248	200	2,245	2,092	413	11,198	-	11,198
Other changes in provisions (if applicable)	-	-	-	-	-	-	(22,585)	(22,585)
Balance as of December 31, 2024	164,497	48,047	38,515	165,899	119,211	536,169	503	536,672

j) As of June 30, 2025 and December 31, 2024, the detail of movements in provisions recorded for mortgage loans is as follows:

June 30, 2025	Movement in provisions recorded by portfolio in the period		
	Group assessment		Total
	Regular Portfolio	Non-performing portfolio	
	MCh\$	MCh\$	MCh\$
Mortgage loans			
Opening balance as of January 1, 2025	45,163	66,312	111,475
Change in measurement without portfolio reclassification during the period:	2,070	(2,525)	(455)
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(1,525)	7,560	6,035
Group regular to Group non-performing	(2,710)	10,778	8,068
Group non-performing to Group regular	1,185	(3,218)	(2,033)
New loans originated	7,045	-	7,045
New credits for conversion of contingent to loans	-	2	2
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Loan repayment	(1,069)	(2,536)	(3,605)
Application of provisions for write-offs	(2)	(218)	(220)
Recovery of written-off credits	-	-	-
Changes in models and methodologies	-	-	-
Translation differences	(1,770)	(181)	(1,951)
Other changes in provisions (if applicable)	-	-	-
Balance as of June 30, 2025	49,912	68,414	118,326

December 31, 2024	Movement in provisions recorded by portfolio in the exercise		
	Group assessment		Total
	Regular Portfolio	Non-performing portfolio	
	MCh\$	MCh\$	MCh\$
Mortgage loans			
Opening balance as of January 1, 2024	35,115	36,216	71,331
Change in measurement without portfolio reclassification during the period:	5,609	3,052	8,661
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(5,914)	17,168	11,254
Group regular to Group non-performing	(6,248)	19,426	13,178
Group non-performing to Group regular	334	(2,258)	(1,924)
New loans originated	6,452	12	6,464
New credits for conversion of contingent to loans	-	-	-
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Loan repayment	(164)	(3,044)	(3,208)
Application of provisions for write-offs	(13)	(267)	(280)
Recovery of written-off credits	-	-	-
Changes in models and methodologies	1,770	12,921	14,691
Translation differences	2,308	254	2,562
Other changes in provisions (if applicable)	-	-	-
Balance as of December 31, 2024	45,163	66,312	111,475

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

k) As of June 30, 2025 and December 31, 2024, the balances for this concept are as follows:

June 30, 2025	Movement in provisions recorded by portfolio in the period		
	Group Evaluation		Total
	Regular Portfolio	Non-performing portfolio	
	MCh\$	MCh\$	MCh\$
Consumer Loans			
Opening balance as of January 1, 2025	125,596	127,679	253,275
Change in measurement without portfolio reclassification during the period:	29,822	(2,658)	27,164
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(52,079)	47,772	(4,307)
Group regular to Group non-performing	(52,841)	51,317	(1,524)
Group non-performing to Group regular	762	(3,545)	(2,783)
New loans originated	7,272	12,095	19,367
New credits for conversion of contingent to loans	26,586	6,294	32,880
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Repayment of loans	(7,045)	(6,486)	(13,531)
Application of provisions for write-offs	(18,433)	(67,681)	(86,114)
Recovery of written-off credits	161	9	170
Changes in models and methodologies (*)	37,177	(3,215)	33,962
Translation differences	(369)	-	(369)
Other changes in provisions (if applicable)	-	-	-
Balance as of June 30, 2025	148,688	113,809	262,497

(*) On January 31, 2025, the Bank recorded the effects of the implementation of the standardized methodology for computing provisions for consumer loans established in Chapter B-1 of the CNC, which resulted in a debit to profit or loss of MCh\$33,962 before taxes (see note 2 p and 5 d to these Interim Consolidated Financial Statements).

December 31, 2024	Movement in provisions recorded by portfolio in the exercise		
	Group assessment		Total
	Regular Portfolio	Non-performing portfolio	
	MCh\$	MCh\$	MCh\$
Consumer Loans			
Opening balance as of January 1, 2024	138,211	160,500	298,711
Change in measurement without portfolio reclassification during the period:	28,377	(10,076)	18,301
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(14,243)	62,153	47,910
Group regular to Group non-performing	(15,049)	66,860	51,811
Group non-performing to Group regular	806	(4,707)	(3,901)
New loans originated	7,682	17,629	25,311
New credits for conversion of contingent to loans	24,583	10,487	35,070
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Repayment of loans	(29,151)	(12,831)	(41,982)
Application of provisions for write-offs	(41,428)	(103,755)	(145,183)
Recovery of written-off credits	244	51	295
Changes in models and methodologies	11,080	3,521	14,601
Translation differences	241	-	241
Other changes in provisions (if applicable)	-	-	-
Balance as of December 31, 2024	125,596	127,679	253,275

l) As of June 30, 2025 and December 31, 2024, the detail of the movement of provisions recorded by contingent loans is as follows:

June 30, 2025	Movement in provisions recorded by portfolio in the period					
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total
	Individual / group			Individual / group		
	Assessment			Assessment		
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Contingent loans						
Opening balance as of January 1, 2025	25,378	22,724	12,693	9,942	2,677	73,414
Change in measurement without portfolio reclassification during the period:	18,126	10,401	755	1,510	2,979	33,771
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(432)	(186)	2,880	1,055	1,400	4,717
Regular individual to Substandard	(835)	-	3,471	-	-	2,636
Regular individual to Individual non-performing	(25)	-	-	1,377	-	1,352
Substandard to individual non-performing	-	-	(4)	23	-	19
Substandard to regular individual	424	-	(642)	-	-	(218)
Individual non-performing to Substandard	-	-	-	-	-	-
Individual non-performing to Individual regular	-	-	-	-	-	-
Group regular to Group non-performing	-	(219)	-	-	2,188	1,969
Group non-performing to Group regular	-	26	-	-	(788)	(762)
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(140)	69	(5)	(345)	-	(421)
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	144	(62)	60	-	-	142
New loans originated	11,929	2,231	4,523	27	269	18,979
Contingent loans for conversion to loans	27	-	-	-	-	27
Loan repayment	(11,682)	(11,711)	(8,613)	(5,682)	(986)	(38,674)
Application of provisions for write-offs	-	(66)	-	-	(55)	(121)
Changes in models and methodologies	-	-	-	-	-	-
Translation differences	(2,356)	(10)	(188)	(99)	-	(2,653)
Other changes in provisions (if applicable)	-	-	-	-	-	-
Balance as of June 30, 2025	40,990	23,383	12,050	6,753	6,284	89,460

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

December 31, 2024	Movement in provisions recorded by portfolio in the exercise					
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total
	Individual / group			Individual / group		
	assessment			assessment		
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Contingent loans						
Opening balance as of January 1, 2024	29,931	13,248	11,023	3,812	5,772	63,786
Change in measurement without portfolio reclassification during the period:	4,343	(3,171)	(1,257)	92	(337)	(330)
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(166)	(300)	847	3,357	1,258	4,996
Regular individual to Substandard	(819)	-	1,799	-	-	980
Regular individual to Individual non-performing	(119)	-	-	2,405	-	2,286
Substandard to individual non-performing	-	-	(223)	965	-	742
Substandard to regular individual	786	-	(785)	-	-	1
Individual non-performing to Substandard	-	-	-	-	-	-
Individual non-performing to Individual regular	-	-	-	-	-	-
Group regular to Group non-performing	-	(229)	-	-	2,455	2,226
Group non-performing to Group regular	-	29	-	-	(1,201)	(1,172)
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(117)	22	(9)	(13)	4	(113)
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	103	(122)	21	-	-	2
New loans originated	24,464	15,899	8,676	4,772	297	54,108
Contingent loans for conversion to loans	768	-	-	-	-	768
Loan repayment	(36,002)	(2,663)	(6,609)	(2,107)	(4,020)	(51,401)
Application of provisions for write-offs	-	(291)	-	-	(294)	(585)
Changes in models and methodologies	-	-	-	-	-	-
Translation differences	2,040	2	57	16	1	2,116
Other changes in provisions (if applicable)	-	-	-	-	-	-
Balance as of December 31, 2024	25,378	22,724	12,693	9,942	2,677	73,414

m) As of June 30, 2025 and December 31, 2024, the concentration of credits and exposure to contingent loans by economic activity is as follows:

As of June 30, 2025	Loans and exposure to contingent loans			Constitutive provisions		
	Local /foreign		Total	Local /foreign		Total
	Loans			Loans		
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Loans and advances to banks	-	999,747	999,747	-	(1,053)	(1,053)
Commercial loans						
Agriculture and livestock	492,721	50,353	543,074	(12,626)	(1,139)	(13,765)
Fruit growing	305,991	57,546	363,537	(8,906)	(160)	(9,066)
Forestry and logging	94,997	4,995	99,992	(1,585)	(429)	(2,014)
Fishing	84,683	117,151	201,834	(2,217)	(372)	(2,589)
Exploitation of mines and quarries	370,533	651,465	1,021,998	(2,199)	(683)	(2,882)
Crude oil and natural gas production	4,288	5,288	9,576	(28)	(3)	(31)
Product Manufacturing Industry	1,867,547	751,285	2,618,832	(35,449)	(6,194)	(41,643)
Food, beverage, and tobacco industry	483,205	165,424	648,629	(9,375)	(2,028)	(11,403)
Textile and leather industry	25,191	4,753	29,944	(1,113)	(86)	(1,199)
Wood and furniture industry	53,312	17,871	71,183	(1,881)	(473)	(2,354)
Printing and publishing paper industry	66,002	114,951	180,953	(2,833)	(297)	(3,130)
Chemicals and petroleum derivatives	289,822	96,472	386,294	(2,876)	(515)	(3,391)
Metallic, non-metallic, machinery, or other	459,878	253,625	713,503	(10,698)	(1,151)	(11,849)
Other Manufacturing Industries	490,137	98,189	588,326	(6,673)	(1,644)	(8,317)
Electricity, gas, and water	1,001,866	40,039	1,041,905	(6,187)	(1,631)	(7,818)
Home building	89,234	55,793	145,027	(454)	(6)	(460)
Other works and constructions	1,771,163	235,210	2,006,373	(23,395)	(1,037)	(24,432)
Wholesale trade	1,477,518	425,569	1,903,087	(40,267)	(7,889)	(48,156)
Retail restaurants and hotels	875,498	958,076	1,833,574	(35,494)	(8,471)	(43,965)
Transport and storage	1,457,193	319,605	1,776,798	(20,910)	(2,164)	(23,074)
Telecommunications	414,320	30,033	444,353	(44,774)	(4)	(44,778)
Financial and insurance establishments	2,804,937	161,281	2,966,218	(32,361)	(3,533)	(35,894)
Real estate and services provided to companies	3,462,462	5,661,867	9,124,329	(52,717)	(24,210)	(76,927)
Community, social and personal services	2,824,766	7,315,856	10,140,622	(65,628)	(103,822)	(169,450)
Total Commercial loans	19,399,717	16,841,412	36,241,129	(385,197)	(161,747)	(546,944)
Mortgage loans	11,488,618	3,889,730	15,378,348	(87,347)	(30,979)	(118,326)
Consumer Loans	3,190,218	49,936	3,240,154	(259,479)	(3,018)	(262,497)
Contingent loan exposure	3,066,463	3,145,772	6,212,235	(60,499)	(28,961)	(89,460)

As of December 31, 2024	Loans and exposure to contingent loans			Constitutive provisions		
	Local /foreign		Total	Local /foreign		Total
	Loans			Loans		
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Loans and advances to banks	-	1,103,529	1,103,529	-	(1,180)	(1,180)
Commercial loans						
Agriculture and livestock	470,102	43,913	514,015	(15,027)	(765)	(15,792)
Fruit growing	306,257	75,339	381,596	(7,864)	(203)	(8,067)
Forestry and logging	99,514	7,354	106,868	(2,006)	(464)	(2,470)
Fishing	70,240	124,208	194,448	(2,435)	(387)	(2,822)
Exploitation of mines and quarries	368,557	600,716	969,273	(4,537)	(640)	(5,177)
Crude oil and natural gas production	5,760	27,294	33,054	(122)	(1,932)	(2,054)
Product Manufacturing Industry	1,754,582	688,890	2,443,472	(35,487)	(5,990)	(41,477)
Food, beverage, and tobacco industry	457,749	157,510	615,259	(8,256)	(2,107)	(10,363)
Textile and leather industry	26,743	8,295	35,038	(1,228)	(146)	(1,374)
Wood and furniture industry	41,569	11,401	52,970	(2,495)	(129)	(2,624)
Printing and publishing paper industry	52,509	25,965	78,474	(2,448)	(154)	(2,602)
Chemicals and petroleum derivatives	291,832	79,001	370,833	(3,789)	(489)	(4,278)
Metallic, non-metallic, machinery, or other	393,682	318,832	712,514	(12,379)	(1,664)	(14,043)
Other Manufacturing Industries	490,498	87,886	578,384	(4,892)	(1,301)	(6,193)
Electricity, gas, and water	1,054,983	41,380	1,096,363	(4,846)	(1,710)	(6,556)
Home building	75,787	65,870	141,657	(584)	(10)	(594)
Other works and constructions	1,627,915	253,060	1,880,975	(26,773)	(1,813)	(28,586)
Wholesale trade	1,548,885	277,239	1,826,124	(51,209)	(5,292)	(56,501)
Retail restaurants and hotels	849,505	1,085,401	1,934,906	(39,162)	(9,603)	(48,765)
Transport and storage	1,411,430	400,389	1,811,819	(21,238)	(4,420)	(25,658)
Telecommunications	386,008	39,639	425,647	(29,346)	(6)	(29,352)
Financial and insurance establishments	2,904,441	326,265	3,230,706	(28,105)	(4,623)	(32,728)
Real estate and services provided to companies	3,281,413	6,249,896	9,531,309	(58,963)	(58,365)	(117,328)
Community, social and personal services	2,789,301	6,963,277	9,752,578	(19,184)	(93,561)	(112,745)
Total Commercial loans	19,004,680	17,270,130	36,274,810	(346,888)	(189,784)	(536,672)
Mortgage loans	11,282,067	3,629,228	14,911,295	(84,922)	(26,553)	(111,475)
Consumer Loans	3,145,554	66,744	3,212,298	(249,165)	(4,110)	(253,275)
Contingent loan exposure	2,637,440	3,175,421	5,812,861	(42,918)	(30,496)	(73,414)

n) As of June 30, 2025 and December 31, 2024, the mortgage loans and its provisions recorded by tranches of outstanding principal owed of the loan on the value of the mortgage guarantee (PVG) and the days past due, are as follows:

June 30, 2025 Tranche Loan / Guarantee Value (%)	Mortgage loans (MCh\$)						Provisions recorded for mortgage Loans (MCh\$)					
	Days past due at the end of the period						Days past due at the end of the period					
	0	1 to 29	30 to 59	60 to 89	>= 90	Total	0	1 to 29	30 to 59	60 to 89	>= 90	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
PVG <= 40%	1,600,002	43,826	14,121	9,165	21,176	1,688,290	(7,045)	(1,461)	(851)	(704)	(2,216)	(12,277)
40% < PVG <= 80%	11,091,391	271,862	109,721	75,291	233,845	11,782,110	(39,015)	(9,979)	(6,110)	(4,198)	(28,717)	(88,019)
80% < PVG <= 90%	1,508,276	23,546	12,930	8,654	28,824	1,582,230	(3,746)	(760)	(589)	(485)	(6,962)	(12,542)
PVG > 90%	308,524	5,662	4,404	2,516	4,612	325,718	(4,177)	(164)	(93)	(130)	(924)	(5,488)
Total LTV	14,508,193	344,896	141,176	95,626	288,457	15,378,348	(53,983)	(12,364)	(7,643)	(5,517)	(38,819)	(118,326)

December 31, 2024 Loan Tranche / Guarantee Value (%)	Mortgage loans (MCh\$)						Provisions recorded for mortgage Loans (MCh\$)					
	Days past due at the end of the period						Days past due at the end of the period					
	0	1 to 29	30 to 59	60 to 89	>= 90	Total	0	1 to 29	30 to 59	60 to 89	>= 90	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
PVG <= 40%	1,437,448	30,312	23,809	7,700	22,681	1,521,950	(6,252)	(1,305)	(825)	(570)	(2,451)	(11,403)
40% < PVG <= 80%	10,717,877	227,173	130,657	91,166	251,233	11,418,106	(32,631)	(9,053)	(5,932)	(5,154)	(28,793)	(81,563)
80% < PVG <= 90%	1,586,181	27,297	15,640	9,528	30,427	1,669,073	(4,061)	(825)	(530)	(594)	(7,504)	(13,514)
PVG > 90%	288,867	5,219	1,911	1,870	4,299	302,166	(4,055)	(84)	(82)	(86)	(688)	(4,995)
Total LTV	14,030,373	290,001	172,017	110,264	308,640	14,911,295	(46,999)	(11,267)	(7,369)	(6,404)	(39,436)	(111,475)

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

o) As of June 30, 2025 and December 31, 2024, loans and advances to bank and commercial loans and their provisions recorded by classification category, are as follows:

June 30, 2025	Loans and advances to banks and commercial loans																								
	Assessment																							Total	Deductible provision guarantees FOGAPE Covid-19
	Individual												Group												
	Regular Portfolio						Substandard Portfolio					Non-performing portfolio						Total	Normal Portfolio	Portfolio in Default	Total				
	A1	A2	A3	A4	A5	A6	Subtotal	B1	B2	B3	B4	Subtotal	C1	C2	C3	C4	C5					C6	Subtotal		
MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Loans and advances to banks																									
Interbank liquidity loans	651	135,405	44,280	-	26,125	-	206,461	-	-	-	-	-	-	-	-	-	-	-	-	206,461	-	-	-	206,461	-
Commercial interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts on checking accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign trade credits Chilean exports	103,686	68,543	60,056	-	-	-	232,285	-	-	-	-	-	-	-	-	-	-	-	-	232,285	-	-	-	232,285	-
Foreign trade credits Chilean imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign trade credits between third countries	-	494,180	64,226	-	-	2,595	561,001	-	-	-	-	-	-	-	-	-	-	-	-	561,001	-	-	-	561,001	-
Non-transferable deposits in banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other credit balances with banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	104,337	698,128	168,562	-	26,125	2,595	999,747	-	-	-	-	-	-	-	-	-	-	-	-	999,747	-	-	-	999,747	-
Provisions recorded	(37)	(587)	(368)	-	(3)	(58)	(1,053)	-	-	-	-	-	-	-	-	-	-	-	-	(1,053)	-	-	-	(1,053)	-
% Provisions recorded	0.04%	0.08%	0.22%	0.00%	0.01%	2.23%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.00%	0.00%	0.00%	0.11%	
Commercial loans																									
Commercial loans	54,464	1,127,986	4,139,574	4,046,064	4,983,997	9,754,762	24,106,847	1,429,925	234,619	323,131	357,927	2,345,602	218,307	189,985	76,075	28,229	75,359	38,654	626,609	27,079,058	3,234,602	405,220	3,639,822	30,718,880	(503)
Foreign trade credits Chilean exports	111,807	408,529	494,803	202,695	70,018	89,431	1,377,283	17,080	3,320	-	1,449	21,849	-	-	-	-	-	-	-	1,399,132	20,066	148	20,214	1,419,346	-
Foreign trade credits Chilean imports	-	46,126	105,239	111,211	68,690	22,136	353,402	44,797	29,709	5,010	12,550	92,066	-	-	-	-	-	-	-	445,468	35,802	-	35,802	481,270	-
Foreign trade credits between third countries	-	134,693	83,922	64,124	63,090	57,801	403,630	779	982	-	15,198	16,959	-	-	-	-	-	-	-	420,589	-	-	-	420,589	-
Debtors in current accounts	-	1,597	15,471	11,554	10,209	6,064	44,895	2,556	2,259	23	283	5,121	665	111	60	3	81	1,045	1,965	51,981	47,377	9,617	56,994	108,975	-
Credit card debtors	5	426	3,458	1,965	878	901	7,633	766	217	3	12	998	24	13	13	1	104	20	175	8,806	53,365	6,290	59,655	68,461	-
Factoring operations	40,447	265,522	272,768	237,240	89,612	23,123	928,712	16,974	7	731	-	17,712	-	-	-	-	-	1,141	1,141	947,565	88,472	412	88,884	1,036,449	-
Commercial finance lease operations	-	57,976	349,353	401,211	232,023	302,154	1,342,717	129,430	14,436	4,501	15,460	163,827	29,532	8,299	5,457	1,881	-	1,274	46,443	1,552,987	325,313	13,726	339,039	1,892,026	-
Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	79,371	10,121	89,492	89,492	-
Other loans and receivable	-	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	4,723	775	5,500	5,500	62	79	141	5,641	-
Subtotal	206,723	2,042,855	5,464,588	5,076,064	5,518,517	10,256,372	28,565,119	1,642,307	285,549	333,399	402,879	2,664,134	248,530	198,408	81,605	30,114	80,267	42,909	681,833	31,911,086	3,884,430	445,613	4,330,043	36,241,129	(503)
Provisions recorded	(74)	(2,433)	(12,304)	(34,647)	(37,299)	(105,041)	(191,798)	(17,781)	(8,669)	(7,878)	(7,295)	(41,623)	(8,461)	(19,854)	(20,456)	(12,111)	(52,238)	(38,757)	(151,877)	(385,298)	(48,158)	(112,985)	(161,143)	(546,441)	-
% Provisions recorded	0.04%	0.12%	0.23%	0.68%	0.68%	1.02%	0.67%	1.08%	3.04%	2.36%	1.81%	1.56%	3.40%	10.01%	25.07%	40.22%	65.08%	90.32%	22,27%	1,21%	1,24%	25,35%	3,72%	1,51%	0,00%

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

As of December 31, 2024	Loans and advances to banks and commercial loans																									
	Assessment																				Total	Deductible provision guarantees FOGAPE Covid-19				
	Individual																			Group						
	Regular Portfolio							Substandard Portfolio					Non-performing portfolio							Total			Normal Portfolio	Portfolio in Default	Total	
	A1	A2	A3	A4	A5	A6	Subtotal	B1	B2	B3	B4	Subtotal	C1	C2	C3	C4	C5	C6	Subtotal							
MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Loans and advances to banks																										
Interbank liquidity loans	-	161,291	124,728	-	77,771	-	363,790	-	-	-	-	-	-	-	-	-	-	-	-	-	363,790	-	-	-	363,790	-
Commercial interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Overdrafts on checking accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Foreign trade credits Chilean exports	63,877	97,242	11,853	-	-	-	172,972	-	-	-	-	-	-	-	-	-	-	-	-	-	172,972	-	-	-	172,972	-
Foreign trade credits Chilean imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Foreign trade credits between third countries	-	493,086	73,681	-	-	-	566,767	-	-	-	-	-	-	-	-	-	-	-	-	-	566,767	-	-	-	566,767	-
Non-transferable deposits in banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other credit balances with banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Subtotal	63,877	751,619	210,262	-	77,771	-	1,103,529	-	-	-	-	-	-	-	-	-	-	-	-	-	1,103,529	-	-	-	1,103,529	-
Provisions recorded	(23)	(620)	(463)	-	(74)	-	(1,180)	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,180)	-	-	-	(1,180)	-
% Provisions recorded	0.04%	0.08%	0.22%	0.00%	0.09%	0.00%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.00%	0.00%	0.00%	0.11%	-	
Commercial loans																										
Commercial loans	64,923	1,027,077	4,077,810	4,285,695	5,031,282	9,514,440	24,001,227	1,503,863	194,660	565,841	121,696	2,386,060	260,850	244,269	64,238	78,475	54,239	43,938	746,009	27,133,296	3,303,248	406,537	3,709,785	30,843,081	(503)	
Foreign trade credits Chilean exports	129,652	364,893	363,593	197,818	66,819	77,657	1,200,432	14,861	610	2,020	1,520	19,011	-	-	-	-	-	-	-	1,219,443	14,207	40	14,247	1,233,690	-	
Foreign trade credits Chilean imports	-	39,219	99,554	122,043	41,363	38,826	341,005	14,092	-	-	-	14,092	-	-	-	-	-	-	-	355,097	37,626	11	37,637	392,734	-	
Foreign trade credits between third countries	-	129,835	148,565	31,010	107,189	38,586	455,185	3,664	-	-	12,118	15,782	-	-	-	-	-	-	-	470,967	-	-	-	470,967	-	
Debtors in current accounts	70	8,383	15,140	17,049	7,615	2,007	50,264	2,537	2,262	52	51	4,902	590	201	85	22	187	772	1,857	57,023	46,287	9,854	56,141	113,164	-	
Credit card debtors	3	312	4,257	1,730	801	777	7,880	924	164	12	5	1,105	11	8	13	17	42	40	131	9,116	53,984	7,087	61,071	70,187	-	
Factoring operations	54,083	330,386	293,785	342,423	58,029	26,776	1,105,482	11,696	-	-	-	11,696	-	-	-	-	-	-	-	1,117,178	102,412	498	102,910	1,220,088	-	
Commercial finance lease operations	-	71,687	268,903	408,617	201,985	317,981	1,269,173	158,248	24,035	7,329	17,093	206,705	24,778	2,765	5,180	2,466	36	1,561	36,786	1,512,664	298,846	13,969	312,815	1,825,479	-	
Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	84,971	12,102	97,073	97,073	-	
Other loans and receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,601	114	2,859	7,574	7,574	17	756	773	8,347	-	
Subtotal	248,731	1,971,792	5,271,607	5,406,385	5,515,083	10,017,050	28,430,648	1,709,885	221,731	575,254	152,483	2,659,353	286,229	247,243	69,516	85,581	54,618	49,170	792,357	31,882,358	3,941,598	450,854	4,392,452	36,274,810	(503)	
Provisions recorded	(90)	(2,560)	(7,003)	(36,593)	(36,145)	(82,106)	(164,497)	(23,827)	(5,627)	(5,850)	(3,211)	(38,515)	(9,480)	(24,746)	(17,427)	(34,314)	(35,791)	(44,141)	(165,899)	(368,911)	(48,047)	(119,211)	(167,258)	(536,169)	-	
Provisions recorded	0.04%	0.13%	0.13%	0.68%	0.66%	0.82%	0.58%	1.39%	2.54%	1.02%	2.11%	1.45%	3.31%	10.01%	25.07%	40.10%	65.53%	89.77%	20.94%	1.16%	1.22%	26.44%	3.81%	1.48%	-	

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

p) As of June 30, 2025 and December 31, 2024, the balances for loans and their provisions recorded by tranches of days past due, are as follows:

As of June 30, 2025	Financial assets before provisions						Provisions constituted									Net financial assets
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19	Total		
							Assessment		Assessment	Assessment						
	Individual/group		Individual	Individual/group			Individual/group		Individual	Individual/group						
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Loans and advances to banks																
0 days	999,747	-	-	-	-	999,747	(1,053)	-	-	-	-	(1,053)	-	(1,053)	998,694	
1 to 29 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30 to 59 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60 to 89 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
>= 90 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Subtotal	999,747	-	-	-	-	999,747	(1,053)	-	-	-	-	(1,053)	-	(1,053)	998,694	
Commercial loans																
0 days	27,885,861	3,741,941	2,443,919	372,480	153,502	34,597,703	(187,086)	(36,916)	(34,688)	(55,910)	(30,270)	(344,870)	(503)	(345,373)	34,252,330	
1 to 29 days	668,460	99,737	149,712	29,035	39,589	986,533	(4,379)	(5,637)	(4,925)	(3,885)	(7,257)	(26,083)	-	(26,083)	960,450	
30 to 59 days	9,481	32,191	34,446	42,270	33,595	151,983	(330)	(3,814)	(502)	(6,854)	(5,898)	(17,398)	-	(17,398)	134,585	
60 to 89 days	1,317	10,561	36,057	33,781	26,031	107,747	(3)	(1,791)	(1,508)	(11,594)	(5,021)	(19,917)	-	(19,917)	87,830	
>= 90 days	-	-	-	204,267	192,896	397,163	-	-	-	(73,634)	(64,539)	(138,173)	-	(138,173)	258,990	
Subtotal	28,565,119	3,884,430	2,664,134	681,833	445,613	36,241,129	(191,798)	(48,158)	(41,623)	(151,877)	(112,985)	(546,441)	(503)	(546,944)	35,694,185	
Mortgage loans																
0 days	-	14,371,628	-	-	136,565	14,508,193	-	(41,648)	-	-	(12,335)	(53,983)	-	(53,983)	14,454,210	
1 to 29 days	-	269,187	-	-	75,709	344,896	-	(5,382)	-	-	(6,982)	(12,364)	-	(12,364)	332,532	
30 to 59 days	-	82,422	-	-	58,754	141,176	-	(2,082)	-	-	(5,561)	(7,643)	-	(7,643)	133,533	
60 to 89 days	-	46,624	-	-	49,002	95,626	-	(800)	-	-	(4,717)	(5,517)	-	(5,517)	90,109	
>= 90 days	-	-	-	-	288,457	288,457	-	-	-	-	(38,819)	(38,819)	-	(38,819)	249,638	
Subtotal	-	14,769,861	-	-	608,487	15,378,348	-	(49,912)	-	-	(68,414)	(118,326)	-	(118,326)	15,260,022	
Consumer loans																
0 days	-	2,929,042	-	-	73,259	3,002,301	-	(116,058)	-	-	(42,606)	(158,664)	-	(158,664)	2,843,637	
1 to 29 days	-	64,650	-	-	18,051	82,701	-	(14,450)	-	-	(9,590)	(24,040)	-	(24,040)	58,661	
30 to 59 days	-	29,305	-	-	14,712	44,017	-	(11,141)	-	-	(7,878)	(19,019)	-	(19,019)	24,998	
60 to 89 days	-	14,739	-	-	17,923	32,662	-	(7,039)	-	-	(9,941)	(16,980)	-	(16,980)	15,682	
>= 90 days	-	-	-	-	78,473	78,473	-	-	-	-	(43,794)	(43,794)	-	(43,794)	34,679	
Subtotal	-	3,037,736	-	-	202,418	3,240,154	-	(148,688)	-	-	(113,809)	(262,497)	-	(262,497)	2,977,657	
TOTAL	29,564,866	21,692,027	2,664,134	681,833	1,256,518	55,859,378	(192,851)	(246,758)	(41,623)	(151,877)	(295,208)	(928,317)	(503)	(928,820)	54,930,558	

As of December 31, 2024	Financial assets before provisions						Provisions constituted									Net financial assets
	Regular Portfolio		Substandar d Portfolio	Non-performing portfolio		Total	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19	Total		
	Assessment		Assessment	Assessment			Assessment		Assessment	Assessment						
	Individual/group		Individual	Individual/group			Individual/group		Individual	Individual/group						
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$				MCh\$	
Loans and advances to banks																
0 days	1,100,338	-	-	-	-	1,100,338	(1,177)	-	-	-	-	(1,177)	-	(1,177)	1,099,161	
1 to 29 days	3,191	-	-	-	-	3,191	(3)	-	-	-	-	(3)	-	(3)	3,188	
30 to 59 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60 to 89 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
≥ 90 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Subtotal	1,103,529	-	-	-	-	1,103,529	(1,180)	-	-	-	-	(1,180)	-	(1,180)	1,102,349	
Commercial loans																
0 days	27,624,483	3,800,852	2,328,773	479,597	144,529	34,378,234	(151,800)	(37,123)	(29,876)	(64,816)	(27,485)	(311,100)	(280)	(311,380)	34,066,854	
1 to 29 days	779,997	99,020	221,543	9,524	42,299	1,152,383	(12,694)	(5,310)	(4,996)	(870)	(7,740)	(31,610)	(82)	(31,692)	1,120,691	
30 to 59 days	26,098	30,388	77,007	22,638	28,146	184,277	(3)	(4,089)	(2,892)	(1,008)	(4,941)	(12,933)	(13)	(12,946)	171,331	
60 to 89 days	70	11,338	32,030	9,524	28,789	81,751	-	(1,525)	(751)	(701)	(5,283)	(8,260)	(26)	(8,286)	73,465	
≥ 90 days	-	-	-	271,074	207,091	478,165	-	-	-	(98,504)	(73,762)	(172,266)	(102)	(172,368)	305,797	
Subtotal	28,430,648	3,941,598	2,659,353	792,357	450,854	36,274,810	(164,497)	(48,047)	(38,515)	(165,899)	(119,211)	(536,169)	(503)	(536,672)	35,738,138	
Mortgage loans																
0 days	-	13,913,584	-	-	116,789	14,030,373	-	(36,479)	-	-	(10,520)	(46,999)	-	(46,999)	13,983,374	
1 to 29 days	-	228,955	-	-	61,046	290,001	-	(5,247)	-	-	(6,020)	(11,267)	-	(11,267)	278,734	
30 to 59 days	-	117,258	-	-	54,759	172,017	-	(2,236)	-	-	(5,133)	(7,369)	-	(7,369)	164,648	
60 to 89 days	-	57,844	-	-	52,420	110,264	-	(1,201)	-	-	(5,203)	(6,404)	-	(6,404)	103,860	
≥ 90 days	-	-	-	-	308,640	308,640	-	-	-	-	(39,436)	(39,436)	-	(39,436)	269,204	
Subtotal	-	14,317,641	-	-	593,654	14,911,295	-	(45,163)	-	-	(66,312)	(111,475)	-	(111,475)	14,799,820	
Consumer loans																
0 days	-	2,874,351	-	-	78,073	2,952,424	-	(81,584)	-	-	(37,192)	(118,776)	-	(118,776)	2,833,648	
1 to 29 days	-	75,352	-	-	19,761	95,113	-	(20,391)	-	-	(9,845)	(30,236)	-	(30,236)	64,877	
30 to 59 days	-	32,413	-	-	17,665	50,078	-	(15,773)	-	-	(9,902)	(25,675)	-	(25,675)	24,403	
60 to 89 days	-	13,680	-	-	20,411	34,091	-	(7,848)	-	-	(13,384)	(21,232)	-	(21,232)	12,859	
≥ 90 days	-	-	-	-	80,592	80,592	-	-	-	-	(57,356)	(57,356)	-	(57,356)	23,236	
Subtotal	-	2,995,796	-	-	216,502	3,212,298	-	(125,596)	-	-	(127,679)	(253,275)	-	(253,275)	2,959,023	
TOTAL	29,534,177	21,255,035	2,659,353	792,357	1,261,010	55,501,932	(165,677)	(218,806)	(38,515)	(165,899)	(313,202)	(902,099)	(503)	(902,602)	54,599,330	

q) The guarantees provided to the Bank to guarantee the payment of the rights reflected in its loan’s portfolio correspond to mortgages, pledges, including warrants and trade and commercial financial instruments.

The Bank provides financing to its customers the acquisition of movable and real estate assets, through finance lease contracts between 1 and 10 years depending on each contract, which are presented in the caption lease operations. As of June 30, 2025 and December 31, 2024, finance leases on movable assets amount to MCh\$1,248,409 and MCh\$1,249,306, respectively. As of June 30, 2025 and December 31, 2024, real estate assets amount to MCh\$644,015 and MCh\$576,476, respectively.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

The detail of the reconciliation between the gross investment and the present value of the minimum collections As of June 30, 2025 and December 31, 2024, is as follows:

Net balance receivable	As of June 30, 2025	As of December 31, 2024
	MCh\$	MCh\$
Gross finance lease	2,167,258	2,068,398
Unaccrued finance income	(274,834)	(242,616)
Net finance lease	1,892,424	1,825,782

As of June 30, 2025 and December 31, 2024, the cash flows receivable by the Bank from finance lease agreements due to expiration are as follows:

Net balance receivable	As of June 30, 2025	As of December 31, 2024
	MCh\$	MCh\$
On-demand	-	-
Up to a month	180,940	162,434
More than 1 month to 3 months	190,874	194,953
More than 3e months to 1 year	474,833	446,254
More than 1 year to 3 years	506,798	500,685
More than 3 years to 5 years	269,893	251,250
More than 5 years	269,086	270,206
Total	1,892,424	1,825,782

There is no evidence of impairment for finance lease agreements entered into by the Bank.

As of June 30, 2025 and December 31, 2024, the Bank has acquired financial assets related to real estate, through the execution of guarantees or award in lieu of payment of assets pledged as collateral for MCh\$5,739 and MCh\$15,797, respectively.

NOTE 14 – INVESTMENTS IN COMPANIES

a) As of June 30, 2025 and December 31, 2024, the main investments in companies and joint ventures are detailed below:

	As of June 30, 2025			As of December 31, 2024		
	Equity	Ownership interest	Investment value	Equity	Ownership interest	Investment value
	MCh\$	%	MCh\$	MCh\$	%	MCh\$
Investments in associates						
Redbanc S.A.	16,012	12,71	2,035	14,111	12.71	1,794
Combank S.A. (*)	9,025	12,97	1,171	8,456	12.97	1,097
Transbank S.A.	157,312	8,72	13,718	146,817	8.72	12,802
Servicio de Infraestructura de Mercado OTC S.A.	15,297	13,61	2,082	15,067	13.61	2,051
AFT S.A.	8,727	20,00	1,745	10,136	20.00	2,027
Centro de Compensación Automatizado S.A.	15,412	33,33	5,137	19,792	33.33	6,597
Sociedad Interbancaria de Depósitos de Valores S.A.	10,428	7,03	733	9,545	7.03	671
Pagos y Servicios S.A.	2,748	49,90	1,371	3,091	49.90	1,542
Minority investments						
Shares in SWIFT	-	-	296	-	-	296
Shares in BLADEx	-	-	2,209	-	-	2,066
Shares FRB and FHLB	-	-	175,084	-	-	198,527
Other shares	-	-	4,339	-	-	3,899
Investments in joint ventures						
Servipag Ltda.	17,759	50,00	8,880	16,516	50.00	8,258
Total	252,720		218,800	243,531		241,627

b) Changes in investments in companies As of June 30, 2025 and December 31, 2024, are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Balance as of January 1,	241,627	163,136
Acquisition of shares (*)	-	67,986
Disposal of shares (*)	(29,296)	-
Equity in profit or loss	9,527	16,485
Sale of investments in companies	-	(1,838)
Acquisition of investments in companies	-	-
Dividend received	(3,269)	(2,900)
Adjustment of provision for minimum dividend and results	582	965
Provision for minimum dividend	(215)	(582)
Capital decrease adjustment	(17)	(1,926)
MTM shares	(139)	301
Total	218,800	241,627

(*) Correspond mainly to shares recorded at cost recognized by the subsidiary BCI Financial Group, INC. and Subsidiaries in its Consolidated Statements of Financial Position for shares to be acquired by City National Bank of Florida (CNB) from the Federal Reserve Bank (FRB) and the Federal Home Loan Bank (FHLB), in order to participate in the funding provided by these U.S. government agencies to the banks established in the State of Florida.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 15 – INTANGIBLE ASSETS

a) As of June 30, 2025 and December 31, 2024 intangible assets are as follows:

June 30, 2025	Average years of useful life	Average years of remaining useful life	Gross Balance	Accumulated amortization	Net Balance
			MCh\$	MCh\$	MCh\$
Goodwill from business combination	-	-	165,777	-	165,777
Other intangible assets arising from business combinations:					
Customer relationships	10	4	33,391	(22,980)	10,411
Core deposits	7	2	112,779	(111,414)	1,365
Right to use trademarks	10	3	21,887	(3,370)	18,517
Right to use channels	10	3	2,538	(1,943)	595
Contract for collection of services	10	3	8,508	(5,601)	2,907
Mortgage loans servicing rights	-	-	1,692	(622)	1,070
Other intangible assets	10	3	9,620	(5,640)	3,980
Other independently generated intangible assets	6	5	717,078	(416,168)	300,910
Total			1,073,270	(567,738)	505,532

December 31, 2024	Average years of useful life	Average years of remaining useful life	Gross Balance	Accumulated amortization	Net Balance
			MCh\$	MCh\$	MCh\$
Goodwill from business combination	-	-	176,869	-	176,869
Other intangible assets arising from business combinations:					
Customer relationships	10	4	33,391	(22,033)	11,358
Core deposits	8	2	116,716	(114,930)	1,786
Right to use trademarks	10	4	23,023	(3,114)	19,909
Right to use channels	10	4	2,538	(1,856)	682
Contract for collection of services	10	4	8,508	(5,176)	3,332
Mortgage loans servicing rights	-	-	1,761	(533)	1,228
Other intangible assets	11	7	10,055	(7,951)	2,104
Other independently generated intangible assets	6	5	667,662	(383,463)	284,199
Total			1,040,523	(539,056)	501,467

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

b) Changes in intangible assets As of June 30, 2025 and December 31, 2024, are as follows:

	Goodwill from business combination	Other intangible assets arising from business combinations							Other independently generated intangible assets				
		Customer relationships	Stable deposits	Right to use trademarks	Right to use channels	Contract for collection of services	Mortgage loans servicing rights	Other intangible assets	Software or computer programs purchased independently	Software or computer programs generated internally	Mortgage loans servicing rights	Other intangible assets	Total
		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	176,869	33,391	116,716	23,023	2,538	8,508	1,761	10,055	667,662	1,040,523	176,869	33,391	116,716
Acquisitions	-	-	-	-	-	-	43	-	57,827	57,870	-	-	-
Derecognition / disposal	-	-	-	-	-	-	-	-	(9,302)	(9,302)	-	-	-
Transfers	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange rate variation	(11,092)	-	(3,937)	(1,136)	-	-	(112)	(435)	891	(15,821)	(11,092)	-	(3,937)
Goodwill remeasurement	-	-	-	-	-	-	-	-	-	-	-	-	-
Impairment	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross balance as of June 30, 2025	165,777	33,391	112,779	21,887	2,538	8,508	1,692	9,620	717,078	1,073,270	165,777	33,391	112,779
Amortization for the period	-	(947)	-	(256)	(87)	(425)	(127)	(359)	(29,223)	(31,424)	-	(947)	-
Amortization accumulated at the beginning of the period	-	(22,033)	(114,930)	(3,114)	(1,856)	(5,176)	(533)	(7,951)	(383,463)	(539,056)	-	(22,033)	(114,930)
Derecognition / disposal	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange rate fluctuations	-	-	3,516	-	-	-	38	2,670	(3,482)	2,742	-	-	3,516
Impairment	-	-	-	-	-	-	-	-	-	-	-	-	-
Total amortization and accumulated impairment	-	(22,980)	(111,414)	(3,370)	(1,943)	(5,601)	(622)	(5,640)	(416,168)	(567,738)	-	(22,980)	(111,414)
Net balance as of June 30, 2025	165,777	10,411	1,365	18,517	595	2,907	1,070	3,980	300,910	505,532	165,777	10,411	1,365

	Goodwill from business combination	Other intangible assets arising from business combinations							Other independently generated intangible assets				
		Customer relationships	Stable deposits	Right to use trademarks	Right to use channels	Contract for collection of services	Mortgage loans servicing rights	Other intangible assets	Software or computer programs purchased independently	Software or computer programs generated internally	Mortgage loans servicing rights	Other intangible assets	Total
		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2024	158,641	33,391	109,216	20,859	2,538	8,508	1,292	9,227	443,122	124,963	-	-	911,757
Acquisitions	-	-	-	-	-	-	291	-	65,429	101,475	-	-	167,195
Derecognition / disposal	-	-	-	-	-	-	-	-	(733)	(588)	-	-	(1,321)
Transfers	-	-	-	-	-	-	-	-	-	(71,936)	-	-	(71,936)
Exchange rate variation	21,129	-	7,500	2,164	-	-	178	828	5,784	146	-	-	37,729
Goodwill remeasurement	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Impairment	(2,901)	-	-	-	-	-	-	-	-	-	-	-	(2,901)
Gross balance as of December 31, 2024	176,869	33,391	116,716	23,023	2,538	8,508	1,761	10,055	513,602	154,060	-	-	1,040,523
Amortization for the exercise	-	(2,215)	-	(512)	(174)	(851)	-	(4,040)	(46,504)	(8,939)	-	(86)	(63,321)
Amortization accumulated at the beginning of the period	-	(19,818)	(104,104)	(2,602)	(1,682)	(4,325)	(262)	(4,398)	(285,176)	(42,844)	-	-	(465,211)
Derecognition / disposal	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	(10,826)	-	-	-	(271)	487	-	-	-	86	(10,524)
Impairment	-	-	-	-	-	-	-	-	-	-	-	-	-
Total amortization and accumulated impairment	-	(22,033)	(114,930)	(3,114)	(1,856)	(5,176)	(533)	(7,951)	(331,680)	(51,783)	-	-	(539,056)
Net balance as of December 31, 2024	176,869	11,358	1,786	19,909	682	3,332	1,228	2,104	181,922	102,277	-	-	501,467

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

c) Impairment

At the end of each reporting period, the Bank assesses whether there is any indication of impairment in the value of any amortizable and non- amortizable assets. If such indication exists, or when an impairment testing is required, the Bank estimates the recoverable amount of the asset.

As of June 30, 2025, the Bank assessed whether there were any indications of impairment of its assets, concluding that there were no indications of impairment to record in the intangible assets and goodwill on these investments. As of December 31, 2024, the Bank recorded a loss of MCh\$2,901 in the BCI Servicios Financieros CGU related to goodwill.

NOTE 16 – PROPERTY AND EQUIPMENT

a) As of June 30, 2025 and December 31, 2024, property and equipment are detailed as follows:

Concept	As of June 30, 2025				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
			MCh\$	MCh\$	MCh\$
Land	-	-	61,713	-	61,713
Buildings	47	35	196,198	(58,200)	137,998
Equipment	5	3	155,370	(103,391)	51,979
Other property and equipment	9	7	112,259	(75,636)	36,623
Total			525,540	(237,227)	288,313

Concept	As of December 31, 2024				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
			MCh\$	MCh\$	MCh\$
Land	-	-	63,295	-	63,295
Buildings	47	36	196,642	(56,526)	140,116
Equipment	5	4	153,094	(99,492)	53,602
Other property and equipment	9	7	95,322	(73,458)	21,864
Total			508,353	(229,476)	278,877

b) Changes in property and equipment As of June 30, 2025 and December 31, 2024, are as follows:

	Lands	Buildings	Machinery and Equipment	Other property and equipment	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	63,295	196,642	153,094	95,322	508,353
Acquisitions	-	1,660	4,615	2,725	9,000
Derecognition/disposal	-	-	(634)	(379)	(1,013)
Transfers	82	-	(7)	14,662	14,737
Exchange rate fluctuations	(1,664)	(2,104)	(1,698)	(71)	(5,537)
Impairment	-	-	-	-	-
Gross balance as of June 30, 2025	61,713	196,198	155,370	112,259	525,540
Depreciation for the period	-	(3,410)	(4,899)	(2,820)	(11,129)
Derecognition/disposal	-	-	-	-	-
Transfers	-	-	-	-	-
Accumulated depreciation at the beginning of the period	-	(56,526)	(99,492)	(73,458)	(229,476)
Exchange rate fluctuations	-	1,736	1,000	722	3,458
Impairment	-	-	-	(80)	(80)
Total accumulated depreciation	-	(58,200)	(103,391)	(75,636)	(237,227)
Net balance as of June 30, 2025	61,713	137,998	51,979	36,623	288,313

	Lands	Buildings	Machinery and Equipment	Other property and equipment	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2024	61,515	187,560	146,575	70,186	465,836
Acquisitions	-	5,555	10,697	30,164	46,416
Derecognition/disposal	(1,389)	(341)	(7,409)	(5,195)	(14,334)
Transfers	-	-	-	-	-
Exchange rate fluctuations	3,169	3,868	3,231	167	10,435
Impairment	-	-	-	-	-
Gross balance as of December 31, 2024	63,295	196,642	153,094	95,322	508,353
Depreciation for the year	-	(5,360)	(10,809)	(6,122)	(22,291)
Derecognition/disposal	-	42	3,921	1,669	5,632
Transfers	-	-	-	-	-
Accumulated depreciation at the beginning of the period	-	(52,251)	(90,515)	(69,456)	(212,222)
Exchange rate fluctuations	-	1,043	(2,089)	602	(444)
Impairment	-	-	-	(151)	(151)
Total accumulated depreciation	-	(56,526)	(99,492)	(73,458)	(229,476)
Net balance as of December 31, 2024	63,295	140,116	53,602	21,864	278,877

The Bank has no restrictions on property and equipment As of June 30, 2025 and December 31, 2024. Additionally, property and equipment have not been pledged as collateral for the fulfillment of obligations. On the other hand, there are no amounts owed on property and equipment by the Bank as of the same dates.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 17 – RIGHT-OF-USE ASSETS AND LEASE LIABILITIES

a) As of June 30, 2025 and December 31, 2024, this caption is detailed as follows:

Concept	As of June 30, 2025				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Buildings and land	8	5	191,099	(104,709)	86,390
Leasehold improvements	10	8	65,878	(50,277)	15,601
Other property and equipment	-	-	-	-	-
Other intangible assets	-	-	-	-	-
Total			256,977	(154,986)	101,991

Concept	As of December 31, 2024				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Buildings and land	8	5	198,355	(100,052)	98,303
Leasehold improvements	10	8	68,315	(49,180)	19,135
Other property and equipment	-	-	-	-	-
Other intangible assets	-	-	-	-	-
Total			266,670	(149,232)	117,438

b) Changes in right-of-use assets As of June 30, 2025 and December 31, 2024, are as follows:

	Buildings and land	Leasehold improvements	Other property and equipment	Other intangible assets	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance January 1, 2025	198,355	68,315	-	-	266,670
Acquisitions	10,698	471	-	-	11,169
Derecognition/disposal	(13,058)	(1,544)	-	-	(14,602)
Transfers	-	-	-	-	-
Other	(4,896)	(1,364)	-	-	(6,260)
Impairment	-	-	-	-	-
Gross balance as of June 30, 2025	191,099	65,878	-	-	256,977
Depreciation for the period	(11,359)	(1,208)	-	-	(12,567)
Derecognition/disposal	3,588	541	-	-	4,129
Transfers	-	-	-	-	-
Accumulated depreciation	(100,052)	(49,180)	-	-	(149,232)
Other	3,114	(430)	-	-	2,684
Impairment	-	-	-	-	-
Total accumulated depreciation	(104,709)	(50,277)	-	-	(154,986)
Net balance as of June 30, 2025	86,390	15,601	-	-	101,991

	Buildings and land	Leasehold improvements	Other property and equipment	Other intangible assets	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance January 1, 2024	206,975	64,799	-	-	271,774
Acquisitions	29,135	1,581	-	-	30,716
Derecognition/disposal	(50,378)	(1,033)	-	-	(51,411)
Transfers	2,261	-	-	-	2,261
Other	10,362	2,968	-	-	13,330
Impairment	-	-	-	-	-
Gross balance as of December 31, 2024	198,355	68,315	-	-	266,670
Depreciation for the exercise	(22,354)	(2,191)	-	-	(24,545)
Derecognition/disposal	9,730	900	-	-	10,630
Transfers	692	-	-	-	692
Accumulated depreciation	(83,027)	(44,861)	-	-	(127,888)
Other	(5,093)	(3,028)	-	-	(8,121)
Impairment	-	-	-	-	-
Total accumulated depreciation	(100,052)	(49,180)	-	-	(149,232)
Net balance as of December 31, 2024	98,303	19,135	-	-	117,438

c) As of June 30, 2025 and December 31, 2024, lease liabilities are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Lease liabilities	89,847	102,250
Total	89,847	102,250

d) Lease liabilities As of June 30, 2025 and December 31, 2024 :

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Depreciation	12,567	24,545
Interests	1,082	2,153
Short-term leases	-	-
Total	13,649	26,698

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

e) As of June 30, 2025 and December 31, 2024, the expenses related to right-of-use assets and lease liabilities are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Contract maturity		
On demand	-	-
Up to one month	1,080	1,103
From 1 to 3 months	3,094	3,150
From 3 months to 1 years	12,993	14,204
Between 1 and 3 years	25,879	33,638
From 3 to 5 years	38,322	41,725
More than 5 years	8,479	8,430
Total	89,847	102,250

f) As of June 30, 2025 and December 31, 2024, the bank does not maintain future minimum lease payments to be received for non-cancellable operating leases.

NOTE 18 – CURRENT TAXES AND DEFERRED TAXES

a. Current tax

As of June 30, 2025, and December 31, 2024, the Bank has established provisions for Corporate Income Tax and the One-off Tax under Article 21 of the Income Tax Law, based on current tax legal regulations, recording a current tax asset of MCh\$72,694 and a current tax liability of MCh\$58,982, respectively. These provisions are presented net of recoverable taxes, as detailed below:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Current tax assets	79,391	11,975
Current tax (liabilities)	(6,697)	(70,957)
Total assets (liabilities)	72,694	(58,982)

Legal fees by jurisdiction	June 30,	December 31,
	2025	2024
Chile	27.00%	27.00%
United States	21.00%	21.00%
Peru	29.50%	29.50%

	As of June 30, 2025			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Income tax (legal tax rate)	(7,926)	(57,571)	3,602	(61,895)
Previous year provision	-	(64,718)	-	(64,718)
Provision for 40% of single tax	(18)	-	-	(18)
Less:				
Monthly provisional payments	47,701	141,667	-	189,368
Tax credit for training expenses	302	-	-	302
Credit for acquisition of property and equipment	-	-	-	-
Credit for donations	457	-	-	457
Taxes to be recovered from previous years	7,516	-	508	8,024
Withholding 4% Interest No.7 Art 74.	4,296	-	-	4,296
Other taxes and withholdings recoverable	522	(3,644)	-	(3,122)
Total	52,850	15,734	4,110	72,694

	As of December 31, 2024			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Income tax (legal tax rate)	(187,448)	(70,461)	1,868	(256,041)
Previous year provision	-	-	-	-
Provision for 40% of single tax	(1,047)	-	-	(1,047)
Less:				
Monthly provisional payments	88,016	80,232	-	168,248
Tax credit for training expenses	2,777	-	-	2,777
Credit for acquisition of property and equipment	-	-	-	-
Credit for donations	1,358	-	-	1,358
Taxes to be recovered from previous years	21,530	-	207	21,737
Withholding 4% Interest No.7 Art 74.	5,463	-	-	5,463
Other taxes and withholdings recoverable	2,414	(3,891)	-	(1,477)
Total	(66,937)	5,880	2,075	(58,982)

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

The following is the detail of the net current tax, both by economic entity and by geographical unit. In accordance with the provisions of IAS 12:

	As of June 30, 2025			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Current tax asset	56,291	18,990	4,110	79,391
Current tax liability	(3,441)	(3,256)	-	(6,697)
Net total	52,850	15,734	4,110	72,694

	As of December 31, 2024			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Current tax asset	3,945	5,955	2,075	11,975
Current tax liability	(70,882)	(75)	-	(70,957)
Net total	(66,937)	5,880	2,075	(58,982)

b. Income tax

The effect of tax expenditure for the periods ended As of June 30, 2025 and 2024, is comprised of the following:

	As of June 30,	
	2025	2024
	MCh\$	MCh\$
Income tax expense:		
Current year tax	(77,726)	(106,423)
Surplus/deficit in previous year provision	(5,340)	-
Deferred tax credit (debit):		
Origination and reversal of temporary differences	15,480	7,533
Subtotal	(67,586)	(98,890)
Tax for non-deductible expenses under Article 21	(16)	(559)
Others	-	155
Net income tax debit (credit) to profit or loss	(67,602)	(99,294)

c. Effective Tax Rate Reconciliation

The following is the reconciliation between the income tax rate and the effective rate applied in determining the tax expense As of June 30, 2025 and 2024:

	As of June 30,			
	2025		2024	
	Tax rate	Amount	Tax rate	Amount
	%	MCh\$	%	MCh\$
Profit before tax		600,365		520,162
Tax at the prevailing tax rate	27.00%	162,099	27.00%	140,444
Tax effect of non-deductible expenses when calculating taxable income:				
Currency correction CNB (1)	(4.23%)	(25,411)	(0.60%)	(3,108)
U.S. and Peru rate differences (2)	(1.48%)	(8,915)	(0.35%)	(1,853)
Price-level adjustment of equity	(7.40%)	(44,431)	(6.74%)	(35,058)
Prior year taxes	0.86%	5,146	0.00%	-
Bonds 104, Income Tax Law (3)	(3.28%)	(19,680)	0.82%	4,273
One-off tax under Art. 107 of the Income Tax Law	0.00%	-	(0.24%)	(1,253)
Other permanent differences	(0.20%)	(1,206)	(0.80%)	(4,151)
Effective rate and income tax expense	11.27%	67,602	19.09%	99,294

- (1) The investment that BCI maintains in the USA (CNB) for tax purposes in Chile is adjusted for the variation of the exchange rate (U.S. dollar), which is affected by Corporate Income Tax. The impact of this adjustment as of June 30, 2025 is a tax benefit of MCh\$25,411, whereas as of June 30, 2024, the tax benefit amounted to MCh\$3,108.
- (2) The legal tax rate in Chile is 27%, while in the US the tax rate is 25.345% (federal tax of 21% and state tax of 5.5%), Therefore, with respect to part of BCI’s consolidated profit (CNB, Miami Branch and BCI Securities) there is a tax saving associated with the difference in tax rates in force at different jurisdictions.
- (3) Relates to adjustments to market values and higher and lower values obtained on the sale of Chilean government bonds issued in the local market and recorded in the Bank's trading portfolio, since these papers are supported by Article 104 of the Income Tax Law (LIR), which exempts them from taxes on the gains or losses from the sale of such instruments.

d. Effect of deferred taxes in equity

The deferred tax that has been recognized as a debit to equity As of June 30, 2025 and 2024, and December 31, 2024, is comprised of the following:

	Accumulated Amounts		Effect on Profit and Loos	
	June 30,	December 31,	June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Changes in fair value of financial assets at fair value through other comprehensive income	113,824	135,559	(21,735)	2,386
Cash flow accounting hedges	(19,630)	(42,725)	23,095	(7,959)
Effect of deferred taxes on equity	94,194	92,834	1,360	(5,573)

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

e. Deferred tax effect

As of June 30, 2025 and December 31, 2024, the Bank has recorded the effects of deferred taxes in accordance with IAS 12 in its Interim Consolidated Financial Statements.

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Deferred tax assets:		
With effect in income	457,000	470,614
With effect in equity	94,194	92,834
Total deferred tax assets	551,194	563,448
Deferred tax liabilities:		
With effect in profit or loss	-	-
With effect in Shareholders' equity	-	-
Total deferred tax liabilities	-	-
Total net deferred tax assets:	551,194	563,448

The following are the effects of net deferred taxes by jurisdiction As of June 30, 2025 and December 31, 2024:

	June 30, 2025			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Detail of deferred tax assets (liabilities)				
Allowance for credit losses	196,325	45,637	-	241,962
Provision for employee vacations and bonuses	48,442	10,674	348	59,464
Leases (net)	10,411	(37,244)	-	(26,833)
Property and equipment	(24,904)	(527)	31	(25,400)
Transitory assets	8,998	7,330	-	16,328
Derivative contracts	16,147	2,353	-	18,500
Subordinated bonds	(4,046)	-	-	(4,046)
Tax loss	53,974	22,491	715	77,180
Other	41,291	56,914	1,640	99,845
Total net assets (liabilities)	346,638	107,628	2,734	457,000
Deferred tax credit (debit) on equity	(5,422)	99,616	-	94,194
Net effect of deferred tax asset	341,216	207,244	2,734	551,194

	December 31, 2024			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Detail of deferred tax assets (liabilities)				
Allowance for credit losses	202,512	51,271	(11)	253,772
Provision for employee vacations and bonuses	51,040	11,992	463	63,495
Leases (net)	29,985	(41,842)	-	(11,857)
Property and equipment	(16,699)	(496)	22	(17,173)
Transitory assets	19,205	8,235	-	27,440
Derivative contracts	23,213	2,436	-	25,649
Subordinated bonds	(6,344)	-	-	(6,344)
Tax loss	47,905	24,935	482	73,322
Other	10,562	50,309	1,439	62,310
Total net assets (liabilities)	361,379	106,840	2,395	470,614
Deferred tax credit (debit) on equity	(23,399)	116,233	-	92,834
Net effect of deferred tax asset	337,980	223,073	2,395	563,448

NOTE 19 – OTHER ASSETS

As of June 30, 2025 and December 31, 2024, other assets are as follows:

	As of June 30,	As of December 31,
	2025	2024
	MCh\$	MCh\$
Assets to be assigned in finance leases as lessor	180,835	206,822
Cash guarantees granted for derivative financial transactions	471,832	610,982
Debtors for brokerage of financial instruments	-	-
Accounts receivable for use of payment cards with provision of funds	-	-
Accounts receivable from third parties	128,184	120,686
Investment property	-	-
VAT fiscal credit receivable	17,507	22,553
Prepaid expenses	106,977	100,745
Valuation adjustments for macro hedges	36,302	37,311
Assets to support obligations for post-employment defined benefit plans (*)	399,427	418,991
Assets from revenue from ordinary activities from contracts with customers	-	-
Investments in gold	13,883	11,710
Other cash collateral provided	79,849	29,803
Pending operations	104,613	64,889
Other assets	97,534	84,275
Total	1,636,943	1,708,767

(*) Corresponds to life insurance policies of the subsidiary City National Bank of BCI Financial Group, for certain executives and employees where CNB is the owner and beneficiary, these policies are known as BOLI (Bank Owned Life Insurance).

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 20 – NON-CURRENT ASSETS AND DISPOSAL GROUP HELD FOR SALE AND LIABILITIES INCLUDED IN DISPOSAL GROUP HELD FOR SALE

a) As of June 30, 2025 and December 31, 2024, non-current assets and disposal group held for sale are as follows:

	As of June 30,	As of December 31,
	2025	2024
	MCh\$	MCh\$
Assets received in payment or foreclosed at judicial auction (*):		
Goods received in payment	827	827
Assets foreclosed at judicial auction	8,124	10,350
Provisions for goods received in payment or foreclosed at judicial auction	(479)	(347)
Subtotal	8,472	10,830
Non-current assets held for sale:		
Investment in companies	-	-
Intangible assets	-	-
Property and equipment	-	528
Assets for recovery of assets under finance leases	27,119	28,490
Other assets	-	-
Subtotal	27,119	29,018
Total	35,591	39,848

(*) The Bank receives assets when customers have payments of overdue debts or when it acquires them in a judicial auction for payment of debts previously contracted in its favor. These pools of assets do not exceed 20% of the Bank's effective equity at any time, 0.09% as of June 30, 2025 and 0.10% as of December 31, 2024.

b) As of June 30, 2025 and December 31, 2024, changes in provisions for assets received in payment are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Balance as of January 1	(347)	(256)
Provisions recorded	21	188
Release of provisions	(153)	(279)
Total	(479)	(347)

c) As of June 30, 2025 and December 31, 2024, the Bank does not record liabilities included in a disposal group held for sale.

NOTE 21 – FINANCIAL LIABILITIES HELD FOR TRADING AT FAIR VALUE THROUGH PROFIT OR LOSS

a) As of June 30, 2025 and December 31, 2024, financial liabilities held for trading at fair value through profit or loss are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Financial derivative contracts	5,547,461	6,463,304
Other financial instruments	-	-
Total	5,547,461	6,463,304

b) As of June 30, 2025 and December 31, 2024, financial derivative contracts are as follows:

	On demand	Up to 1 month	From 1 to 3 months	From 3 months to	From 1 to 3	From 3 to 5	Over 5 years	Total	Fair value as of June 30, 2025
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Financial derivative contracts									
Forwards	1,412,721	19,197,784	14,800,672	34,214,166	9,195,363	2,245,536	1,141,103	82,207,345	660,652
Swaps	146,898	23,695,247	30,675,759	91,314,332	73,459,773	37,763,622	58,724,333	315,779,964	4,881,270
Call options	-	64,686	60,497	145,112	1,567	-	-	271,862	1,531
Put options	-	14,460	33,513	143,094	1,565	-	-	192,632	3,131
Futures	-	16,475	30,884	-	-	-	-	47,359	877
Other	-	-	-	-	-	-	-	-	-
Total	1,559,619	42,988,652	45,601,325	125,816,704	82,658,268	40,009,158	59,865,436	398,499,162	5,547,461

	On demand	Up to 1 month	From 1 to 3 months	From 3 months up to 1 year	From 1 to 3 years	From 3 to 5 years	Over 5 years	Total	Fair value as of December 31, 2024
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Financial derivative contracts									
Forwards	39,788	21,293,255	16,062,213	22,222,192	11,389,371	2,438,809	1,466,981	74,912,609	920,720
Swaps	321,400	21,481,306	39,051,782	56,676,614	79,995,478	35,268,509	51,740,064	284,535,153	5,538,942
Call options	-	38,593	64,595	95,925	3,991	-	-	203,104	2,550
Put options	-	9,927	34,835	81,711	4,046	-	-	130,519	1,092
Futures	-	-	19,894	10,334	-	-	-	30,228	-
Other	-	-	-	-	-	-	-	-	-
Total	361,188	42,823,081	55,233,319	79,086,776	91,392,886	37,707,318	53,207,045	359,811,613	6,463,304

c) As of June 30, 2025 and December 31, 2024, the Bank does not hold other financial liabilities for trading at fair value through profit or loss.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024
NOTE 22 – FINANCIAL LIABILITIES AT AMORTIZED COST

a) As of June 30, 2025 and December 31, 2024, financial liabilities at amortized cost are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Deposits and other obligations on demand		
Current accounts	22,932,637	24,013,413
Demand deposit accounts	724,428	723,932
Other demand deposits	250,497	304,431
Obligations for fund provision accounts for payment cards	22,321	20,247
Other obligations on demand	2,312,712	2,166,313
Subtotal	26,242,595	27,228,336
Deposits and other time deposits		
Time deposits	20,812,588	21,121,104
Term savings accounts	217,874	235,181
Other term credit balances	342,626	3,069
Subtotal	21,373,088	21,359,354
Obligations for repurchase agreements and securities lending		
Transactions with domestic banks	30,000	750,399
Transactions with foreign banks	52,620	-
Transactions with other domestic entities	1,335,410	219,935
Transactions with other foreign entities	76,771	172,839
Subtotal	1,494,801	1,143,173
Bank borrowings		
Domestic banks	344,188	498,188
Foreign banks	1,572,197	1,874,854
Central Bank of Chile	31	-
Foreign Central Banks	-	-
Subtotal	1,916,416	2,373,042
Debt financial instruments issued		
Letters of credit	178	289
Current bonds	8,072,227	7,914,075
Subtotal	8,072,405	7,914,364
Other financial obligations		
Other financial obligations with the public sector	-	-
Other domestic financial obligations	114,431	80,316
Other foreign financial obligations	3,035,754	3,169,085
Subtotal	3,150,185	3,249,401
Total	62,249,490	63,267,670

b) As of June 30, 2025, current bonds are as follows:

CURRENT BONDS IN PESOS							
Series	Amount issued	Amount placed	Issuance date	Maturity Date	Average rate	Balance due	Balance due
	Ch\$	Ch\$				Ch\$	MCh\$
SERIE_O1	100,000,000,000	100,000,000,000	12-01-2020	12-01-2025	8.25%	98,162,386,785	98,162
SERIE_O2	100,000,000,000	100,000,000,000	12-01-2020	12-01-2026	7.11%	94,918,540,765	94,846
SERIE_O3	100,000,000,000	100,000,000,000	12-01-2020	12-01-2027	5.49%	94,925,189,077	94,831
SERIE_T1	35,000,000,000	8,500,000,000	02-01-2023	02-01-2027	7.05%	8,615,729,302	8,616
SERIE_T2	35,000,000,000	35,000,000,000	02-01-2023	08-01-2027	6.36%	35,732,543,903	35,733
SERIE_T3	35,000,000,000	35,000,000,000	02-01-2023	02-01-2028	6.52%	35,593,844,360	35,594
SERIE_T4	35,000,000,000	35,000,000,000	02-01-2023	02-01-2029	6.80%	35,092,491,901	29,581
SERIE_T5	35,000,000,000	35,000,000,000	02-01-2023	02-01-2031	6.58%	35,106,382,600	29,946
SERIE_T6	35,000,000,000	35,000,000,000	02-01-2023	02-01-2033	6.24%	35,622,029,778	35,622
SERIE_V1	35,000,000,000	35,000,000,000	07-01-2023	01-01-2028	6.35%	35,867,364,145	35,576
SERIE_V2	35,000,000,000	35,000,000,000	07-01-2023	07-01-2028	6.23%	35,870,574,987	33,930
SERIE_V3	35,000,000,000	35,000,000,000	07-01-2023	01-01-2029	6.26%	35,591,479,701	17,693
SERIE_V5	35,000,000,000	12,500,000,000	07-01-2023	01-01-2030	6.47%	12,693,668,589	12,170
SERIE_W3	35,000,000,000	35,000,000,000	07-01-2023	07-01-2031	6.45%	35,435,499,699	35,435
SERIE_W4	35,000,000,000	35,000,000,000	07-01-2023	01-01-2032	6.52%	35,277,346,844	35,277
SERIE_W5	35,000,000,000	35,000,000,000	07-01-2023	07-01-2032	6.23%	35,372,103,980	35,372
Fair value adjustment (fair value hedge)						6,125,406,945	6,125
Subtotal	755,000,000,000	706,000,000,000				706,002,583,361	674,509

CURRENT BONDS IN UNIDADES DE FOMENTO							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average Rate	Balance due	Balance due
	UF	UF				UF	MCh\$
SERIE_AL4	3,000,000	3,000,000	06-01-2016	06-01-2028	2.36%	3,018,693	118,535
SERIE_AL5	3,000,000	3,000,000	06-01-2016	06-01-2031	2.50%	3,008,263	118,126
SERIE_AN3	3,000,000	3,000,000	12-01-2016	12-01-2026	2.00%	3,005,081	118,001
SERIE_A2	3,000,000	3,000,000	04-01-2017	04-01-2027	2.18%	3,006,115	118,041
SERIE_C3	3,000,000	3,000,000	07-01-2017	07-01-2025	2.28%	3,029,813	113,777
SERIE_C4	3,000,000	3,000,000	07-01-2017	07-01-2026	2.42%	3,017,850	118,502
SERIE_D2	3,000,000	3,000,000	11-10-2017	11-01-2025	2.04%	3,009,282	118,166
SERIE_D3	3,000,000	3,000,000	11-01-2017	11-01-2028	2.34%	2,978,112	116,942
SERIE_D4	3,000,000	3,000,000	11-10-2017	11-01-2029	2.45%	2,955,945	116,071
SERIE_F4	3,000,000	3,000,000	04-01-2018	04-01-2028	2.17%	3,001,950	117,878
SERIE_F5	3,000,000	3,000,000	04-01-2018	04-01-2029	2.36%	2,977,454	116,916
Serie_G2	3,000,000	3,000,000	06-01-2018	06-01-2026	1.09%	3,029,776	118,970
Serie_G3	3,000,000	3,000,000	06-01-2018	06-01-2029	2.10%	2,994,570	117,588
SERIE_I1	3,000,000	3,000,000	02-01-2019	02-01-2028	0.70%	3,124,578	122,693
SERIE_I2	3,000,000	3,000,000	02-01-2019	02-01-2029	0.72%	3,161,648	124,149
SERIE_I3	3,000,000	3,000,000	02-01-2019	02-01-2030	1.19%	3,133,186	123,031
SERIE_K4	3,000,000	3,000,000	05-01-2019	05-01-2029	0.45%	3,186,504	125,125

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

CURRENT BONDS FOREIGN CURRENCY AUD							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	UF	UF				UF	MCh\$
SERIE_M3	3,000,000	3,000,000	10-01-2019	10-01-2028	(0.09%)	3,166,542	124,341
SERIE_M4	3,000,000	3,000,000	10-01-2019	10-01-2029	(0.31%)	3,243,845	127,376
SERIE_M5	3,000,000	3,000,000	10-01-2019	10-01-2030	0.27%	3,203,441	125,790
SERIE_N1	3,000,000	3,000,000	12-01-2020	06-01-2027	2.05%	2,973,176	116,748
SERIE_N2	3,000,000	3,000,000	12-01-2020	12-01-2027	2.76%	2,917,070	114,430
SERIE_N3	3,000,000	3,000,000	12-01-2020	12-01-2028	2.25%	2,930,833	115,085
SERIE_N4	3,000,000	3,000,000	12-01-2020	12-01-2030	2.84%	2,805,953	109,815
SERIE_P1	3,000,000	3,000,000	10-01-2021	10-01-2031	2.55%	3,102,212	121,815
SERIE_P2	3,000,000	3,000,000	10-01-2021	10-01-2032	3.04%	3,018,215	118,516
SERIE_P3	3,000,000	3,000,000	10-01-2021	10-01-2033	2.75%	3,081,861	121,016
SERIE_P4	3,000,000	3,000,000	10-01-2021	10-01-2035	2.59%	3,131,292	122,957
SERIE_P5	3,000,000	3,000,000	10-01-2021	10-01-2036	2.63%	3,134,049	123,065
SERIE_R1	1,000,000	1,000,000	09-01-2022	03-01-2028	2.85%	1,014,185	39,824
SERIE_R2	1,000,000	1,000,000	09-01-2022	09-01-2028	2.80%	1,016,348	39,909
SERIE_R3	1,000,000	1,000,000	09-01-2022	03-01-2029	2.80%	1,017,463	39,953
SERIE_S1	2,000,000	2,000,000	02-01-2023	02-01-2028	3.38%	2,007,364	78,823
SERIE_S2	2,000,000	2,000,000	02-01-2023	02-01-2029	3.41%	1,998,526	78,476
SERIE_S3	2,000,000	970,000	02-01-2023	02-01-2030	3.13%	977,432	38,381
SERIE_S4	2,000,000	2,000,000	02-01-2023	02-01-2031	3.11%	2,015,783	79,154
SERIE_S5	2,000,000	2,000,000	02-01-2023	02-01-2032	3.14%	2,011,108	78,970
SERIE_U2	3,000,000	3,000,000	02-01-2023	02-01-2034	3.05%	3,030,193	118,987
SERIE_U3	3,000,000	3,000,000	02-01-2023	08-01-2034	3.17%	3,003,442	117,936
SERIE_U4	3,000,000	3,000,000	02-01-2023	02-01-2035	3.32%	2,964,514	116,408
SERIE_X1	3,000,000	1,080,000	05-01-2024	11-01-2029	3.53%	1,086,047	42,646
SERIE_X3	3,000,000	500,000	05-01-2024	11-01-2030	3.35%	507,064	19,911
SERIE_X4	3,000,000	2,100,000	05-01-2024	11-10-2031	2.90%	2,186,635	85,863
SERIE_X5	3,000,000	1,000,000	05-01-2024	11-01-2035	2.87%	1,063,343	41,754
SERIE_Y1	3,000,000	3,000,000	05-01-2024	05-01-2036	2.90%	3,330,000	130,759
SERIE_Y2	3,000,000	300,000	05-01-2024	05-01-2037	3.30%	323,139	12,689
SERIE_Y3	3,000,000	400,000	05-01-2024	05-01-2038	3.06%	443,248	17,405
SERIE_Y4	3,000,000	1,330,000	05-01-2024	05-01-2039	2.68%	1,466,225	57,574
Fair value adjustment (fair value hedge)						(135,081)	(5,304)
Subtotal	133,000,000	117,680,000				119,674,287	4,693,583

CURRENT BONDS FOREIGN CURRENCY AUD							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	US\$	US\$				US\$	MCh\$
US05890MAA18	500,000,000	500,000,000	10-12-2017	10-12-2027	3.65%	501,036,984	466,766
XS2012024696	50,000,000	50,000,000	06-14-2019	06-14-2029	3.32%	49,886,963	46,475
XS2024766276	50,000,000	50,000,000	07-10-2019	07-10-2029	3.21%	50,566,092	47,107
XS2318617185	54,000,000	54,000,000	03-17-2021	12-03-2029	2.37%	53,734,202	50,059
XS2337108497	10,000,000	10,000,000	04-27-2021	04-27-2026	4.24%	10,076,230	9,387
XS2357310379	10,000,000	10,000,000	06-23-2021	06-23-2031	2.60%	9,935,717	9,256
XS2377687442	10,000,000	10,000,000	08-18-2021	08-18-2031	2.53%	10,018,833	9,334
XS2387450393	30,000,000	30,000,000	09-16-2021	09-16-2026	5.00%	29,990,805	27,939
XS2388190592	10,000,000	10,000,000	09-21-2021	09-21-2026	4.82%	9,976,803	9,294
XS2384719667	133,000,000	133,000,000	09-24-2021	09-24-2026	1.89%	133,221,449	124,109
XS2389126280	10,000,000	10,000,000	09-27-2021	09-27-2031	2.42%	9,993,156	9,310
US05890MAB90	500,000,000	500,000,000	10-14-2021	10-14-2031	3.08%	493,299,150	459,557
XS2398895651	17,000,000	17,000,000	10-19-2021	10-19-2026	4.91%	17,125,826	15,954
XS2402142371	20,000,000	20,000,000	10-27-2021	10-27-2028	5.21%	20,104,308	18,729
XS2407022313	20,000,000	20,000,000	12-01-2021	12-01-2026	5.04%	20,025,948	18,656
XS2454830824	10,000,000	10,000,000	03-10-2022	03-10-2029	5.48%	9,968,629	9,287
XS2457006521	25,000,000	25,000,000	03-15-2022	03-15-2027	5.44%	24,968,290	23,260
XS2668166775	35,000,000	35,000,000	08-18-2023	08-18-2028	5.93%	34,964,989	32,573
XS3011342741	30,000,000	30,000,000	02-25-2025	02-25-2030	5.42%	29,859,071	27,817
XS3015679874	20,000,000	20,000,000	03-03-2025	03-03-2032	5.53%	19,879,279	18,520
XS3019799165	12,500,000	12,500,000	03-11-2025	03-11-2030	5.40%	12,405,992	11,557
XS2697475015	10,000,000	10,000,000	09-28-2023	09-28-2028	5.64%	9,983,680	9,301
XS2764433640	10,000,000	10,000,000	02-15-2024	02-15-2029	5.84%	10,058,564	9,371
XS2764264433	10,000,000	10,000,000	02-16-2024	02-16-2029	5.82%	10,056,717	9,369
XS2765503144	10,000,000	10,000,000	02-16-2024	02-16-2028	5.59%	10,053,778	9,366
Fair value adjustment (fair value hedge)						(40,190,249)	(37,440)
Subtotal	1,596,500,000	1,596,500,000				1,551,001,206	1,444,913

CURRENT BONDS FOREIGN CURRENCY SWISS FRANC							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	AUD	AUD				AUD	MCh\$
XS1717587007	80,000,000	80,000,000	11-15-2017	11-15-2027	4.15%	80,169,098	48,964
XS1859545367	40,000,000	40,000,000	07-25-2018	07-25-2033	4.67%	41,510,745	25,353
XS1879612973	60,000,000	60,000,000	09-14-2018	09-14-2033	4.65%	61,825,221	37,760
XS1897619968	40,000,000	40,000,000	10-24-2018	10-24-2033	4.70%	40,811,592	24,926
XS2087687435	30,000,000	30,000,000	12-02-2019	12-03-2029	3.03%	29,974,612	18,307
Fair value adjustment (fair value hedge)						(788,663)	(482)
Subtotal	250,000,000	250,000,000				253,502,605	154,828

CURRENT BONDS FOREIGN CURRENCY YEN							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	CHF	CHF				CHF	MChs
CH0494734376	100,000,000	100,000,000	09-24-2019	09-24-2029	0.22%	99,803,309	116,908
CH0505011889	105,000,000	105,000,000	10-29-2019	10-29-2025	0.25%	105,111,064	123,125
CH0506071239	125,000,000	125,000,000	03-18-2020	09-18-2026	0.10%	124,833,627	146,228
CH1120085696	100,000,000	100,000,000	07-15-2021	12-15-2026	0.39%	99,854,619	116,968
CH1142512339	200,000,000	200,000,000	01-26-2022	04-26-2027	0.60%	199,414,142	233,590
CH1248666963	135,000,000	135,000,000	03-22-2023	03-22-2028	2.89%	135,101,955	158,256
CH1405472171	125,000,000	125,000,000	03-11-2025	09-11-2030	1.31%	124,197,404	145,483
Fair value adjustment (fair value hedge)						-	-
Subtotal	890,000,000	890,000,000				888,316,120	1,040,558

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

[illegible]

c) As of December 31, 2024, current bonds are as follows:

CURRENT BONDS IN PESOS							
Series	Amount issued	Amount placed	Issuance date	Maturity Date	Average rate	Balance due	Balance due
	Ch\$	Ch\$				Ch\$	MCh\$
SERIE_O1	100,000,000,000	100,000,000,000	12-01-2020	12-01-2025	8.25%	95,830,945,989	95,831
SERIE_O2	100,000,000,000	100,000,000,000	12-01-2020	12-01-2026	7.11%	93,197,137,377	93,197
SERIE_O3	100,000,000,000	100,000,000,000	12-01-2020	12-01-2027	5.49%	93,950,670,520	93,951
SERIE_Q1	50,000,000,000	50,000,000,000	09-01-2022	03-01-2025	7.20%	51,394,137,044	51,394
SERIE_T1	35,000,000,000	8,500,000,000	02-01-2023	02-01-2027	7.05%	8,591,163,967	8,591
SERIE_T2	35,000,000,000	35,000,000,000	02-01-2023	08-01-2027	6.36%	35,712,391,962	35,712
SERIE_T3	35,000,000,000	35,000,000,000	02-01-2023	02-01-2028	6.52%	35,557,107,268	35,557
SERIE_T4	35,000,000,000	35,000,000,000	02-01-2023	02-01-2029	6.80%	35,010,097,841	35,010
SERIE_T5	35,000,000,000	35,000,000,000	02-01-2023	02-01-2031	6.58%	35,061,061,373	35,061
SERIE_T6	35,000,000,000	35,000,000,000	02-01-2023	02-01-2033	6.24%	35,619,545,979	35,620
SERIE_V1	35,000,000,000	35,000,000,000	07-01-2023	01-01-2028	6.35%	35,845,668,602	35,846
SERIE_V2	35,000,000,000	35,000,000,000	07-01-2023	07-01-2028	6.23%	35,854,346,484	35,854
SERIE_V3	35,000,000,000	35,000,000,000	07-01-2023	01-01-2029	6.26%	35,545,698,230	35,546
SERIE_V5	35,000,000,000	12,500,000,000	07-01-2023	01-01-2030	6.47%	12,680,460,870	12,680
SERIE_W3	35,000,000,000	35,000,000,000	07-01-2023	07-01-2031	6.45%	35,403,784,529	35,404
SERIE_W4	35,000,000,000	35,000,000,000	07-01-2023	01-01-2032	6.52%	35,240,462,219	35,240
SERIE_W5	35,000,000,000	35,000,000,000	07-01-2023	07-01-2032	6.23%	35,344,244,994	35,344
Fair value adjustment (fair value hedge)						6,353,984,196	6,354
Subtotal	805,000,000,000	756,000,000,000				752,192,909,444	752,192

CURRENT BONDS IN UNIDADES DE FOMENTO							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average Rate	Balance due	Balance due
	UF	UF				UF	MCh\$
SERIE AL4	3,000,000	3,000,000	06-01-2016	06-01-2028	2.36%	3,021,114	116,061
SERIE AL5	3,000,000	3,000,000	06-01-2016	06-01-2031	2.50%	3,008,768	115,587
SERIE AN3	3,000,000	3,000,000	12-01-2016	12-01-2026	2.00%	3,005,470	115,460
SERIE A2	3,000,000	3,000,000	04-01-2017	04-01-2027	2.18%	3,003,975	115,403
SERIE C3	3,000,000	3,000,000	07-01-2017	07-01-2025	2.28%	3,026,127	113,533
SERIE C4	3,000,000	3,000,000	07-01-2017	07-01-2026	2.42%	3,012,274	115,722
SERIE D2	3,000,000	3,000,000	11-01-2017	11-01-2025	2.04%	3,009,098	115,600
SERIE D3	3,000,000	3,000,000	11-01-2017	11-01-2028	2.34%	2,973,919	114,248
SERIE D4	3,000,000	3,000,000	11-01-2017	11-01-2029	2.45%	2,950,437	113,346
SERIE F3	3,000,000	3,000,000	04-01-2018	04-01-2025	2.00%	3,015,073	115,829
SERIE F4	3,000,000	3,000,000	04-01-2018	04-01-2028	2.17%	3,000,000	115,250
SERIE F5	3,000,000	3,000,000	04-01-2018	04-01-2029	2.36%	2,973,039	114,214
SERIE G1	3,000,000	3,000,000	06-01-2018	06-01-2025	1.47%	3,011,641	115,697
SERIE G2	3,000,000	3,000,000	06-01-2018	06-01-2026	1.09%	3,043,394	116,917
SERIE G3	3,000,000	3,000,000	06-01-2018	06-01-2029	2.10%	2,993,609	115,005
SERIE I1	3,000,000	3,000,000	02-01-2019	02-01-2028	0.70%	3,143,771	120,773
SERIE I2	3,000,000	3,000,000	02-01-2019	02-01-2029	0.72%	3,180,719	122,193
SERIE I3	3,000,000	3,000,000	02-01-2019	02-01-2030	1.19%	3,144,833	120,814
SERIE K2	3,000,000	1,450,000	05-01-2019	05-01-2025	1.90%	1,455,383	55,911
SERIE K4	3,000,000	3,000,000	05-01-2019	05-01-2029	0.45%	3,209,373	123,293
SERIE M3	3,000,000	3,000,000	10-01-2019	10-01-2028	(0.09%)	3,190,456	122,567
SERIE M4	3,000,000	3,000,000	10-01-2019	10-01-2029	(0.31%)	3,271,359	125,675
SERIE M5	3,000,000	3,000,000	10-01-2019	10-01-2030	0.27%	3,221,645	123,765
SERIE N1	3,000,000	3,000,000	12-01-2020	06-01-2027	2.05%	2,965,708	113,933
SERIE N2	3,000,000	3,000,000	12-01-2020	12-01-2027	2.76%	2,900,255	111,418
SERIE N3	3,000,000	3,000,000	12-01-2020	12-01-2028	2.25%	2,920,966	112,214
SERIE N4	3,000,000	3,000,000	12-01-2020	12-01-2030	2.84%	2,789,548	107,165
SERIE P1	3,000,000	3,000,000	10-01-2021	10-01-2031	2.55%	3,108,434	119,416
SERIE P2	3,000,000	3,000,000	10-01-2021	10-01-2032	3.04%	3,018,388	115,956
SERIE P3	3,000,000	3,000,000	10-01-2021	10-01-2033	2.75%	3,085,453	118,533
SERIE P4	3,000,000	3,000,000	10-01-2021	10-01-2035	2.59%	3,136,551	120,496
SERIE P5	3,000,000	3,000,000	10-01-2021	10-01-2036	2.63%	3,138,672	120,577
SERIE R1	1,000,000	1,000,000	09-01-2022	03-01-2028	2.85%	1,015,081	38,996
SERIE R2	1,000,000	1,000,000	09-01-2022	09-01-2028	2.80%	1,017,458	39,087
SERIE R3	1,000,000	1,000,000	09-01-2022	03-01-2029	2.80%	1,018,560	39,130
SERIE S1	2,000,000	2,000,000	02-01-2023	02-01-2028	3.38%	2,004,503	77,006
SERIE S2	2,000,000	2,000,000	02-01-2023	02-01-2029	3.41%	1,995,456	76,659
SERIE S3	2,000,000	970,000	02-01-2023	02-01-2030	3.13%	977,117	37,538
SERIE S4	2,000,000	2,000,000	02-01-2023	02-01-2031	3.11%	2,015,349	77,423
SERIE S5	2,000,000	970,000	02-01-2023	02-01-2032	3.26%	967,652	37,174
SERIE U3	3,000,000	2,120,000	02-01-2023	08-01-2034	3.23%	2,110,803	81,090
SERIE U4	3,000,000	3,000,000	02-01-2023	02-01-2035	3.32%	2,961,759	113,781
SERIE X1	3,000,000	1,080,000	05-01-2024	11-01-2029	3.53%	1,086,217	41,729
SERIE X3	3,000,000	500,000	05-01-2024	11-01-2030	3.35%	507,501	19,497
SERIE X4	3,000,000	2,100,000	05-01-2024	11-01-2031	2.90%	2,192,257	84,219
SERIE Y1	3,000,000	3,000,000	05-01-2024	05-01-2036	2.90%	3,342,561	128,410
SERIE Y3	3,000,000	200,000	05-01-2024	05-01-2038	2.95%	224,805	8,636
SERIE Y4	3,000,000	1,330,000	05-01-2024	05-01-2039	2.68%	1,470,227	56,481
Fair value adjustment (fair value hedge)						(324,091)	(12,451)
Subtotal	133,000,000	118,720,000				120,512,667	4,626,976

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

CURRENT BONDS FOREIGN CURRENCY US DOLLAR							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	US\$	US\$				US\$	MCh\$
US05890MAA18	500,000,000	500,000,000	10-12-2017	10-12-2027	3.65%	500,554,794	497,902
XS2012024696	50,000,000	50,000,000	06-14-2019	06-14-2029	3.32%	49,876,652	49,612
XS2024766276	50,000,000	50,000,000	07-10-2019	07-10-2029	3.21%	50,555,604	50,288
XS2085920416	20,000,000	20,000,000	12-02-2019	06-02-2025	3.73%	20,075,523	19,969
XS2318617185	54,000,000	54,000,000	03-17-2021	12-03-2029	2.37%	53,709,239	53,425
XS2337108497	10,000,000	10,000,000	04-27-2021	04-27-2026	4.31%	10,076,372	10,023
XS2357310379	10,000,000	10,000,000	06-23-2021	06-23-2031	2.60%	9,932,510	9,880
XS2377687442	10,000,000	10,000,000	08-18-2021	08-18-2031	2.53%	10,016,356	9,963
XS2387450393	30,000,000	30,000,000	09-16-2021	09-16-2026	5.00%	29,969,957	29,811
XS2388190592	10,000,000	10,000,000	09-21-2021	09-21-2026	4.83%	9,966,197	9,913
XS2384719667	133,000,000	133,000,000	09-24-2021	09-24-2026	1.89%	133,061,941	132,357
XS2389126280	10,000,000	10,000,000	09-27-2021	09-27-2031	2.42%	9,990,513	9,938
US05890MAB90	500,000,000	500,000,000	10-14-2021	10-14-2031	3.08%	492,743,501	490,132
XS2398895651	17,000,000	17,000,000	10-19-2021	10-19-2026	5.01%	17,126,392	17,044
XS2402142371	20,000,000	20,000,000	10-27-2021	10-27-2028	5.37%	20,110,798	20,004
XS2407022313	20,000,000	20,000,000	01-12-2021	12-01-2026	5.09%	20,014,645	19,909
XS2454830824	10,000,000	10,000,000	03-10-2022	03-10-2029	5.56%	9,965,333	9,913
XS2457006521	25,000,000	25,000,000	03-15-2022	03-15-2027	5.47%	24,953,021	24,821
XS2668166775	35,000,000	35,000,000	08-18-2023	08-18-2028	6.07%	34,971,347	34,786
XS2697475015	10,000,000	10,000,000	09-28-2023	09-28-2028	5.66%	9,988,193	9,935
XS2764433640	10,000,000	10,000,000	02-15-2024	02-15-2029	5.86%	10,060,174	10,007
XS2764264433	10,000,000	10,000,000	02-16-2024	02-16-2029	5.84%	10,045,736	9,992
XS2765503144	10,000,000	10,000,000	02-16-2024	02-16-2028	5.61%	10,056,180	10,003
Fair value adjustment (fair value hedge)						(59,567,982)	(59,260)
Subtotal	1,554,000,000	1,554,000,000				1,488,252,996	1,480,367

CURRENT BONDS FOREIGN CURRENCY AUD							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	AUD	AUD				AUD	MCh\$
XS1717587007	80,000,000	80,000,000	11-15-2017	11-15-2027	4.15%	80,127,112	49,526
XS1859545367	40,000,000	40,000,000	07-25-2018	07-25-2033	4.67%	40,568,506	25,075
XS1879612973	60,000,000	60,000,000	09-14-2018	09-14-2033	4.65%	60,413,300	37,341
XS1897619968	40,000,000	40,000,000	10-24-2018	10-24-2033	4.70%	39,838,324	24,624
XS2087687435	30,000,000	30,000,000	12-02-2019	12-03-2029	4.70%	29,974,322	18,527
Fair value adjustment (fair value hedge)						(3,330,343)	(2,058)
Subtotal	250,000,000	250,000,000				247,591,221	153,035

CURRENT BONDS FOREIGN CURRENCY SWISS FRANC							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	CHF	CHF				CHF	MCh\$
CH0494734376	100,000,000	100,000,000	09-24-2019	09-24-2029	0.22%	99,605,353	109,223
CH0505011889	105,000,000	105,000,000	10-29-2019	10-29-2025	0.25%	104,874,423	115,001
CH0506071239	125,000,000	125,000,000	03-18-2020	09-18-2026	0.10%	124,643,959	136,679
CH1120085696	100,000,000	100,000,000	07-15-2021	12-15-2026	0.39%	99,514,042	109,123
CH1142512339	200,000,000	200,000,000	01-26-2022	04-26-2027	0.60%	199,736,889	219,022
CH1248666963	135,000,000	135,000,000	03-22-2023	03-22-2028	2.89%	136,810,301	150,020
Fair value adjustment (fair value hedge)						(122,093)	(134)
Subtotal	765,000,000	765,000,000				765,062,874	838,934

CURRENT BONDS FOREIGN CURRENCY YEN							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	YEN	YEN				YEN	MCh\$
XS1830985781	5,000,000,000	5,000,000,000	06-01-2018	12-01-2028	0.75%	4,978,177,282	31,503
XS2424489958	5,000,000,000	5,000,000,000	01-07-2022	01-07-2027	0.50%	4,983,405,374	31,536
Fair value adjustment (fair value hedge)						(73,900,065)	(468)
Subtotal	10,000,000,000	10,000,000,000				9,887,682,591	62,571
Total current bonds							7,914,075

d) As of June 30, 2025 and December 31, 2024 the maturity of current bonds is as follows:

	June 30, 2025		
	Long-term	Short-term	Total
	MCh\$	MCh\$	MCh\$
Short and long-term maturity			
Current bonds	7,490,639	581,588	8,072,227
Total	7,490,639	581,588	8,072,227

	December 31, 2024		
	Long-term	Short- term	Total
	MCh\$	MCh\$	MCh\$
Short and long-term maturity			
Current bonds	7,115,310	798,765	7,914,075
Total	7,115,310	798,765	7,914,075

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

e) As of June 30, 2025 and December 31, 2024 the securities under sale and repurchase agreements are as follows:

Entity type	Maturity of the commitment as of June 30, 2025							
	On demand	Up to 1 month	From 1 to 3 months	From 3 months to 1 year	From 1 to 3 years	From 3 to 5 years	Over 5 years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Transactions with domestic banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with the Central Bank of Chile	-	30,000	-	-	-	-	-	30,000
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	30,000	-	-	-	-	-	30,000
Transactions with foreign banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with foreign central banks	-	26,312	26,308	-	-	-	-	52,620
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	26,312	26,308	-	-	-	-	52,620
Transactions with other domestic entities								
Repurchase agreement	-	1,327,842	5,682	1,886	-	-	-	1,335,410
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	1,327,842	5,682	1,886	-	-	-	1,335,410
Transactions with other foreign entities								
Repurchase agreement	-	76,392	369	10	-	-	-	76,771
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	76,392	369	10	-	-	-	76,771
Total	-	1,460,546	32,359	1,896	-	-	-	1,494,801

Entity type	Maturity of the commitment as of December 31, 2024							
	On demand	Up to 1 month	From 1 to 3 months	From 3 months to 1 year	From 1 to 3 years	From 3 to 5 years	Over 5 years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Transactions with domestic banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with the Central Bank of Chile	-	750,399	-	-	-	-	-	750,399
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	750,399	-	-	-	-	-	750,399
Transactions with foreign banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with foreign central banks	-	-	-	-	-	-	-	-
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Transactions with other domestic entities								
Repurchase agreement	-	183,392	36,543	-	-	-	-	219,935
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	183,392	36,543	-	-	-	-	219,935
Transactions with other foreign entities								
Repurchase agreement	-	37,793	135,046	-	-	-	-	172,839
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	37,793	135,046	-	-	-	-	172,839
Total	-	971,584	171,589	-	-	-	-	1,143,173

NOTE 23 – REGULATORY CAPITAL FINANCIAL INSTRUMENTS ISSUED

- a) As of June 30, 2025 and December 31, 2024 the Bank and its subsidiaries do not record any default in the payment of their obligations with banks or any other associated breaches.
- b) As of June 30, 2025 and December 31, 2024 the detail of the regulatory capital financial instruments issued is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Regulatory capital financial instruments issued		
Subordinated bonds	b	1,601,250
Bonds without fixed maturity	923,380	973,329
Preferred stock	-	-
Total	2,547,340	2,574,579

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

c) As of June 30, 2025 and December 31, 2024, movements in regulatory capital financial instruments issued are detailed as follows:

	Regulatory capital financial instruments issued		
	Subordinated bonds	Bonds without fixed maturity	Preferred stock
	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	1,601,250	973,329	-
New issues	-	-	-
Acquisition or redemption by the issuer	-	-	-
Modification of the issuance conditions	-	-	-
Payment of interest to the holder	(39,731)	-	-
Payment of principal to the holder	-	-	-
Accrued interest	43,710	-	-
Inflation-indexation accrued by the UF and/or the exchange rate	30,251	-	-
Foreign currency translation differences	-	(41,730)	-
Depreciation	-	-	-
Revaluation	-	-	-
Maturity	-	-	-
Conversion to common stock	-	-	-
Other	(11,520)	(8,219)	-
Balances as of June 30, 2025	1,623,960	923,380	-

	Regulatory capital financial instruments issued		
	Subordinated bonds	Bonds without fixed maturity	Preferred stock
	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2024	1,551,291	-	-
New issues	-	949,595	-
Acquisition or redemption by the issuer	-	-	-
Modification of the issuance conditions	-	-	-
Payment of interest to the holder	(71,683)	-	-
Payment of principal to the holder	-	-	-
Accrued interest	86,342	-	-
Inflation-indexation accrued by the UF and/or the exchange rate	58,832	-	-
Foreign currency translation differences	-	45,105	-
Depreciation	-	-	-
Revaluation	-	-	-
Maturity	-	-	-
Conversion to common stock	-	-	-
Other	(23,532)	(21,371)	-
Balances as of December 31, 2024	1,601,250	973,329	-

d) As of June 30, 2025 and December 31, 2024, subordinated bonds are as follows:

SUBORDINATED BONDS IN UNIDADES DE FOMENTO								
As of June 30, 2025								
Series	Amount issued UF	Amount placed UF	Issuance date	Maturity date	Insurance term (year)	Average rate	Balance due UF	Balance due MCh\$
SERIE_AD1	4,000,000	4,000,000	06-01-2010	06-01-2040	30	4,17%	3,683,863	144,654
SERIE_AD2	3,000,000	3,000,000	06-01-2010	06-01-2042	32	4,14%	2,735,662	107,421
SERIE_L	1,200,000	1,200,000	10-01-2001	10-01-2026	25	6,39%	143,943	5,652
SERIE_M	1,800,000	1,800,000	10-01-2001	10-01-2027	26	6,43%	340,904	13,386
SERIE_N	1,500,000	1,500,000	06-01-2004	06-01-2029	25	5,25%	412,056	16,180
SERIE_O	1,500,000	1,500,000	06-01-2004	06-01-2030	26	3,93%	448,789	17,623
SERIE_R	1,500,000	1,500,000	06-01-2005	06-01-2038	33	4,72%	936,551	36,776
SERIE_S	2,000,000	2,000,000	12-01-2005	12-01-2030	25	4,86%	671,385	26,363
SERIE_T	2,000,000	2,000,000	12-01-2005	12-01-2031	26	4,52%	764,949	30,037
SERIE_U	2,000,000	2,000,000	06-01-2007	06-01-2032	25	4,19%	1,503,938	59,055
SERIE_W	4,000,000	4,000,000	06-01-2008	06-01-2036	28	4,05%	2,591,940	101,778
SERIE_Y	4,000,000	4,000,000	12-01-2007	12-01-2030	23	4,25%	3,191,564	125,323
SERIE_AC	6,000,000	6,000,000	03-01-2010	03-01-2040	30	3,96%	5,661,216	222,299
SERIE_AH	15,000,000	9,000,000	09-01-2013	09-01-2043	30	3,63%	8,172,192	320,898
SERIE_B1S	3,000,000	3,000,000	12-01-2019	12-01-2039	20	1,32%	3,273,248	128,531
SERIE_B2S	3,000,000	3,000,000	12-01-2019	12-01-2044	25	1,30%	3,365,905	132,169
SERIE_B3S	3,000,000	3,000,000	12-01-2019	12-01-2049	30	1,28%	3,458,664	135,814
Total subordinated bonds	58,500,000	52,500,000					41,356,769	1,623,959

SUBORDINATED BONDS IN UNIDADES DE FOMENTO								
As of December 31, 2024								
Series	Amount issued UF	Amount placed UF	Issuance date	Maturity date	Issuance term (years)	Average rate	Balance due UF	Balance due MCh\$
SERIE_AD1	4,000,000	4,000,000	06-01-2010	06-01-2040	30	4,17%	3,735,801	143,517
SERIE_AD2	3,000,000	3,000,000	06-01-2010	06-01-2042	32	4,14%	2,775,579	106,629
SERIE_G	400,000	400,000	05-01-1999	05-01-2025	26	7,92%	17,009	653
SERIE_L	1,200,000	1,200,000	10-01-2001	10-01-2026	25	6,39%	189,079	7,264
SERIE_M	1,800,000	1,800,000	10-01-2001	10-01-2027	26	6,43%	403,047	15,484
SERIE_N	1,500,000	1,500,000	06-01-2004	06-01-2029	25	5,25%	457,977	17,594
SERIE_O	1,500,000	1,500,000	06-01-2004	06-01-2030	26	3,93%	489,166	18,792
SERIE_R	1,500,000	1,500,000	06-01-2005	06-01-2038	33	4,72%	915,362	35,165
SERIE_S	2,000,000	2,000,000	12-01-2005	12-01-2030	25	4,86%	724,332	27,826
SERIE_T	2,000,000	2,000,000	12-01-2005	12-01-2031	26	4,52%	815,339	31,323
SERIE_U	2,000,000	2,000,000	06-01-2007	06-01-2032	25	4,19%	1,596,015	61,314
SERIE_W	4,000,000	4,000,000	06-01-2008	06-01-2036	28	4,05%	2,541,412	97,633
SERIE_Y	4,000,000	4,000,000	12-01-2007	12-01-2030	23	4,25%	3,126,364	120,105
SERIE_AC	6,000,000	6,000,000	03-01-2010	03-01-2040	30	3,96%	5,743,813	220,658
SERIE_AH	15,000,000	9,000,000	09-01-2013	09-01-2043	30	3,63%	8,027,917	308,406
SERIE_B1S	3,000,000	3,000,000	12-01-2019	12-01-2039	20	1,32%	3,281,870	126,079
SERIE_B2S	3,000,000	3,000,000	12-01-2019	12-01-2044	25	1,30%	3,374,256	129,628
SERIE_B3S	3,000,000	3,000,000	12-01-2019	12-01-2049	30	1,28%	3,466,762	133,180
Total subordinated bonds	58,900,000	52,900,000					41,681,100	1,601,250

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

e) The detail of bonds with no fixed maturity is as follows:

BONDS WITH NO FIXED MATURITY						
As of June 30, 2025						
Series	Amount issued	Amount placed	Issuance date	Average rate	Balance due	Balance due
	USD	USD			USD	MCh\$
US05890MAC73	500,000,000	500,000,000	02-08-2024	1,94%	494,109,093	460,312
US05956NAF96	500,000,000	500,000,000	09-12-2024	2,96%	494,014,229	460,224
Fair value adjustment (fair value hedge)					3,053,899	2,845
Total bonds with no fixed maturity	1,000,000,000	1,000,000,000			991,177,221	923,381

BONDS WITH NO FIXED MATURITY						
As of December 31, 2024						
Series	Amount issued	Amount placed	Issuance date	Average rate	Balance due	Balance due
	USD	USD			USD	MCh\$
US05890MAC73	500,000,000	500,000,000	02-08-2024	1,94%	493,518,579	490,903
US05956NAF96	500,000,000	500,000,000	09-12-2024	2,96%	493,559,495	490,944
Fair value adjustment (fair value hedge)					(8,562,646)	(8,518)
Total bonds with no fixed maturity	1,000,000,000	1,000,000,000			978,515,428	973,329

NOTE 24 – PROVISIONS FOR CONTINGENCIES

a) As of June 30, 2025 and December 31, 2024 the provisions for contingencies are comprised of the following:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Provisions for employee benefit obligations	115,322	142,390
Provisions recorded by a foreign bank branch for remittances of profits to its parent	-	-
Provisions for restructuring plans	-	-
Provisions for lawsuits and litigation	2,523	4,439
Provisions for obligations related to customer loyalty and merit-based programs	3,353	11,623
Provisions for operational risk	383	357
Other provisions for other contingencies	36,301	3,727
Total	157,882	162,536

b) The changes in provisions for contingencies As of June 30, 2025 and December 31, 2024 are as follows:

	PROVISIONS FOR							
	Employee benefits obligations	Provisions of a foreign bank branch for profit remittances to its parent company minimum dividends	Restructuring plans	Lawsuits and litigation	Customer loyalty and merit programs obligations	Provisions for operational risk	Other provisions for other contingencies	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1	142,390	-	-	4,439	11,623	357	3,727	162,536
Provisions recorded	66,077	-	-	-	-	27	33,802	99,906
Use of provisions	(88,191)	-	-	(1,916)	(8,270)	(1)	(1,228)	(99,606)
Release of provisions	(1,095)	-	-	-	-	-	-	(1,095)
Exchange rate changes	(3,859)	-	-	-	-	-	-	(3,859)
Balance as of June 30, 2025	115,322	-	-	2,523	3,353	383	36,301	157,882

	PROVISIONS FOR							
	Employee benefits obligations	Provisions of a foreign bank branch for profit remittances to its parent company minimum dividends	Restructuring plans	Lawsuits and litigation	Customer loyalty and merit programs obligations	Provisions for operational risk	Other provisions for other contingencies	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1	147,545	-	-	4,732	8,839	496	38,163	199,775
Provisions recorded	71,298	-	-	-	2,784	16	309	74,407
Use of provisions	(83,543)	-	-	(293)	-	(155)	(34,745)	(118,736)
Release of provisions	(362)	-	-	-	-	-	-	(362)
Exchange rate changes	7,452	-	-	-	-	-	-	7,452
Balance as of December 31, 2024	142,390	-	-	4,439	11,623	357	3,727	162,536

c) As of June 30, 2025 and December 31, 2024 the provisions for employee benefit obligations are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Provision for short-term employee benefits (*)	91,917	114,450
Provision for post-employment employee benefits	-	-
Provision for long-term employee benefits	-	-
Provision for employee termination benefits	236	236
Provision for share-based or equity payments to employees	-	-
Provision for defined contribution post-employment plans	-	-
Provision for post-employment defined benefit plans	-	-
Provision for other personnel liabilities	23,169	27,704
Total	115,322	142,390

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

(*) As of June 30, 2025 and December 31, 2024, movements in short-term employee benefit accruals includes the performance bonuses and employee vacation accruals, which are detailed as follows:

	Provisions for employee benefit obligations		
	Performance bonuses	Provision for accrued vacations	Total
	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	93,931	20,519	114,450
Provisions recorded	67,505	8,011	75,516
Use of provisions	(83,825)	(12,013)	(95,838)
Release of provisions	(1,095)	-	(1,095)
Other changes	(2,277)	1,161	(1,116)
Balance as of June 30, 2025	74,239	17,678	91,917

	Provisions for employee benefit obligations		
	Performance bonuses	Provision for accrued vacations	Total
	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2024	92,552	19,829	112,381
Provisions recorded	87,442	16,921	104,363
Use of provisions	(90,097)	(18,286)	(108,383)
Release of provisions	(362)	-	(362)
Other changes	4,396	2,055	6,451
Balance as of December 31, 2024	93,931	20,519	114,450

NOTE 25 – PROVISIONS FOR DIVIDENDS, INTEREST PAYMENTS AND REVALUATION OF REGULATORY CAPITAL FINANCIAL INSTRUMENTS

a) As of June 30, 2025 and December 31, 2024, the detail of the provisions for dividends, interest payments and revaluation of regulatory capital financial instruments is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Provisions for dividends, Interest payment and revaluation of regulatory capital financial instruments issued		
Provisions for dividends	159,802	240,493
Provision for interest payment on bonds without fixed maturity	26,557	28,580
Provision for revaluation of bonds without fixed maturity	-	-
Total	186,359	269,073

b) As of June 30, 2025 and December 31, 2024, movements in provisions for dividends, Interest payments and revaluation of regulatory capital financial instruments are detailed as follows:

	Provisions				
	Provisions for dividends		Provision for interest payment on bonds without maturity date	Provision for revaluation of bonds without maturity date	Total
	Common stock	Preferred stock			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	240,493	-	28,580	-	269,073
Provisions recorded	159,802	-	33,292	-	193,094
Use of provisions	(240,493)	-	(35,315)	-	(275,808)
Release of provisions	-	-	-	-	-
Balance as of June 30, 2025	159,802	-	26,557	-	186,359

	Provisions				
	Provisions for dividends		Provision for interest payment on bonds without maturity date	Provision for revaluation of bonds without maturity date	Total
	Common stock	Preferred stock			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2024	204,740	-	-	-	204,740
Provisions recorded	240,493	-	49,059	-	289,552
Use of provisions	(204,740)	-	(20,479)	-	(225,219)
Release of provisions	-	-	-	-	-
Balance as of December 31, 2024	240,493	-	28,580	-	269,073

NOTE 26 – SPECIAL PROVISIONS FOR CREDIT LOSS

a) As of June 30, 2025 and December 31, 2024, special provisions for credit loss are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Provisions for credit loss for contingent loans	89,460	73,414
Provisions for country risk for operations with debtors domiciled abroad	6,395	6,706
Special provisions for foreign loans	-	-
Additional provisions for loans (*)	228,799	262,102
Provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis	937	12,710
Provisions accrued for credit loss as a result of complementary prudential requirements	-	-
Total	325,591	354,932

(*) These provisions are determined as described in Note 2 z),

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

b) As of June 30, 2025 and December 31, 2024, the composition of special provisions for credit risk for contingent credits are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Provisions for credit loss for contingent loans		
Guarantors and surety bonds	2,796	2,564
Confirmed foreign letters of credit	1,983	1,678
Documentary letters of credit issued	-	-
Transactions related to contingent events	23,212	23,909
Subtotal	27,991	28,151
Undrawn lines of credit in:		
Current account - business portfolio	26,382	28,653
Credit card - business portfolio	2,723	3,057
Current account - consumer portfolio	8,183	1,817
Credit card - consumer portfolio	1	2
Subtotal	37,289	33,529
Other credit commitments		
Credits for higher education Law No. 20,027 (CAE)	17	16
Other irrevocable credit commitments	7,518	4,186
Subtotal	7,535	4,202
Undrawn credit lines with immediate termination in:		
Current account – business portfolio	-	-
Credit card – business portfolio	-	-
Current account – consumer portfolio	69	174
Credit card – consumer portfolio	16,576	7,358
Subtotal	16,645	7,532
Commitments to acquire debt in local currency abroad	-	-
Other contingent loans	-	-
Provisions for country risk for operations with debtors domiciled abroad	6,395	6,706
Special provisions for loans abroad	-	-
Additional provisions for loans	228,799	262,102
Provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis	937	12,710
Provisions accrued for credit loss as a result of complementary prudential requirements	-	-
Subtotal	236,131	281,518
Total	325,591	354,932

c) As of June 30, 2025 and December 31, 2024, movements in special provisions for credit loss are as follows:

	Credit risk for contingent loans	Country risk for transactions with debtors domiciled abroad	Special provisions for loans abroad	Additional provisions for loans	Adjustments to provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis	Provisions accrued for credit loss as a result of complementary prudential requirements	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	73,414	6,706	-	262,102	12,710	-	354,932
Provisions recorded	25,961	872	-	1,617	10,663	-	39,113
Use of provisions	-	-	-	-	-	-	-
Release of provisions	(7,465)	(807)	-	(33,962)	(22,436)	-	(64,670)
Exchange rate changes	(2,450)	(376)	-	(958)	-	-	(3,784)
Balance as of June 30, 2025	89,460	6,395	-	228,799	937	-	325,591

	Credit risk for contingent loans	Country risk for transactions with debtors domiciled abroad	Special provisions for loans abroad	Additional provisions for loans	Adjustments to provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis	Provisions accrued for credit loss as a result of complementary prudential requirements	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2024	63,786	4,950	-	375,900	7,762	-	452,398
Provisions recorded	45,093	5,959	-	15,102	5,788	-	71,942
Use of provision	-	-	-	-	-	-	-
Release of provisions	(38,926)	(4,781)	-	(131,223)	(840)	-	(175,770)
Exchange rate changes	3,461	578	-	2,323	-	-	6,362
Balance as of December 31, 2024	73,414	6,706	-	262,102	12,710	-	354,932

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 27 – OTHER LIABILITIES

a) As of June 30, 2025 and December 31, 2024, other liabilities are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Cash guarantees received for derivative financial operations	761,450	706,719
Creditors for brokerage of financial instruments	-	-
Accounts payable to third parties	746,628	834,982
Accounts receivable from subsidiaries for services rendered (applicable only at individual bank level)	-	-
Agreed dividends payable	-	-
Valuation adjustments for macro hedges	10,084	37,171
Liability for revenue from contract with customers	34,186	46,297
VAT fiscal debit payable	23,381	22,740
Other cash collateral received	-	-
Pending transactions	21,259	17,535
Other liabilities	12,736	12,329
Total	1,609,724	1,677,773

NOTE 28 – EQUITY

a) Capital and shares

As of June 30, 2025 and December 31, 2024, the Bank's paid-in capital amounts to MCh\$5,383,715, which consists of 218,604,259 shares for both periods,

The change in capital As of June 30, 2025 and December 31, 2024 is as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Common shares subscribed and paid	4,842,789	4,842,789
Common shares issued with release of payment for capitalization	540,926	540,926
Total	5,383,715	5,383,715

The changes in common shares As of June 30, 2025 and December 31, 2024, are as follows:

	June 30,	December 31,
	2025	2024
	Number	Number
Shares issued as of January 1	218,604,259	218,604,259
Issuance of bonus shares	-	-
Shares subscribed and paid for capital increase	-	-
Total issued	218,604,259	218,604,259

As of June 30, 2025 and December 31, 2024, the distribution of shareholders is as follows:

As of June 30, 2025	Shares	
	Number of shares	Ownership %
Empresas Juan Yarur S,P,A, (Parent)	121,017,770	55.36%
Banco de Chile on behalf of Citi NA London Customers	12,696,034	5.81%
Banco de Chile on behalf of non-resident third parties	8,466,603	3.87%
AFP Hábitat S.A.	5,360,346	2.45%
AFP Provida S.A.	5,068,463	2.32%
AFP Capital S.A.	4,638,720	2.12%
AFP Cuprum S.A.	4,578,154	2.09%
BCI Corredores de Bolsa S.A.	4,441,705	2.03%
Inversiones Cerro Sombrero Financiero S.P.A.	3,719,525	1.70%
Imsa Financiera S.P.A.	3,262,820	1.49%
Inversiones Nueva Altamira S.P.A.	3,059,664	1.40%
Banchile Corredores de Bolsa S.A.	2,984,016	1.37%
AFP Modelo S.A.	2,668,238	1.22%
Jorge Juan Yarur Bascuñán	2,537,916	1.16%
Larraín Vial S.A. Corredora de Bolsa	2,206,120	1.01%
Inversiones Tarascona Corporation Agencia en Chile	1,977,063	0.90%
AFP Planvital S.A.	1,625,544	0.74%
Banchile Adm. General de Fondos S.A.	1,224,234	0.56%
Empresas JY S.A.	1,202,436	0.55%
Santiago Stock	1,178,892	0.54%
Inversiones Colibrí Financiera S.A.	1,020,858	0.47%
BTG Pactual Chile S.A. Corredores de Bolsa	1,013,071	0.46%
Inversiones VYR S.P.A.	1,003,983	0.46%
Santander Corredores de Bolsa Ltda.	647,475	0.30%
Bolsa Electrónica de Chile Bolsa de Valores	638,217	0.29%
Other shareholders	20,366,392	9.33%
Subscribed and paid-in shares	218,604,259	100.00%

As of December 31, 2024	Shares	
	Number of shares	Ownership %
Empresas Juan Yarur S,P,A, (Parent)	121,017,770	55,36%
Banco de Chile on behalf of non-resident third parties	11,972,369	5,48%
Banco Santander on behalf of Foreign Investors	8,650,828	3,96%
AFP Hábitat S.A.	5,431,363	2,48%
AFP Provida S.A.	4,739,538	2,17%
BCI Corredores de Bolsa S.A.	4,566,931	2,09%
AFP Capital S.A.	4,376,264	2,00%
Banchile Corredores de Bolsa S.A.	4,286,330	1,96%
AFP Cuprum S.A.	4,103,036	1,88%
Inversiones Cerro Sombrero Financiero S,P,A,	3,719,525	1,70%
Imsa Financiera S,P,A,	3,262,820	1,49%
Inversiones Nueva Altamira S,P,A,	3,059,664	1,40%
AFP Modelo S.A.	2,357,402	1,08%
Larraín Vial S.A. Corredora de Bolsa	1,993,005	0,91%
Inversiones Tarascona Corporation Agencia en Chile	1,977,063	0,90%
Jorge Juan Yarur Bascuñán	1,832,768	0,84%
Bolsa de Comercio de Santiago Bolsa de Valores	1,808,637	0,83%
AFP Planvital S.A.	1,391,211	0,64%
BTG Pactual Chile S.A. Corredores de Bolsa	1,218,103	0,56%
Empresas JY S.A.	1,202,436	0,55%
Inversiones Colibrí Financiera S.A.	1,020,858	0,47%
Inversiones VYR S,P,A,	987,661	0,45%
Banchile Administradora General de Fondos S.A.	915,402	0,42%
Bolsa Electrónica de Chile Bolsa de Valores	841,738	0,39%
Credicorp Capital S.A. Corredores de Bolsa	782,369	0,36%
Other shareholders	21,089,168	9,63%
Subscribed and paid-in shares	218,604,259	100,00%

b) Reserves

On March 13, 2025, the Board of Directors proposed to the shareholders' meeting to allocate the remaining balance of the year's profits, that is, the sum of MCh\$558,991 recorded in the account called profit from the previous year to be assigned, to the accumulated earnings account of previous years, for MCh\$160,328, and to the account of reserves from profits MCh\$398,663.

c) Other comprehensive income

Items that can be classified in profit or loss

- Foreign currency translation differences of foreign entities:

They arise from exchange differences arising from the translation of a net investment in foreign entities whose functional currency is different from the parent company's functional currency.

- Cash flow hedge:

They arise from the valuation at fair value at the end of each period of the derivative contracts that have been defined as cash flow hedges.

- Changes in the fair value of financial assets at fair value through other comprehensive income

The fair value reserve includes the accumulated net changes in the market value of financial assets at fair value through other comprehensive income. When (all or part of) the investment is sold or disposed of these reserves are recognized in the Interim Consolidated Statements of Income for the period as part of the gain or loss related to investments (Note 2 letter (q)) states the accounting treatment in case of impairment.

Items that will not subsequently be reclassified to profit or loss

- Remeasurement of the net defined benefit liability (asset) and actuarial gains and losses for other employee benefit plans

These mainly arise from actuarial gains and losses from increases or decreases in the present value of the defined benefit obligation due to changes in actuarial assumptions and experience adjustments.

- Net changes in the fair value of equity instruments designated at fair value through other comprehensive income:

They relate to equity instruments (shares) for minority investments in companies recorded in accordance with IFRS 9, under which changes in the fair value of such instruments shall irrevocably be recorded in other comprehensive income after initial recognition.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

As of June 30, 2025 and December 31, 2024, changes in Other Comprehensive Income are as follows:

	Accumulated Other Comprehensive Income																		
	Items that will not be reclassified to profit or loss								Items that will not be reclassified to profit or loss										Total
	Remeasurement of the net defined benefit liability (asset) and actuarial results for other employee benefit plans	Net changes in the fair value of equity instruments at fair value through other comprehensive income	Changes in the fair value of financial liabilities at fair value through profit or loss attributable to changes in the credit risk of the financial liability	Share in other comprehensive income of entities accounted for under the equity method	Non-current assets and disposal groups held for sale	Other	Income tax	Subtotal	Changes in fair value of financial assets at fair value through other comprehensive income	Translation differences for foreign entities	Accounting hedges of net investments in foreign entities	Cash flow hedge	Items not designated as hedging instruments	Share in other comprehensive income of entities accounted for under the equity method	Non-current assets and disposal groups held for sale	Other	Income tax	Subtotal	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Closing balance as of December 31, 2024	(60)	1,065	-	-	-	-	-	1,005	(407,525)	777,885	-	166,192	-	-	-	-	92,834	629,386	630,391
Effect of the correction or errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting compendium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as of January 1, 2025	(60)	1,065	-	-	-	-	-	1,005	(407,525)	777,885	-	166,192	-	-	-	-	92,834	629,386	630,391
Profit for the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income for the period	-	274	-	-	-	-	-	274	84,386	(174,156)	-	(86,912)	-	-	-	-	1,360	(175,322)	(175,048)
Closing balance as of June 30, 2025	(60)	1,339	-	-	-	-	-	1,279	(323,139)	603,729	-	79,280	-	-	-	-	94,194	454,064	455,343

	Accumulated Other Comprehensive Income																		
	Items that will not be reclassified to profit or loss								Items that will not be reclassified to profit or loss										Total
	Remeasurement of the net defined benefit liability (asset) and actuarial results for other employee benefit plans	Net changes in the fair value of equity instruments at fair value through other comprehensive income	Changes in the fair value of financial liabilities at fair value through profit or loss attributable to changes in the credit risk of the financial liability	Share in other comprehensive income of entities accounted for under the equity method	Non-current assets and disposal groups held for sale	Other	Income tax	Subtotal	Changes in fair value of financial assets at fair value through other comprehensive income	Translation differences for foreign entities	Accounting hedges of net investments in foreign entities	Cash flow hedge	Items not designated as hedging instruments	Share in other comprehensive income of entities accounted for under the equity method	Non-current assets and disposal groups held for sale	Other	Income tax	Subtotal	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Closing balance as of December 31, 2023	(41)	436	-	-	-	-	-	395	(511,069)	458,839	-	173,994	-	-	-	-	82,193	203,957	204,352
Effect of the correction or errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting compendium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as of January 1, 2024	(41)	436	-	-	-	-	-	395	(511,069)	458,839	-	173,994	-	-	-	-	82,193	203,957	204,352
Profit for the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income for the period	(19)	629	-	-	-	-	-	610	103,544	319,046	-	(7,802)	-	-	-	-	10,641	425,429	426,039
Closing balance as of December 31, 2024	(60)	1,065	-	-	-	-	-	1,005	(407,525)	777,885	-	166,192	-	-	-	-	92,834	629,386	630,391

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

d) Dividends

a. During the periods ended June 30, 2025 and December 31, 2024, the following dividends were declared by the Bank:

	June 30,	December 31,
	2025	2024
Ch\$ per common share	Ch\$1,110	Ch\$1,000

b. Dividends agreed as of June 30, 2025:

On March 13, 2025, the Board of Directors agreed to propose to the shareholders the distribution of the net income obtained by the Bank in 2024, approving the distribution of the balance of net income amounting to Ch\$801,641,776,346 (MCh\$801,642), as follows:

To distribute a dividend of \$1,110 per share among the total of 218,604,259 shares issued and registered in the Shareholders' Registry, which implies allocating for this purpose the amount of Ch\$242,650,727,490 (MCh\$242,651), that is, 30,27% of the distributable net income for the year 2024.

c. Dividends paid as of December 31, 2024:

On March 19, 2024, the Board of Directors agreed to propose to the shareholders the distribution of net income obtained by the Bank in 2023, approving the distribution of net income amounting to Ch\$682,467,865,539 (MCh\$682,468), as follows:

To distribute a dividend of Ch\$1,000 per share among the total of 218,604,259 shares issued and registered with the Shareholders' Registry, which implies allocating for this purpose the amount of Ch\$218,604,259,000 (MCh\$218,604), i.e., 32,03% of the distributable net income for the year 2023.

e) Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments:

	June 30,	December 31,
	2025	2024
Provision for minimum dividends	(159,802)	(240,493)
Provision for interest payment on bond with no fixed maturity date	(22,574)	(24,519)
Total	(182,376)	(265,012)

i, Provision for interest payments on bonds with no fixed maturity:

	June 30, 2025	December 31, 2024
Provision for interest payment on bond with no fixed maturity date	(26,557)	(28,580)
Accrual for accounting hedges	(1,345)	(5,008)
Current tax accrual for bond with no fixed maturity date	7,534	7,717
Current tax accrual for accounting hedges	(2,206)	1,352
Total	(22,574)	(24,519)

f) As of June 30, 2025 and December 31, 2024, there are no dilutive securities, such that basic and diluted earnings per share are the same:

	June 30,	December 31,
	2025	2024
Earnings attributable to equity holders of the parent	532,673	801,642
Profit available to shareholders in MCh\$	532,673	801,642
Weighted average number of shares	218,604,259	218,604,259
Basic earnings per share (\$/share)	2,437	3,667
Diluted earnings per share (\$/share)	2,437	3,667

NOTE 29 – CONTINGENCIES AND COMMITMENTS

- a. Lawsuits and legal proceedings

Banco BCI

The Bank and its subsidiaries record several lawsuits related to their activities which, considering their background and grounds for the defensive arguments presented. In the opinion of Management and the internal legal advisors, will not generate liabilities or obligations in addition to those previously recorded by the Bank and its subsidiaries, therefore it has not been considered necessary to record a provision in addition to the one recorded for these contingencies. As of June 30, 2025, the Bank and its subsidiaries had provisions for civil, labor, and other claims amounting to MCh\$2,523 (MCh\$4,439 as of December 31, 2024).

- b. Guarantees granted for operations:

- Direct commitments

As of June 30, 2025 and December 31, 2024, the Bank does not maintain guarantees for this concept.

- Guarantees for operations

As of June 30, 2025 and December 31, 2024, the Bank has the following guarantees:

BCI Corredor de Bolsa S.A.

As of June 30, 2025 this Company has collateralized the commitments for simultaneous operations in the Santiago Stock Exchange, whose valuation amounts to MCh\$78,457 (MCh\$80,405 as of December 31, 2024).

As of June 30, 2025, the Company has provided guarantees for the correct fulfillment of the settlement of CCLV system operations in the Santiago Stock Exchange for MCh\$8,990 (MCh\$8,153 as of December 31, 2024).

BCI Corredor de Bolsa S.A. does not have guarantees for the proper compliance with the settlement of CCLV system operations in derivatives in the Bolsa de Comercio de Santiago as of June 30, 2025, (MCh\$178 as of December 31, 2024).

As of June 30, 2025, the Company maintains guarantees abroad for international market operations for MCh\$54 (MCh\$50 as of December 31, 2024).

The Company has a guarantee amounting to UF20,000 to comply with the provisions of Article 30 of Law 18,045, which aims to ensure the correct and full compliance with all its obligations as a securities broker and whose beneficiaries are the present or future creditors that it has or may have as a result of its brokerage operations. This guarantee corresponds to a policy contracted on August 19, 2023 (N°330-23-000335632) valid until August 19, 2025, with Compañía de Seguros de Mapfre Garantía y Crédito, being the Santiago Stock Exchange (Bolsa de Comercio de Santiago, Bolsa de Valores) the representative of the possible beneficiary creditors.

The Company maintains a guarantee amounting to UF10,000 to comply with the provisions of Article No. 12 and following and 99 and following of Law No. 20,712, which guarantees the faithful compliance with the obligations of BCI Corredor de Bolsa for the management of third-party funds and portfolio, This guarantee is effective from October 30, 2024 to October 23, 2025.

BCI Corredor de Bolsa S.A. has an insurance policy engaged with Southbridge Compañía de Seguros Generales S.A., which covers Banco Crédito e Inversiones and its subsidiaries from May 31, 2025 to November 30, 2026, for UF500,000.

BCI Corredores de Seguros S.A.

The Company has contracted the following insurance policies to comply with the provisions of letter d) of Article No. 58 of Decree with Force of Law No. 251 of 1931 to guarantee the correct and full compliance with all the obligations arising from its activity:

Guarantee Policy for Insurance Brokers No. 6675700 for an insured amount of UF500 contracted with Compañía de Seguros Generales Consorcio Nacional de Seguros S.A., valid from April 15, 2025 to April 14, 2026, establishing the right of the insurance company to reimburse the broker for all amounts disbursed by the former to pay third-parties affected by the broker's deficient brokerage.

Professional Civil Liability Policy for Insurance Brokers No. 6675705 for an insured amount of UF60,000, contracted with Compañía de Seguros Generales Consorcio Nacional de Seguros S.A., valid from April 15, 2025 to April 14, 2026, to protect the broker against possible claims by third parties, with the insurance company having the power to request the broker to reimburse the amount paid to the claiming third-party.

BCI Factoring S.A.

As of June 30, 2025 and December 31, 2024, BCI Factoring S.A. does not maintain coverage lines for Factor Chain International operators.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

BCI Corredores de Bolsa de Productos S.A.

The Company has Surety Bond No.724530 taken with Banco de Crédito e Inversiones, for UF2,000 in favor of Bolsa de Productos S.A., to guarantee compliance with the Company's obligations as a product broker in favor of its principals in compliance with article 11 of Law 19,220.

The Company has Bond No.675252 taken with Banco de Crédito e Inversiones, for UF6,000, in favor of Bolsa de Productos S.A., to guarantee compliance with the Company's obligations as a product broker in favor of its principals in compliance with article 11 of Law 19,220, which is held by the financial institution and is effective through October 14, 2026.

On March 14, 2025, Guarantee Bond No. 696844 was engaged with Banco de Crédito e Inversiones, of UF 2,000, in favor of Bolsa de Productos S.A. The purpose of this guarantee is to secure to the Company’s customers the fulfillment of its obligations as intermediary of Contracts in compliance with Article 8 of the Mutual or Loan Operations Manual, which is held by the financial institution and is effective through March 14, 2027.

BCI Asset Management Administradora General de Fondos S.A.

Guarantees established in articles 12, 13 and 14 of the Single Fund Law No.20,712,

As of June 30, 2025 and December 31, 2024, there are guarantee policies for all funds and portfolio management, amounting to MCh\$116,640 and MCh\$82,347, respectively.

Fund	Type of Guarantee	June 30, 2025		December 31, 2024	
		Amount	Amount Issued	Amount	Amount Issued
		MCh\$	UF	MCh\$	UF
Fund	Surety bonds in UF	102,269	2,604,434.19	81,634	2,124,960,08
Portfolio Management	Surety bonds in UF	14,371	36,986.85	683	17,780,00
Other guarantees	Surety bonds in Pesos	-	-	30	-
Total		116,640	2,970,421.04	82,347	2,142,740,08

This is in conformity with the provisions of article 226 of Law No.18,045 of the Securities Market and NCG No.125 of 2001, which state that General Fund Administrators must permanently maintain a guarantee for each managed fund, which must always be equivalent to UF10,000 or 1% of the average equity of the corresponding calendar year prior to the date of its determination.

Similarly, in order to comply with the requirements of Title IV of Circular 1790, mutual funds defined as collateralized structured funds must have at all times a guarantee granted by a third-party other than the management company.

To ensure compliance with these regulations, BCI Asset Management Administradora General de Fondos S.A. maintains Surety Bonds with the Bank.

Servicio de Normalización y Cobranza, Normaliza S.A.

As of June 30, 2025 and December 31, 2024, Normaliza S.A. has provisions for contingencies of MCh\$51 already recorded,

c) As of June 30, 2025 and December 31, 2024, the composition of the contingent receivables are as follows:

	June 30,	December 31,
	2025	2024
	MCh\$	MCh\$
Guarantees and finance	421,676	331,522
Guarantees and finance in Chilean currency	-	-
Guarantees and finance in foreign currency	421,676	331,522
Letters of credit for merchandise circulation transactions	564,661	623,520
Commitments to purchase debt in local currency abroad	-	-
Transactions related to contingent events	3,355,375	3,188,127
Transactions related to contingent events in Chilean currency	2,195,773	2,032,760
Transactions related to contingent events in foreign currencies	1,159,602	1,155,367
Undrawn lines of credit with immediate cancellation	3,886,622	3,893,029
Available balance of line of credit and overdraft line of credit agreed in current account - commercial portfolio	-	-
Available balance of credit line in credit card - commercial portfolio	-	-
Available balance of line of credit and overdraft line of credit agreed in current account - consumer portfolio	10,490	10,488
Available balance of line of credit on credit card - consumer portfolio	3,876,132	3,882,541
Available balance of line of credit and overdraft line of credit agreed on current account - portfolio due from banks	-	-
Unrestricted lines of credit	5,755,004	6,091,412
Available balance of line of credit and overdraft line of credit agreed in current account - commercial portfolio	4,912,098	5,214,553
Available balance of credit line in credit card - commercial portfolio	271,850	305,774
Available balance of line of credit and overdraft line of credit agreed in current account - consumer portfolio	570,854	570,882
Available balance of line of credit on credit card - consumer portfolio	202	203
Available balance of line of credit and overdraft line of credit agreed on current account - portfolio due from banks	-	-
Other credit commitments	1,293,902	915,303
Loans for higher education studies Law No. 20,027 (CAE)	666	631
Other irrevocable credit commitments	1,293,236	914,672
Other contingent loans	-	-
Total	15,277,240	15,042,913

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 30 – INTEREST INCOME AND EXPENSES

a) The detail of interest income and expenses for the six and three month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Interest income	1,966,908	2,063,819	982,636	987,119
Interest expenses	(979,908)	(1,175,411)	(500,608)	(565,140)
Total net interest income	987,000	888,408	482,028	421,979

b) The detail of net interest income for the six and three -month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Interest income				
Financial assets at amortized cost:				
Rights for repurchase agreements and securities lending	5,160	5,145	2,575	2,384
Debt financial instruments	46,393	75,697	21,261	27,116
Debts held by banks	21,908	22,573	10,611	11,335
Commercial loans	1,135,145	1,161,866	566,889	569,519
Mortgage housing loans	270,598	245,402	136,616	123,196
Consumer loans	250,644	259,423	125,482	127,340
Other financial instruments	36,349	54,142	20,181	29,502
Subtotal	1,766,197	1,824,248	883,615	890,392
Financial assets at fair value through other comprehensive income:				
Debt financial instruments	160,481	189,122	82,107	84,177
Other financial instruments	-	-	-	-
Subtotal	160,481	189,122	82,107	84,177
Gain (loss) from interest rate risk hedges				
Profit from financial derivative contracts for accounting hedge	109,895	421,219	58,174	306,288
Loss from financial derivative contracts for accounting hedge	(180,819)	(338,429)	(84,275)	(286,399)
Results from adjustment of hedged financial assets	111,154	(32,341)	43,015	(7,339)
Subtotal	40,230	50,449	16,914	12,550
Total interest income	1,966,908	2,063,819	982,636	987,119
Interest expenses				
Financial liabilities at amortized cost:				
Deposits and other obligations on demand	(220,617)	(250,787)	(112,032)	(125,232)
Deposits and other time deposits	(483,321)	(578,131)	(243,176)	(275,025)
Obligations for repurchase agreements and securities lending	(26,104)	(25,424)	(11,616)	(12,553)
Bank borrowings	(74,668)	(109,322)	(35,472)	(50,799)
Debt financial instruments issued	(111,600)	(109,577)	(56,623)	(55,095)
Other financial obligations	(53,244)	(59,575)	(25,576)	(30,704)
Subtotal	(969,554)	(1,132,816)	(484,495)	(549,408)
Lease liabilities	(1,082)	(1,030)	(510)	(584)
Regulatory capital financial instruments issued	(26,912)	(26,340)	(13,584)	(13,208)
Gain (loss) from interest rate risk hedges				
Gain from financial derivative contracts for accounting hedge	94,460	667,902	24,655	641,521
Loss from financial derivative contracts for accounting hedge	(48,228)	(686,333)	(15,467)	(640,170)
Gain (loss) from adjustment of hedged financial liabilities	(28,592)	3,206	(11,207)	(3,291)
Subtotal	17,640	(15,225)	(2,019)	(1,940)
Total interest expense	(979,908)	(1,175,411)	(500,608)	(565,140)
Net interest income	987,000	888,408	482,028	421,979

c) The stock of interest income suspended for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Suspended interest income				
Debts held by banks	-	-	-	-
Commercial loans	7,610	4,529	2,274	1,141
Mortgage housing loans	14,991	5,488	10,829	2,147
Consumer loans	428	64	2	(39)
Total	23,029	10,081	13,105	3,249

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

d) The stock of interest income received for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Interest received from impaired portfolio				
Debts held by banks	-	-	-	-
Commercial loans	8,849	3,409	3,854	1,882
Mortgage housing loans	11,169	8,513	5,739	4,523
Consumer loans	3,906	1,239	1,988	584
Total	23,924	13,161	11,581	6,989

NOTE 31 – INFLATION-INDEXATION INCOME AND EXPENSES

a) The detail of inflation-indexation income and expenses for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Inflation-indexation income from	357,757	395,242	168,205	205,811
Inflation-indexation expenses	(144,142)	(164,350)	(64,225)	(91,787)
Total net inflation-indexation income	213,615	230,892	103,980	114,024

b) The detail of net inflation-indexation income for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Inflation-indexation income				
Financial assets at amortized cost:				
Rights for repurchase agreements and securities lending	-	3	-	3
Debt financial instruments	-	-	-	-
Debts held by banks	-	-	-	-
Commercial loans	130,700	140,970	61,258	70,726
Mortgage housing loans	244,164	220,434	107,438	134,624
Consumer loans	90	161	37	97
Other financial instruments	(661)	5,511	(678)	2,113
Subtotal	374,293	367,079	168,055	207,563
Financial assets at fair value through other comprehensive income:				
Debt financial instruments	22,742	37,300	9,470	21,792
Other financial instruments	-	-	-	-
Subtotal	22,742	37,300	9,470	21,792
Gain (loss) from interest rate risk hedges				
Gain from financial derivative contracts for accounting hedge	233,340	161,017	114,217	2,036
Loss from financial derivative contracts for accounting coverage	(272,618)	(170,154)	(123,537)	(25,580)
Results from adjustment of hedged financial assets	-	-	-	-
Subtotal	(39,278)	(9,137)	(9,320)	(23,544)
Total Inflation-indexation income	357,757	395,242	168,205	205,811
Inflation-indexation expenses				
Financial liabilities at amortized cost:				
Deposits and other obligations on demand	(2,243)	(1,926)	(990)	(1,168)
Deposits and other time deposits	(6,346)	(14,719)	(2,903)	(8,622)
Obligations for repurchase agreements and securities lending	73	(481)	(67)	467
Bank borrowings	83	(391)	144	932
Debt financial instruments issued	(106,267)	(106,482)	(45,809)	(64,680)
Other financial obligations	(5,362)	(7,068)	(2,261)	(3,950)
Subtotal	(120,062)	(131,067)	(51,886)	(77,021)
Gain (loss) from interest rate risk hedges				
Gain from financial derivative contracts for accounting hedge	183,603	59,404	158,381	28,048
Loss from financial derivative contracts for accounting hedge	(165,030)	(50,628)	(151,411)	(25,547)
Gain (loss) from adjustment of hedged financial liabilities	(7,125)	(9,022)	(3,754)	2,902
Subtotal	11,448	(246)	3,216	5,403
Regulatory capital financial instruments issued:				
Subordinated bonds	(35,528)	(33,037)	(15,555)	(20,169)
Bonds without fixed maturity	-	-	-	-
Subtotal	(35,528)	(33,037)	(15,555)	(20,169)
Total inflation-indexation expenses	(144,142)	(164,350)	(64,225)	(91,787)
Net inflation-indexation income	213,615	230,892	103,980	114,024

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

c) The detail of income from suspended inflation-indexation for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Income from suspended inflation-indexation				
Debts held by banks	-	-	-	-
Commercial loans	5,202	994	872	402
Mortgage housing loans	55,762	19,580	32,831	7,871
Consumer loans	23	15	4	(3)
Total	60,987	20,589	33,707	8,270

d) The detail of income from inflation-indexation received for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Income from inflation-indexation received				
Debts held by banks	-	-	-	-
Commercial loans	3,021	1,214	1,136	634
Mortgage housing loans	23,393	11,894	12,135	6,416
Consumer loans	170	114	82	57
Total	26,584	13,222	13,353	7,107

NOTE 32 – FEE INCOME AND EXPENSES

The detail of fee income and expenses for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Fee income				
Loan prepayment fees	3,422	2,766	1,783	1,353
Fes for loans with letters of credit	-	-	-	-
Fees for lines of credit and checking account overdrafts	4,275	3,612	2,133	1,727
Fees for guarantees and letters of credit	20,650	18,945	10,433	9,306
Fees for card services	61,954	53,395	30,918	26,414
Account management fees	40,116	34,916	20,430	17,918
Fees for collections and payments	57,087	53,918	25,874	26,724
Fees for securities brokerage and management (Stockbrokers and/or Securities Agency)	3,959	3,527	2,217	1,879
Fees for administration of mutual funds, Investment funds or other	42,872	34,200	21,942	17,646
Fees for brokerage and insurance advisory services	33,977	31,124	18,191	16,360
Fees for factoring services	2,499	2,982	1,238	1,215
Fees for finance lease transaction services	-	-	-	-
Fees for securitizations	146	126	81	63
Fees for financial advisory services	28,733	11,995	18,314	7,469
Other fees earned	25,730	20,036	13,143	9,326
Total fee income	325,420	271,542	166,697	137,400
Fee expenses				
Fee for card operation	(29,681)	(25,089)	(15,102)	(12,174)
License fees for the use of card brands	(5,112)	(2,051)	(2,551)	(330)
Other fees for services linked to the credit card system and payment cards with provision of funds as a means of payment	-	-	-	-
Expenses for obligations of loyalty programs and merits for card customers	(16,046)	(15,675)	(6,937)	(7,671)
Fees for securities trading	(16,665)	(19,959)	(8,347)	(6,057)
Other commissions for services received	(21,723)	(16,492)	(11,315)	(8,378)
Total commission expenses	(89,227)	(79,266)	(44,252)	(34,610)
Net fee income	236,193	192,276	122,445	102,790

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 33 – NET FINANCE INCOME (EXPENSE)

The detail of the net finance income (expense) for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Financial assets held for trading at fair value through profit or loss:				
Financial derivative contracts	(5,735)	121,882	1,056	24,893
Debt financial instruments	78,298	61,607	37,286	19,042
Other financial instruments	(9,909)	(31,864)	(5,008)	(12,393)
Equity instruments	43,978	143	28,510	3,326
Loans granted and received by the entity	14	(127)	-	(51)
Other	(537)	-	(149)	-
Subtotal	106,109	151,641	61,695	34,817
Financial liabilities held for trading at fair value through profit or loss				
Financial derivative contracts	-	-	-	-
Other financial instruments	-	-	-	-
Subtotal	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value through profit or loss				
Debt financial instruments	763	29	512	28
Other	1,084	(6,627)	538	(839)
Subtotal	1,847	(6,598)	1,050	(811)
Financial assets at fair value through profit or loss				
Debt financial instruments	-	-	-	-
Other financial instruments	-	-	-	-
Loans granted and received by the entity (debts held by banks, commercial loans, mortgage housing loans and consumer loans)	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Financial liabilities designated at fair value through profit or loss				
Deposits, other obligations and deposits on demand and other loans	-	-	-	-
Debt instruments issued	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Financial result on derecognition of financial assets and liabilities at amortized cost and financial assets at fair value through other amortized cost and financial assets at fair value through other comprehensive income comprehensive income				
Financial assets at amortized cost	(132)	1,291	5	185
Financial assets at fair value through other comprehensive income	(39,070)	567	(30,539)	(4,022)
Financial liabilities at amortized costs	-	-	-	-
Regulatory capital financial instruments issued	-	-	-	-
Subtotal	(39,202)	1,858	(30,534)	(3,837)
Financial income (expense) for changes, adjustments, and foreign currency hedge				
Gain (loss) from foreign currency translation	43,703	(130,608)	(40,882)	103,907
Gain (loss) from exchange rate adjustments	-	-	-	-
Financial assets held for trading at fair value through profit or loss	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	-
Financial assets at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	-	-	-	-
Financial assets at amortized cost:				
Debts held by banks	-	-	-	-
Commercial loans	-	-	-	-
Mortgage housing loans	-	-	-	-
Consumer loans	-	-	-	-
Other assets	(9,296)	20,932	(371)	(3,901)
Financial liabilities at amortized cost	-	-	-	-
Financial liabilities held for trading at fair value through profit or loss	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Regulatory capital financial instruments issued	-	-	-	-
Net income (expense) from derivatives in foreign currency risk hedges	(21,445)	15,754	45,131	(87,959)
Subtotal	12,962	(93,922)	3,878	12,047
Financial income (loss) from reclassification of financial assets due to change in business model				
From financial assets at amortized cost to financial assets held for trading at fair value through profit or loss	-	-	-	-
From financial assets at fair value through other comprehensive income to financial assets held for trading at fair value through profit or loss	-	-	-	-
Subtotal	-	-	-	-
Reclassifications of financial assets due to changes in business models				
From financial assets at amortized cost to financial assets held for trading at fair value through profit or loss	-	-	-	-
From financial assets at fair value through other comprehensive income to financial assets held for trading at fair value through profit or loss	-	-	-	-
Subtotal	-	-	-	-
Other financial income (expense) from changes in financial assets and liabilities				
Financial assets at fair value through other comprehensive income	-	-	-	-
Financial liabilities at amortized cost	-	-	-	-
Lease liabilities	-	-	-	-
Issued regulatory capital financial instruments	-	-	-	-
Subtotal	-	-	-	-
Other financial income (expense) from ineffective accounting hedges				
Income (expense) from ineffective cash flow hedges	-	-	-	-
Income (expense) from ineffective hedges of net foreign investment	-	-	-	-
Subtotal	-	-	-	-
Other financial income (expense) from other hedges				
Hedges of other types of financial assets	-	-	-	-
Subtotal	-	-	-	-
Total net finance income (expense)	81,716	52,979	36,089	42,216

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 34 – INCOME FROM INVESTMENTS IN COMPANIES

The income from investment in companies for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,						for the three-month periods ended June 30,					
	2025			2024			2025			2024		
	Profit/ Loss	Ownership	Accrued income	Profit/ Loss	Ownership	Accrued income	Profit/ Loss	Ownership	Accrued income	Profit/ Loss	Ownership	Accrued income
	MCh\$	%	MCh\$	MCh\$	%	MCh\$	MCh\$	%	MCh\$	MCh\$	%	MCh\$
Investments in associates												
Redbanc S.A.	1,864	12,71	237	1,154	12,71	147	1,308	12,71	166	671	12,71	85
Combank S.A.	771	12,97	100	50	13,30	7	460	13,30	61	8	13,30	1
Transbank S.A.	9,510	8,72	829	2,872	8,72	250	6,684	8,72	583	6,919	8,72	603
Servicio de Infraestructura de Mercado OTC S.A.	678	13,61	92	640	13,61	87	292	13,61	40	466	13,61	63
AFT S.A.	1,039	20,00	208	1,321	20,00	264	610	20,00	122	812	20,00	162
Centro de Compensación Automatizado S.A.	2,804	33,33	935	2,253	33,33	751	1,712	33,33	571	1,464	33,33	488
Sociedad Interbancaria de Depósitos de Valores S.A.	916	7,03	64	782	7,03	55	624	7,03	44	519	7,03	36
Pago y Servicios S.A.	(310)	49,90	(155)	(117)	49,90	(58)	(169)	49,90	(84)	(154)	49,90	(77)
Minority investments												
Shares of SWIFT	-	-	-	-	-	-	-	-	-	-	-	-
Shares of BLADDEX	-	-	590	-	-	425	-	-	570	-	-	290
CNB shares (FHLB and FRB)	-	-	5,853	-	-	4,615	-	-	2,702	-	-	2,333
Other actions	-	-	153	-	-	136	-	-	43	-	-	139
Investments in joint ventures												
Servipag Ltd,	1,243	50,00	621	1,855	50,00	928	923	50,00	461	938	50,00	470
Artikos Chile S.A. (*)	-	-	-	668	50,00	334	-	-	-	385	50,00	192
Total	18,515		9,527	11,478		7,941	12,444		5,279	12,028		4,785

(*) On December 18, 2024, all the shares of Artikos Chile S.A. were sold to Cámara de Comercio de Santiago A,G, (For further details see Note 5 of these Interim Consolidated Financial Statements),

NOTE 35 – INCOME FROM NON-CURRENT ASSETS AND DISPOSAL GROUPS HELD FOR SALE NOT ADMISSIBLE AS DISCONTINUED OPERATIONS

The detail of the income from non-current assets and disposal groups held for sale not admissible as discontinued operations for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	for the six-month periods ended June 30,		for the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Net income for assets received in payment or foreclosed at judicial auction:				
Other income from sale of assets received in payment or foreclosed at judicial auction	306	1,167	(102)	682
Other income from assets received in payment or foreclosed judicial auction	639	961	265	444
Provisions for adjustments to the net realizable value of assets received in payment or foreclosed at judicial auction	(131)	-	(55)	-
Write-offs of assets received in payment or foreclosed at judicial auction	(1,031)	(2,257)	(585)	(997)
Expenses for maintenance of assets received in payment or foreclosed at judicial auction	(1,198)	(822)	(332)	(341)
Subtotal	(1,415)	(951)	(809)	(212)
Non-current assets held for sale:				
Investments in companies	-	-	-	-
Intangible assets	-	-	-	-
Property and equipment	196	234	(440)	32
Assets for recovery of assets under finance lease agreements	5,673	8,293	2,092	2,819
Other assets	-	-	-	-
Subtotal	5,869	8,527	1,652	2,851
Disposal group held for sale	-	-	-	-
Total	4,454	7,576	843	2,639

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 36 – OTHER OPERATING INCOME AND EXPENSES

The detail of other operating income and expenses for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	For the six-month periods ended June 30,		For the three-month periods ended June 30,	
	2025	2024	2025	2025
	MCh\$	MCh\$	MCh\$	MCh\$
Other operating income				
Payments from insurance companies for claims other than operational risk related events	-	-	-	-
Net income from investment property	-	-	-	-
Income from card brands issued (VISA, MC, etc.)	2,767	2,679	1,353	1,386
Income from correspondent banks	-	-	-	-
Income other than interest and fees from lease agreements	-	-	-	-
Income from expense recovery	3,007	2,179	2,007	1,016
CNB leasing platform revenue	344	7,319	344	443
CNB BOLI revenue	8,243	6,896	3,900	3,331
Consulting income	-	1,048	-	406
Income from lease contracts	807	832	398	417
Other operating income	1,286	13	449	(252)
Total	16,454	20,966	8,451	6,747
Other operating expenses				
Insurance premium expense to cover operational risk events	(81)	(104)	(50)	(64)
Gross loss expense from operational risk events	(11,251)	(9,784)	(6,150)	(5,300)
Recovery of expenses for operational risk events	3,021	2,472	1,519	1,280
Expense for provision for unearned insurance brokerage fees	-	-	-	-
Expense for provision for unearned insurance premium collection fees	-	-	-	-
Provisions for restructuring plans	-	-	-	-
Provisions for lawsuits and litigation	1,784	(123)	(170)	(101)
Other provisions for other contingencies	(37,516)	(12,462)	727	(18,880)
Expenses for finance lease credit transactions	-	-	-	-
Expenses for factoring credit transactions	-	-	-	-
Expenses for administration, maintenance, and support of ATMs	-	-	-	-
Expenses for adoption of new technologies in cards	-	-	-	-
Expenses for issuance of regulatory capital financial instruments	(1,426)	(570)	(713)	(380)
Expenses for loyalty program redemption	(1,657)	(1,917)	(1,657)	(1,917)
Expenses under lease contracts	(958)	(2,259)	2,587	1,715
Donation expenses	(857)	(1,161)	(103)	(267)
Subsidiary bank charges	(781)	(830)	(400)	(464)
Write-offs expenses	(2,317)	(1,946)	(1,098)	(1,271)
Agreement and judicial conciliation	(2,078)	-	-	-
BOLI CNB restructuring expense	(105)	(151)	(105)	(151)
Other operating expenses	(4,707)	(2,304)	(1,853)	(416)
Total	(58,929)	(31,139)	(7,466)	(26,216)

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 37 – EXPENSES FOR EMPLOYEE BENEFITS OBLIGATIONS

The detail of expenses for employee benefit obligations for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	For the six-month periods ended June 30,		For the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Short-term employee benefits				
Remuneration	(207,280)	(189,952)	(106,905)	(97,379)
Incentives (performance bonuses)	(80,173)	(64,377)	(38,556)	(31,462)
Legal bonus	(33,123)	(32,006)	(16,580)	(16,098)
Other	(44,712)	(40,781)	(20,159)	(17,067)
Subtotal	(365,288)	(327,116)	(182,200)	(162,006)
Post-employment benefits				
Post-employment employee benefits	-	-	-	-
Subtotal	-	-	-	-
Long-term employee benefits				
Remuneration	-	-	-	-
Incentives (performance bonuses)	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Termination benefits				
Severance indemnity	(11,754)	(8,512)	(6,564)	(5,345)
Other	-	-	-	-
Subtotal	(11,754)	(8,512)	(6,564)	(5,345)
Share-based or equity-based payment transactions				
Equity-settled share-based payment transactions	-	-	-	-
Cash-settled share-based payment transactions	-	-	-	-
Subtotal	-	-	-	-
Expenses for defined contribution post-employment plans	-	-	-	-
Expenses for defined benefit post-employment plans	-	-	-	-
Expenses for other personnel obligations with	-	-	-	-
Other personnel expenses	(8,793)	(9,005)	(4,500)	(4,753)
Subtotal	(8,793)	(9,005)	(4,500)	(4,753)
Total	(385,835)	(344,633)	(193,264)	(172,104)

NOTE 38 – ADMINISTRATIVE EXPENSES

The detail of administrative expenses for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	For the six-month periods ended June 30,		For the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Administrative expenses	(168,831)	(148,842)	(86,130)	(75,955)
Expenses for short-term leases	-	-	-	-
Expenses for leases of low-value assets	-	-	-	-
Other expenses for lease liabilities	(4,150)	(4,375)	(2,148)	(2,001)
Maintenance and repair of property and equipment	(8,988)	(8,657)	(4,508)	(4,534)
Insurance premiums except for those intended to cover operational risk events	(15,343)	(19,228)	(7,196)	(7,072)
Office supplies	(1,746)	(1,442)	(911)	(665)
IT and communications expenses	(74,856)	(64,525)	(38,552)	(34,048)
Lighting, heating, and other services	(5,264)	(4,822)	(2,656)	(2,625)
Surveillance services and transportation of securities	(4,946)	(6,093)	(2,273)	(2,735)
Staff representation and travel expenses	(4,350)	(4,099)	(2,509)	(2,430)
Legal and notary expenses	(9,150)	(7,531)	(5,081)	(3,737)
Fees for review and audit of the financial statements by the external auditor	(4,000)	(3,766)	(2,149)	(2,074)
Fees for advisory and consulting services by the external auditor	-	-	-	-
Fees for advisory and consulting services by other auditing companies	-	-	-	-
Title classification fees	-	-	-	-
Fees for other technical reports	(20,531)	(7,833)	(10,767)	(6,297)
Fines by the CMF	-	-	-	-
Fines by other agencies	(49)	(45)	(38)	(30)
Other general administrative expenses	(15,458)	(16,426)	(7,342)	(7,707)
Outsourced services	(49,720)	(42,313)	(27,109)	(23,167)
Board Expenses	(4,561)	(4,306)	(2,256)	(2,123)
Board Remuneration	(4,023)	(3,785)	(1,988)	(1,833)
Other expenses of the Board of Directors	(538)	(521)	(268)	(290)
Advertising	(24,474)	(23,972)	(12,510)	(12,563)
Taxes, property taxes and other legal charges	(28,387)	(26,089)	(13,343)	(11,967)
Property taxes	(2,557)	(2,426)	(1,295)	(1,260)
Municipal patents	(1,456)	(1,408)	(712)	(691)
Other taxes other than income tax	(13,139)	(11,504)	(5,669)	(4,638)
Control contributions to the regulator	(11,235)	(10,737)	(5,667)	(5,377)
Other legal fees	-	(14)	-	(1)
Total	(275,973)	(245,522)	(141,348)	(125,775)

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 39 – DEPRECIATION AND AMORTIZATION

The amounts corresponding to debits to profit or loss for depreciation and amortization for the six and three-month periods ended June 30, 2025 and 2024, are as follows:

	For the six-month periods ended June 30,		For the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Amortization of intangible assets	(31,424)	(33,228)	(16,132)	(16,927)
Depreciation of property and equipment	(11,129)	(11,451)	(5,895)	(5,647)
Depreciation and amortization of right-of-use assets under lease agreements	(12,567)	(12,493)	(6,242)	(6,193)
Total	(55,120)	(57,172)	(28,269)	(28,767)

NOTE 40 – IMPAIRMENT OF NON-FINANCIAL ASSETS

The impairment of non-financial assets for the six and three-month periods ended June 30, 2025 and 2024, is detailed as follows:

	For the six-month periods ended June 30,		For the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Impairment of investments in companies	-	-	-	-
Impairment of intangible assets (*)	-	-	-	-
Impairment of property and equipment	(80)	-	(54)	-
Impairment of right-of-use assets under lease agreements	-	-	-	-
Impairment of other assets for investment property	-	-	-	-
Impairment of assets from revenue	-	-	-	-
Gain from an acquisition through a business combination in a bargain condition	-	-	-	-
Total	(80)	-	(54)	-

NOTE 41 – EXPENSES FOR CREDIT LOSSES

a) The summary of the expense for credit losses for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	For the six-month periods ended June 30,		For the three-month periods ended June 30,	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Expense for provisions for credit loss of loans	(253,165)	(265,514)	(106,040)	(102,556)
Expense for special provisions for credit loss	25,189	1,801	1,045	(14,600)
Recovery of written-off loans	57,364	53,965	27,924	30,021
Impairment due to credit risk of other financial assets not measured at fair value through profit or loss	(2,045)	7,338	(2,223)	3,657
Total	(172,657)	(202,410)	(79,294)	(83,478)

b) The summary of credit risk allowance expense and credit loss expense for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

For the six-month periods ended June 30, 2025	Expense for provisions recorded for loans during the year							
	Normal Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid- 19	Total
	Assessment		Assessment	Assessment				
	Individual/group		Individual	Individual/group				
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Loans and advances to banks								
Provisions recorded	-	-	-	-	-	-	-	-
Release of provisions	(45)	-	-	-	-	(45)	-	(45)
Subtotal	(45)	-	-	-	-	(45)	-	(45)
Commercial loans								
Provisions recorded	53,412	746	4,349	18,263	35,212	111,982	-	111,982
Release of provisions	-	-	-	-	-	-	-	-
Subtotal	53,412	746	4,349	18,263	35,212	111,982	-	111,982
Mortgage loans								
Provisions recorded	-	-	-	-	6,038	6,038	-	6,038
Release of provisions	-	(550)	-	-	-	(550)	-	(550)
Subtotal	-	(550)	-	-	6,038	5,488	-	5,488
Consumer loans								
Provisions recorded	-	24,480	-	-	111,260	135,740	-	135,740
Release of provisions	-	-	-	-	-	-	-	-
Subtotal	-	24,480	-	-	111,260	135,740	-	135,740
Expense of provisions recorded for loan credit risk: (A)	53,367	24,676	4,349	18,263	152,510	253,165	-	253,165
Recovery of written-off loans: (B)								
Loans and advances to banks								-
Commercial loans								19,668
Mortgage loans								2,434
Consumer loans								35,262
Subtotal								29,440
Expense for loan losses: (AB)								195,801

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

For the three-month periods ended June 30, 2025	Expense for provisions recorded for loans during the year							
	Normal Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid- 19	Total
	Assessment		Assessment	Assessment				
	Individual/group		Individual	Individual/group				
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Loans and advances to banks								
Provisions recorded	-	-	-	-	-	-	-	-
Release of provisions	30	-	-	-	-	30	-	30
Subtotal	30	-	-	-	-	30	-	30
Commercial loans								
Provisions recorded	9,097	746	4,349	12,088	16,660	42,940	-	42,940
Release of provisions	-	552	3,022	-	-	3,574	-	3,574
Subtotal	9,097	1,298	7,371	12,088	16,660	46,514	-	46,514
Mortgage loans								
Provisions recorded	-	-	-	-	2,591	2,591	-	2,591
Release of provisions	-	(540)	-	-	-	(540)	-	(540)
Subtotal	-	(540)	-	-	2,591	2,051	-	2,051
Consumer loans								
Provisions recorded	-	(1,847)	-	-	59,292	57,445	-	57,445
Release of provisions	-	-	-	-	-	-	-	-
Subtotal	-	(1,847)	-	-	59,292	57,445	-	57,445
Expense of provisions recorded for loan credit risk: (A)	9,127	(1,089)	7,371	12,088	78,543	106,040	-	106,040
Recovery of written-off loans: (B)								
Loans and advances to banks								-
Commercial loans								9,165
Mortgage loans								1,021
Consumer loans								17,738
Subtotal								27,924
Expense for loan losses: (AB)								78,116

For the six-month periods ended June 30, 2024	Expense for provisions recorded for loans during the year							
	Normal Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid- 19	Total
	Assessment		Assessment	Assessment				
	Individual/group		Individual	Individual/group				
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Loans and advances to banks								
Provisions recorded	-	-	-	-	-	-	-	-
Release of provisions	(83)	-	-	-	-	(83)	-	(83)
Subtotal	(83)	-	-	-	-	(83)	-	(83)
Commercial loans								
Provisions recorded	28,746	-	16,617	13,931	43,527	102,821	-	102,821
Release of provisions	-	(1,946)	-	-	-	(1,946)	(855)	(2,801)
Subtotal	28,746	(1,946)	16,617	13,931	43,527	100,875	(855)	100,020
Mortgage loans								
Provisions recorded	-	-	-	-	11,386	11,386	-	11,386
Release of provisions	-	(178)	-	-	-	(178)	-	(178)
Subtotal	-	(178)	-	-	11,386	11,208	-	11,208
Consumer loans								
Provisions recorded	-	-	-	-	156,194	156,194	-	156,194
Release of provisions	-	(1,825)	-	-	-	(1,825)	-	(1,825)
Subtotal	-	(1,825)	-	-	156,194	154,369	-	154,369
Expense of provisions recorded for loan credit risk: (A)	28,663	(3,949)	16,617	13,931	211,107	266,369	(855)	265,514
Recovery of written-off loans: (B)								
Loans and advances to banks								-
Commercial loans								21,109
Mortgage loans								2,369
Consumer loans								30,487
Subtotal								53,965
Expense for loan losses: (AB)								211,549

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

For the three-month periods ended June 30, 2024	Expense for provisions recorded for loans during the year							
	Normal Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid- 19	Total
	Assessment		Assessment	Assessment				
	Individual/group		Individual	Individual/group				
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Loans and advances to banks								
Provisions recorded	-	-	-	-	-	-	-	-
Release of provisions	(67)	-	-	-	-	(67)	-	(67)
Subtotal	(67)	-	-	-	-	(67)	-	(67)
Commercial loans								
Provisions recorded	4,705	-	5,483	-	22,439	32,627	-	32,627
Release of provisions	-	(1,074)	-	(1,326)	-	(2,400)	(119)	(2,519)
Subtotal	4,705	(1,074)	5,483	(1,326)	22,439	30,227	(119)	30,108
Mortgage loans								
Provisions recorded	-	(341)	-	-	5,738	5,367	-	5,367
Release of provisions	-	(178)	-	-	-	(178)	-	(178)
Subtotal	-	(549)	-	-	5,738	5,189	-	5,189
Consumer loans								
Provisions recorded	-	-	-	-	74,334	74,334	-	74,334
Release of provisions	-	(7,008)	-	-	-	(7,008)	-	(7,008)
Subtotal	-	(7,008)	-	-	74,334	67,326	-	67,326
Expense of provisions recorded for loan credit risk: (A)	4,638	(8,631)	5,483	(1,326)	102,511	102,675	(119)	102,556
Recovery of written-off loans: (B)								
Loans and advances to banks								-
Commercial loans								13,351
Mortgage loans								1,073
Consumer loans								15,597
Subtotal								30,021
Expense for loan losses: (AB)								72,535

c) The summary of the expense for special provisions for credit risk for the six and three-month periods ended June 30, 2025 and 2024, is as follows:

	For the six-month periods ended June 30,		For the three-month periods ended June 30	
	2025	2024	2025	2024
	MCh\$	MCh\$	MCh\$	MCh\$
Expense of provisions for credit loss for contingent loans	(18,480)	(5,699)	(2,574)	(2,821)
Loans and advances to banks	-	-	-	-
Commercial loans	(2,561)	(5,851)	(3,504)	(2,808)
Consumer loans	(15,919)	152	930	(13)
Expense of provisions for country risk for operations with debtors domiciled abroad	(67)	(1,755)	(216)	(959)
Expense of special provisions for loans abroad	-	-	-	-
Expense of additional provisions for loans	31,963	9,057	(3,087)	(3,256)
Additional provisions for commercial loans	(1,999)	9,057	(3,087)	(3,256)
Additional provisions for mortgage loans	-	-	-	-
Additional provisions for consumer loans	33,962	-	-	-
Expense of provisions for adjustments to the minimum provision required for normal portfolio with individual evaluation	11,773	198	6,922	(7,564)
Expense of provisions constituted for credit risk as a result of complementary prudential requirements	-	-	-	-
Total	25,189	1,801	1,045	(14,600)

NOTE 42 – PROFIT OR LOSS FROM DISCONTINUED OPERATIONS

The Bank has no gains or losses from discontinued operations for the six and three-month periods ended June 30, 2025 and 2024,

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 43 – RELATED PARTIES DISCLOSURES

a) As of June 30, 2025 and December 31, 2024 the assets and liabilities for transactions with related parties are as follows:

As of June 30, 2025	Related Party Type				
	Parent entity	Other legal entity	Key personnel of the Consolidated Bank	Other related parties	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS					
Financial assets to be traded at fair value through profit or loss:	-	-	-	3	3
Financial derivative contracts	-	-	-	3	3
Debt financial instruments	-	-	-	-	-
Financial assets not held for trading compulsorily valued at fair value through profit or loss	-	-	-	-	-
Financial assets designated at fair value through profit or loss	-	-	-	1,161	1,161
Financial assets at fair value through other comprehensive income:	-	-	-	-	-
Financial derivative contracts for accounting coverage	3	3	4,901	282,767	287,674
Financial assets at amortized cost:	-	-	-	10	10
Rights for repurchase agreements and securities lending	-	-	-	-	-
Debt financial instruments	3	3	767	204,756	205,529
Loans and accounts receivable from customers - Commercial	-	-	3,640	68,286	71,926
Loans and accounts receivable from customers - Mortgage	-	-	508	10,467	10,975
Loans and accounts receivable from customers - Consumer	-	-	(14)	(752)	(766)
Provisions made for credit risk	32	1,804	-	12,174	14,010
Other assets	32	95,571	1,761	73,893	171,257
Contingent loans					
LIABILITIES					
Financial liabilities to be traded at fair value through profit or loss	-	-	-	-	-
Financial derivative contracts	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-
Financial derivative contracts for accounting coverage	-	-	-	-	-
Financial liabilities at amortized cost:	4	19,158	7,392	209,112	235,666
Deposits and other on-demand deposits	4	7,647	1,438	87,372	96,461
Deposits and other term deposits	-	11,511	5,954	121,730	139,195
Obligations for repurchase agreements and securities lending	-	-	-	10	10
Bank borrowings	-	-	-	-	-
Debt financial instruments issued	-	-	-	-	-
Other financial obligations	-	-	-	-	-
Lease liabilities	-	-	-	-	-
Other liabilities	-	658	-	9,544	10,202

As of December 31, 2024	Related Party Type				
	Parent entity	Other legal entity	Key personnel of the Consolidated Bank	Other related parties	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS					
Financial assets held for trading at fair value through profit or loss:	-	-	-	3	3
Financial derivative contracts	-	-	-	3	3
Debt financial instruments	-	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	-	-
Financial assets designated at fair value through profit or loss	-	-	-	-	-
Financial assets at fair value through other comprehensive income:	-	-	-	1,137	1,137
Financial derivative contracts for accounting hedge	-	-	-	-	-
Financial assets at amortized cost:	-	4,136	5,249	224,142	233,527
Rights for reverse repurchase agreements and securities lending	-	-	-	45	45
Debt financial instruments	-	-	-	-	-
Loans and receivables from customers - Commercial	-	4,145	1,406	141,680	147,231
Loans and receivables from customers - Mortgage	-	-	3,469	71,856	75,325
Loans and receivables from customers - Consumer	-	-	378	11,126	11,504
Provisions for credit loss	-	(9)	(4)	(565)	(578)
Other assets	36	4,650	-	14,060	18,746
Contingent loans	30	95,621	1,608	47,274	144,533
LIABILITIES					
Financial liabilities held for trading at fair value through profit or loss	-	-	-	-	-
Financial derivative contracts	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-
Financial derivative contracts for accounting hedge	-	-	-	-	-
Financial liabilities at amortized cost:	7	59,737	6,420	235,061	301,225
Deposits and other on-demand deposits	7	14,635	465	101,765	116,872
Deposits and other term deposits	-	45,102	5,835	133,250	184,187
Obligations for repurchase agreements and securities lending	-	-	-	46	46
Bank borrowings	-	-	-	-	-
Debt financial instruments issued	-	-	120	-	120
Other financial obligations	-	-	-	-	-
Lease liabilities	-	-	-	-	-
Other liabilities	-	1,099	-	20,612	21,711

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

b) As of June 30, 2025 and 2024, the income and expenses from related party transactions, is as follows:

As of June 30, 2025	Related Party Type				
	Parent entity (i)	Other legal entity (ii)	Key personnel of the Consolidated Bank (iii)	Other related parties (iv)	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Interest income	-	122	76	6,332	6,530
Inflation-indexation income	-	-	109	3,781	3,890
Fee income	233	2,782	111	32,351	35,477
Net financial result	-	7,856	-	(48)	7,808
Other income	-	-	2	55	57
Total income	233	10,760	298	42,471	53,762
Interest expense	-	(630)	(145)	(2,695)	(3,470)
Inflation-indexation expense	-	(1)	(6)	(109)	(116)
Commission expense	-	(574)	(1)	(133)	(708)
Credit loss expense	-	9	5	(88)	(74)
Expenses for employee benefit obligations	-	-	-	-	-
Administrative expenses	-	(900)	-	(9,701)	(10,601)
Other expenses	(1)	(81)	(64)	(237)	(383)
Total expenses	(1)	(2,177)	(211)	(12,963)	(15,352)

As of June 30, 2024	Related Party Type				
	Parent entity (i)	Other legal entity (ii)	Key personnel of the Consolidated Bank (iii)	Other related parties (iv)	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Interest income	-	477	54	7,868	8,399
Inflation-indexation income	-	-	90	2,397	2,487
Fee income	214	3,354	81	28,373	32,022
Net financial result	-	98,777	-	9,193	107,970
Other income	-	-	-	7	7
Total income	214	102,608	225	47,838	150,885
Interest expense	-	(769)	(240)	(4,630)	(5,639)
Inflation-indexation expense	-	(1)	(5)	(54)	(60)
Commission expense	-	(517)	-	(76)	(593)
Credit loss expense	-	11	-	1,246	1,257
Expenses for employee benefit obligations	-	-	-	-	-
Administrative expenses	-	(909)	(1)	(7,104)	(8,014)
Other expenses	(1)	(16)	(28)	(304)	(349)
Total expenses	(1)	(2,201)	(274)	(10,922)	(13,398)

c) As of June 30, 2025 and 2024, the individual transactions with related parties that are legal entities for the period, which do not relate to normal business operations performed with customers in general and which consider a transfer of resources, services and obligations in accordance with paragraph 9 of IAS 24 in excess of UF 2,000, are detailed as follows:

As of June 30, 2025										
Business name	Nature of the relationship with the bank	Description of the transaction			Transactions under equivalence conditions to those transactions with mutual independence between the parties	Amount	Effect on the Statement of Income		Effect on the Statement of Financial Position	
		Type of service	Term	Renewal Conditions			Income	Expense	Receivables	Payables
						MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
BCI Seguros de Vida S.A.	Common shareholder	Collection service and use of channels, suitcase	Annual	Annual Hiring	Yes	1,407	1,407	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Brand use	Annual	Annual Hiring	Yes	884	884	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Use of channels	Annual	Annual Hiring	Yes	81	81	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Marketing	Annual	Annual Hiring	Yes	295	295	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Financial Bond	Annual	Annual Hiring	Yes	8,779	-	216	-	-
BCI Seguros de Vida S.A.	Common shareholder	Bank charges	Annual	Annual Hiring	Yes	307	258	-	-	-
		Commissions for collection, Servicios Financieros y Administración de Créditos Comerciales S.A.								
BCI Seguros de Vida S.A.	Common shareholder		Annual	Annual Hiring	Yes	5,979	5,384	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	5,595	5,595	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Brand use	Annual	Annual Hiring	Yes	884	884	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Use of channels	Annual	Annual Hiring	Yes	295	295	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Marketing	Annual	Annual Hiring	Yes	1,025	1,025	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Commissions use of Channel	Annual	Annual Hiring	Yes	202	170	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Time Deposits	Annual	Annual Hiring	Yes	3,911	-	52	-	-
BCI Seguros Generales S.A.	Common shareholder	Financial Bond	Annual	Annual Hiring	Yes	33,150	-	1,219	-	-
BCI Seguros Generales S.A.	Common shareholder	Subordinated bond	Annual	Annual Hiring	Yes	97	-	6	-	-
BCI Seguros Generales S.A.	Common shareholder	Insurance	Annual	Annual Hiring	Yes	9,994	-	8,506	-	-
		Brokerage commissions SSFF Corredores de Seguros y Gestión Financiera Ltda,								
BCI Seguros Generales S.A.	Common shareholder		Annual	Annual Hiring	Yes	3,323	857	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	20,413	20,413	-	-	-
Zenit Seguros Generales S.A.	Common shareholder	Fair Value Investments, Financial Bond	Annual	Not applicable	No	2,800	-	106	-	-
Boston Consulting Group	Other	Strategic consulting	Defined	Defined	Yes	1,865	-	1,865	-	-
Centro de Compensación Automatizado S.A.	Other	Electronic banking transactions	Undefined	Automatic renewal every 1 year	Yes	1,359	-	1,359	-	-
Combanc S.A.	Associate	Compensation and high value payments	Undefined	Automatic renewal,	Yes	515	-	515	-	-

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

As of June 30, 2025										
Business name	Nature of the relationship with the bank	Description of the transaction			Transactions under equivalence conditions to those transactions with mutual independence between the parties	Amount	Effect on the Statement of Income		Effect on the Statement of Financial Position	
		Type of service	Term	Renewal Conditions			Income	Expense	Receivables	Payables
						MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Conexxion Spa	Other	Postal mail service	Undefined	Automatic renewal every 1 year.	Yes	124	-	124	-	-
Demos una Oportunidad al Menor	Other	Corporation	Defined	52 months (4 years and 4 months)	Yes	282	-	282	-	-
Digitech Solutions S.A.	Other	Document digitization	Undefined	Automatic renewal.	Yes	91	-	91	-	-
Inmobiliaria Anya S.A.	Other	Real estate projects	8 years	Automatic renewal for equal periods.	Yes	82	-	82	-	-
Inmobiliaria JY S.P.A	Other	Real estate projects	Undefined	Automatic renewal.	Yes	151	-	151	-	-
Inmobiliaria SB SPA	Other	Office rental	Undefined	Automatic renewal.	Yes	90	-	90	-	-
Jordan (Chile) S.A.	Common controller	Printing of forms	Undefined	Automatic renewal every 1 year.	Yes	1,667	-	1,667	-	-
Redbanc S.A.	associate	ATM operation	Undefined	Automatic renewal every 3 years.	Yes	4,350	-	4,350	-	-
Salcobrand S.A.	Common controller	Renting spaces for ATMs	Undefined	Automatic renewal every 1 year.	Yes	138	-	138	-	-
Servipag Ltda,	Joint venture	Collection and payment of services	Undefined	Automatic renewal.	Yes	2,158	-	2,158	-	-
FUNDACION ENSEÑA CHILE	Other	FUNDACION ENSEÑA CHILE	Defined	2 years	Yes	186	-	186	-	-
Transbank S.A.	Other	Administration of credit cards and income from use of credit cards,	Undefined	Automatic renewal every 2 year	Yes	240	-	240	-	-

As of June 30, 2024										
Business name	Nature of the relationship with the bank	Description of the transaction			Transactions under equivalence conditions to those transactions with mutual independence between the parties	Amount	Effect on the Statement of Income		Effect on the Statement of Financial Position	
		Type of service	Term	Renewal Conditions			Income	Expense	Receivables	Payables
						MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
BCI Seguros de Vida S.A.	Common controller	Collection service and use of channels, suitcase	Annual	Annual Hiring	Yes	1,324	1,324	-	-	-
BCI Seguros de Vida S.A.	Common controller	Brand use	Annual	Annual Hiring	Yes	845	845	-	-	-
BCI Seguros de Vida S.A.	Common controller	Portfolio	Annual	Annual Hiring	Yes	100	100	-	-	-
BCI Seguros de Vida S.A.	Common controller	Use of channels	Annual	Annual Hiring	Yes	282	282	-	-	-
BCI Seguros de Vida S.A.	Common controller	Financial Bond	Annual	Annual Hiring	Yes	8,518	-	174	-	-
BCI Seguros de Vida S.A.	Common controller	Bank expenses	Annual	Annual Hiring	Yes	168	142	-	-	-
BCI Seguros de Vida S.A.	Common controller	Collection fees, Servicios Financieros y Administración de Créditos Comerciales S.A.	Annual	Annual Hiring	Yes	2,368	1,905	-	-	-
BCI Seguros de Vida S.A.	Common controller	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	6,202	6,202	-	-	-
BCI Seguros Generales S.A.	Common controller	Brand use	Annual	Annual Hiring	Yes	845	845	-	-	-
BCI Seguros Generales S.A.	Common controller	Use of channels	Annual	Annual Hiring	Yes	282	282	-	-	-
BCI Seguros Generales S.A.	Common controller	Marketing	Annual	Annual Hiring	Yes	800	-	800	-	-
BCI Seguros Generales S.A.	Common controller	Commissions use of Channel	Annual	Annual Hiring	Yes	751	631	-	-	-
BCI Seguros Generales S.A.	Common controller	Financial Bond	Annual	Annual Hiring	Yes	33,383	-	851	-	-
BCI Seguros Generales S.A.	Common controller	Subordinated bond	Annual	Annual Hiring	Yes	216	-	12	-	-
BCI Seguros Generales S.A.	Common controller	Insurance contracted	Annual	Annual Hiring	Yes	8,758	-	7,494	-	-
BCI Seguros Generales S.A.	Common controller	Brokerage commissions SSFF Corredores de Seguros y Gestión Financiera Ltda.	Annual	Annual Hiring	Yes	1,110	936	-	-	-
BCI Seguros Generales S.A.	Common controller	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	18,919	18,919	-	-	-
Artikos Chile S.A.	Joint venture	Procurement Service	Undefined	Automatic renewal every 1 year.	Yes	624	-	624	-	-
Boston Consulting Group	Other	Strategic consulting	Defined	Defined	Yes	144	-	144	-	-
Centro de Compensación Automatizado S.A.	Other	Electronic banking transactions	Undefined	Automatic renewal every 1 year.	Yes	330	-	330	-	-
Combank S.A.	Associate	Compensation and high-value payments	Undefined	Automatic renewal.	Yes	361	-	361	-	-
Comder Contraparte Central S.A.	Associate	Bank processing	Undefined	Automatic renewal.	Yes	795	-	795	-	-
Conexxion Spa	Other	Servicio correo postal	Undefined	Automatic renewal every 1 year.	Yes	118	-	118	-	-
Demos una Oportunidad al Menor	Other	Corporación Corporation	Defined	52 Months (4 years and 4 months)	Yes	300	-	300	-	-
Depósitos Central de Valores S.A.	Other	Custody of financial instruments	Undefined	Automatic renewal.	Yes	284	-	284	-	-
Digitech Solutions S.A.	Other	Document digitization	Undefined	Automatic renewal.	Yes	82	-	82	-	-

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

As of June 30, 2024										
Business name	Nature of the relationship with the bank	Description of the transaction			Transactions under equivalence conditions to those transactions with mutual independence between the parties	Amount	Effect on the Statement of Income		Effect on the Statement of Financial Position	
		Type of service	Term	Renewal Conditions			Income	Expense	Receivables	Payables
						MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Inmobiliaria Anya S.A.	Other	Real estate projects	8 years	Automatic renewal for equal periods.	Yes	84	-	84	-	-
Inmobiliaria JY S.P.A	Other	Real estate projects	Undefined	Automatic renewal.	Yes	144	-	144	-	-
Inmobiliaria SB SPA	Other	Office rental	Undefined	Automatic renewal.	Yes	86	-	86	-	-
Jordan (Chile) S.A.	Common controller	Printing of forms	Undefined	Automatic renewal every 1 year.	Yes	1,607	-	1,607	-	-
Redbanc S.A.	associate	ATM operation	Undefined	Automatic renewal every 3 years.	Yes	3,822	-	3,822	-	-
Salcobrand S.A.	Common controller	Renting spaces for ATMs	Undefined	Automatic renewal every 1 year.	Yes	122	-	122	-	-
Servipag Ltda,	Joint venture	Collection and payment of services	Undefined	Automatic renewal.	Yes	622	-	622	-	-
FUNDACION ENSEÑA CHILE	Other	FUNDACION ENSEÑA CHILE	Defined	2 years	Yes	179	-	179	-	-
Transbank S.A.	Other	Administration of credit cards and income from use of credit cards,	Undefined	Automatic renewal every 2 year	Yes	891	271	620	-	-

d) As of June 30, 2025 and 2024, the compensation of the key personnel of the Bank and its subsidiaries is as follows:

	As of June 30,	
	2025	2024
	MCh\$	MCh\$
Directors:		
Payment of salaries and expenses of the Board of Directors - Bank and Bank Subsidiaries	4,023	3,785
Key personnel of the Management of the Bank and its Subsidiaries:		
Payment for short-term term employee benefits		
Payment for benefits to post-employment employees	24,407	21,919
Payment for benefits to long-term employees	-	-
Payment for benefits to employees for termination of employment contract	-	-
Payment to employees based on shares or equity instruments	-	-
Payment for obligations for defined contribution post-employment plans	-	-
Payment for obligations for post-employment defined benefit plans	-	-
Payment for other staff obligations	-	-
Subtotal - Payments for employee benefit obligations:	-	-
	24,407	21,919
TOTAL	28,430	25,704

e) As of June 30, 2025 and 2024, the Bank presents Number of key management personnel members of the Bank and its Subsidiaries:

	As of June 30,	
	2025	2024
	Number of Executives	
Directors:		
Directors - Bank and Bank Subsidiaries	84	89
Key personnel of the Management of the Bank and its Subsidiaries:		
General Manager – Bank	1	1
General managers - Bank subsidiaries	15	16
Division/Area Managers – Bank	11	11
Division/Area Managers - Bank Subsidiaries	63	49
Subtotal	90	77
TOTAL	174	166

NOTE 44 – FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

Assets and liabilities at fair value

The following table summarizes the carrying amounts and fair values of the main financial assets and liabilities not presented in the Interim Consolidated Financial Statements at their fair values as of June 30, 2025 and December 31, 2024:

	As of June 30, 2025		As of December 31, 2024	
	Carrying amount	Fair Values	Carrying amount	Fair Values
	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS				
Cash and bank deposits	3,939,971	3,939,971	3,527,185	3,527,185
Transactions in course of collection	1,541,020	1,541,020	524,886	524,886
Financial assets held for trading at fair value through profit or loss	7,439,110	7,439,110	8,181,505	8,181,505
Financial assets not held for trading mandatorily measured at fair value through profit or loss	58,381	58,381	61,205	61,205
Financial assets designated at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	7,654,125	7,654,125	8,326,655	8,326,655
Financial derivative contracts for accounting hedge	558,050	558,050	688,420	688,420
Financial assets at amortized cost	57,670,032	65,155,646	58,644,331	61,336,534
Total assets	78,860,689	86,346,303	79,954,187	82,646,390
LIABILITIES				
Transactions in the course of payment	1,489,322	1,489,322	487,169	487,169
Financial liabilities held for trading at fair value through profit or loss	5,547,461	5,547,461	6,463,304	6,463,304
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Financial derivative contracts for accounting hedge	908,630	908,630	989,610	989,610
Financial liabilities at amortized cost	62,249,490	63,843,965	63,267,670	64,678,782
Regulatory capital financial instruments issued	2,547,340	2,547,340	2,574,579	2,574,579
Total liabilities	72,742,243	74,336,718	73,782,332	75,193,444

The fair value estimates presented above do not attempt to estimate the value of the Bank's earnings, generated by its business, or future activities, and therefore, do not represent the value of the Bank as a going concern. Loans are shown net of provisions.

The methods used to estimate the fair value of financial instruments are detailed below.

Financial assets at amortized cost

This account includes Loans and receivables from customers and repurchase agreements.

Loans and receivables from customers are shown net of their provision for credit or impairment risk, the estimated fair value of loans represents the discounted amount of future cash flows expected to be received.

Cash flows are discounted at the base market interest rate; in this case, we use an interbank rate, considering the relevant term and currency.

The criteria used for the incorporation of credit risk of the assets considered for these purposes are:

- From the expected loss estimation models. It is possible to infer about the credit quality of the portfolio (at least in qualitative terms). For the residual term of the operations that make up the asset accounts considered (commercial loans, mortgage loans for housing and consumer loans).
- In quantitative terms. The provision percentage assigned to an operation is an approximation variable to the credit profile of said operation.
- The amount resulting from applying the 'provisions/total loans' factor to the present value of the respective loans is an approximation of the adjustment for credit risk.

Liabilities at amortized cost

In this section we include on-demand and term deposits, bank borrowings and debt instruments issued.

The estimated fair value of on demand accounts and deposits, that is, without an established term. Including those accounts that do not accrue interest, is the amount to be paid when the client demands it. Therefore, the amortized cost of these deposits is a reasonable approximation of their fair value.

The fair value of term deposits has been estimated based on discounted future cash flows based on interest rate structures adjusted from transactions observed at the measurement date.

The fair value of liabilities with financial institutions has been determined using discounted cash flow models, based on the relevant interest rate curve for the remaining term of the instrument until maturity.

The fair value of these liabilities has been determined using discounted cash flow models, based on the relevant interest rate curve for the remaining term of the instrument until maturity.

Financial assets and liabilities held for trading through profit or loss

The fair value of financial assets and liabilities (fixed income instruments classified as financial assets at fair value through other comprehensive income, In addition to Derivative instruments) is estimated using the valuation techniques detailed in the following letters.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

a) Financial instruments measured at fair value

Please refer to Note 2, letter j) for further details on the criteria used to determine fair value.

b) Hierarchy used to determine fair value

The regulations distinguish between different hierarchies of inputs used for valuation techniques, discriminating between “observable” or “unobservable” inputs. Observable inputs reflect market data obtained from independent sources, and unobservable inputs reflect the assumptions of the Bank and subsidiaries in relation to market behavior. From these two types of inputs, the following hierarchy has been created:

Level 1 – Quoted prices (unadjusted) in active markets for identical assets or liabilities to those being measured. This level includes debt instruments, whether they are fixed or variable income, equity instruments and derivative financial instruments traded on local or international stock markets.

Level 2 – Inputs other than quoted prices included within Level 1 that are observable inputs directly (i.e., as prices) or indirectly (i.e., derived from prices) for assets and liabilities. This category includes prices that require interpolation within a price structure, such as derivative instruments. The same occurs with bonds valued with some valuation technique such as interpolation or matrix pricing, based on inputs that are observable.

Level 3 – Inputs that are not based on observable market data (unobservable inputs). This level includes equity and debt instruments that have significant unobservable inputs.

This hierarchy requires that when there are observable market data, they are used. The Bank and subsidiaries consider observable relevant market data in their valuations whenever possible.

Assets and liabilities that are not measured at fair value on a recurring basis are presented below in the consolidated statement of financial position. As of June 30, 2025 and December 31, 2024:

As of June 30, 2025				
	Total	Level 1	Level 2	Level 3
	MCh\$	MCh\$	MCh\$	MCh\$
Financial assets at amortized cost				
Rights for reverse repurchase agreements and securities lending	311,509	311,509	-	-
Debt securities	2,427,965	2,427,965	-	-
Loans and advances to banks	998,694	998,694	-	-
Loans and receivables from customers - Commercial	37,687,932	-	37,687,932	-
Loans and receivables from customers - Mortgage	19,772,259	-	19,772,259	-
Loans and receivables from customers - Consumer	3,957,287	-	3,957,287	-
Total	65,155,646	3,738,168	61,417,478	-
Financial liability at amortized cost				
Deposits and other on-demand liabilities	26,242,595	26,242,595	-	-
Deposits and other term deposits	21,095,237	-	21,095,237	-
Liabilities for repurchase agreements and securities lending	1,494,801	1,494,801	-	-
Bank borrowings	1,916,416	1,916,416	-	-
Debt financial instruments issued	9,944,731	-	9,944,731	-
Other financial liabilities	3,150,185	3,150,185	-	-
Instrumentos financieros de capital regulatorio emitidos	2,547,340	2,547,340	-	-
Total	66,391,305	35,351,337	31,039,968	-

As of December 31, 2024				
	Total	Level 1	Level 2	Level 3
	MCh\$	MCh\$	MCh\$	MCh\$
Financial assets at amortized cost				
Rights for reverse repurchase agreements and securities lending	243,173	243,173	-	-
Debt securities	3,801,828	3,801,828	-	-
Loans and advances to banks	1,102,349	1,102,349	-	-
Loans and receivables from customers - Commercial	34,062,737	-	34,062,737	-
Loans and receivables from customers - Mortgage	18,266,268	-	18,266,268	-
Loans and receivables from customers - Consumer	3,860,179	-	3,860,179	-
Total	61,336,534	5,147,350	56,189,184	-
Financial liability at amortized cost				
Deposits and other on-demand liabilities	27,228,336	27,228,336	-	-
Deposits and other term deposits	21,104,197	-	21,104,197	-
Liabilities for repurchase agreements and securities lending	1,143,173	1,143,173	-	-
Bank borrowings	2,373,042	2,373,042	-	-
Debt financial instruments issued	9,580,634	-	9,580,634	-
Other financial liabilities	3,249,400	3,249,400	-	-
Instrumentos financieros de capital regulatorio emitidos	2,574,579	2,574,579	-	-
Total	67,253,361	36,568,530	30,684,831	-

The Bank and Subsidiaries have not made transfers of financial assets or liabilities between levels 1, 2 and 3. As of June 30, 2025 and December 31, 2024.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

	As of June 30, 2025			
	Level 1	Level 2	Level 3	Total
	MCh\$	MCh\$	MCh\$	MCh\$
FINANCIAL ASSETS				
Financial assets held for trading at fair value through profit or loss:	1,660,395	5,778,715	-	7,439,110
Financial derivative contracts	-	5,778,715	-	5,778,715
Debt instruments	1,563,723	-	-	1,563,723
Other Financial Instruments	96,672	-	-	96,672
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	58,381	58,381
Financial assets designated at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income:	7,548,486	-	105,639	7,654,125
Debt financial instruments	7,548,486	-	105,639	7,654,125
Other Financial Instruments	-	-	-	-
Financial derivative contracts for accounting hedge	-	558,050	-	558,050
Total financial assets	9,208,881	6,336,765	164,020	15,709,666
FINANCIAL LIABILITIES				
Financial liabilities held for trading at fair value through profit or loss	-	5,547,461	-	5,547,461
Financial derivative contracts	-	5,547,461	-	5,547,461
Other	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Financial derivative contracts for hedging	-	908,630	-	908,630
Total financial liabilities	-	6,456,091	-	6,456,091

	As of December 31, 2024			
	Level 1	Level 2	Level 3	Total
	MCh\$	MCh\$	MCh\$	MCh\$
FINANCIAL ASSETS				
Financial assets held for trading at fair value through profit or loss:	1,527,119	6,654,386	-	8,181,505
Financial derivative contracts	-	6,654,386	-	6,654,386
Debt instruments	1,359,452	-	-	1,359,452
Other Financial Instruments	167,667	-	-	167,667
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	61,205	61,205
Financial assets designated at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income:	8,213,985	-	112,670	8,326,655
Debt financial instruments	8,213,985	-	112,670	8,326,655
Other Financial Instruments	-	-	-	-
Financial derivative contracts for accounting hedge	-	688,420	-	688,420
Total financial assets	9,741,104	7,342,806	173,875	17,257,785
FINANCIAL LIABILITIES				
Financial liabilities held for trading at fair value through profit or loss	-	6,463,304	-	6,463,304
Financial derivative contracts	-	6,463,304	-	6,463,304
Other	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Financial derivative contracts for hedging	-	989,610	-	989,610
Total financial liabilities	-	7,452,914	-	7,452,914

a) Valuation of “La Polar” Bonds

As of June 30, 2025 and December 31, 2024, the Bank has applied valuation techniques to determine the fair value of the financial instruments “BLAPO-F” and “BLAPO- G”. Such valuation is based on the IRR of the last existing market transaction between the closing date of the Interim Consolidated Financial Statements and the exchange date of said financial instrument.

b) Valuation of Alto Maipo Bond

As of June 30, 2025 and December 31, 2024 the Bank has applied valuation techniques to determine the fair value of the financial instrument “AES 4,72 06/30/40 4 6/2040”. Since there is no market price, the risk-free rate in dollars (12y treasury bond rate) and the average spread of different papers with similar risk classification are used as a basis to construct the closing price.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

c) Level 3 Reconciliation

Value changes in level 3 financial assets as of June 30, 2025 and December 31, 2024 are explained by the following reconciliation table:

As of June 30, 2025						
Reconciliation level 3	Opening balance	Gain (loss) recognized in profit or loss	Gain (loss) recognized in Equity	Net of purchase, sales, and agreements	Transfers from level 1 and 2	Closing balance
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Assets						
Derivative contracts						
Forwards	-	-	-	-	-	-
Swaps	-	-	-	-	-	-
Call options	-	-	-	-	-	-
Put options	-	-	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value	61,205	(2,824)	-	-	-	58,381
Financial assets at fair value	112,670	(7,031)	-	-	-	105,639
Total	173,875	(9,855)	-	-	-	164,020
Liabilities	-	-	-	-	-	-
Derivative contracts	-	-	-	-	-	-
Forwards	-	-	-	-	-	-
Swaps	-	-	-	-	-	-
Call options	-	-	-	-	-	-
Put options	-	-	-	-	-	-
Total	-	-	-	-	-	-

As of December 31, 2024						
Reconciliation level 3	Opening balance	Gain (loss) recognized in profit or loss	Gain (loss) recognized in Equity	Net of purchase, sales, and agreements	Transfers from level 1 and 2	Closing balance
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Assets						
Derivative contracts						
Forwards	-	-	-	-	-	-
Swaps	61	(61)	-	-	-	-
Call options	-	-	-	-	-	-
Put options	-	-	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value	58,963	2,242	-	-	-	61,205
Financial assets at fair value	94,440	18,230	-	-	-	112,670
Total	153,464	20,411	-	-	-	173,875
Liabilities	-	-	-	-	-	-
Derivative Contracts	-	-	-	-	-	-
Forwards	-	-	-	-	-	-
Swaps	-	-	-	-	-	-
Call options	-	-	-	-	-	-
Put options	-	-	-	-	-	-
Total	-	-	-	-	-	-

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 45 – MATURITY OF FINANCIAL ASSETS AND LIABILITIES AS PER THEIR REMAINING TERMS

a) As of June 30, 2025 and December 31, 2024, the new contractual maturities according to remaining terms of financial assets and liabilities, are as follows:

As of June 30, 2025	On-demand	Up to a month	More than one month and three months	More than three months up to one year	Between 1 year and 3 years	More than 3 years up to 5 years	More than five years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS								
Cash and bank deposits	3,939,971	-	-	-	-	-	-	3,939,971
Transactions in course of collection	-	1,541,020	-	-	-	-	-	1,541,020
Financial assets held for trading at fair value through profit or loss	-	633,331	681,750	2,124,092	1,331,940	992,095	1,675,902	7,439,110
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	463	549	2,762	5,388	13,703	35,516	58,381
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	60,662	71,952	362,060	706,368	1,796,506	4,656,577	7,654,125
Financial derivative contracts for hedge accounting	-	22,593	22,967	73,539	121,419	105,914	211,618	558,050
Financial assets at amortized cost	-	13,330,864	4,632,246	11,871,384	13,849,344	7,851,625	6,134,569	57,670,032
Total assets	3,939,971	15,588,933	5,409,464	14,433,837	16,014,459	10,759,843	12,714,182	78,860,689
LIABILITIES								
Transactions in course of payment	-	1,489,322	-	-	-	-	-	1,489,322
Financial liabilities held for trading at fair value through profit or loss	-	561,129	601,868	1,698,255	1,171,349	574,808	940,052	5,547,461
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial derivative contracts for accounting hedge	-	37,101	38,618	110,749	184,219	185,890	352,053	908,630
Financial liabilities at amortized cost	26,242,595	13,712,461	8,212,782	6,911,418	3,744,951	2,211,046	1,214,237	62,249,490
Lease liabilities	-	1,030	2,601	8,875	29,785	40,308	7,248	89,847
Issued regulatory capital financial instruments	-	-	31,456	62,091	49,632	1,617,160	787,001	2,547,340
Total Liabilities	26,242,595	15,801,043	8,887,325	8,791,388	5,179,936	4,629,212	3,300,591	72,832,090
Net mismatch between financial assets and liabilities	(22,302,624)	(212,110)	(3,477,861)	5,642,449	10,834,523	6,130,631	9,413,591	6,028,599

As of December 31, 2024	On-demand	Up to a month	More than one month and three months	More than three months up to one year	Between 1 year and 3 years	More than 3 years up to 5 years	More than five years	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS								
Cash and bank deposits	3,527,185	-	-	-	-	-	-	3,527,185
Transactions in course of collection	-	524,886	-	-	-	-	-	524,886
Financial assets held for trading at fair value through profit or loss	-	846,913	952,017	1,709,949	2,145,958	944,680	1,581,988	8,181,505
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	635	1,962	2,479	8,974	11,548	35,607	61,205
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	86,363	266,990	337,246	1,220,899	1,571,006	4,844,151	8,326,655
Financial derivative contracts for hedge accounting	-	19,671	18,160	101,883	138,305	141,633	268,768	688,420
Financial assets at amortized cost	-	16,058,905	5,679,419	10,798,945	12,958,779	6,705,332	6,442,951	58,644,331
Total assets	3,527,185	17,537,373	6,918,548	12,950,502	16,472,915	9,374,199	13,173,465	79,954,187
LIABILITIES								
Transactions in course of payment	-	487,169	-	-	-	-	-	487,169
Financial liabilities held for trading at fair value through profit or loss	-	769,959	861,146	1,499,078	1,625,300	690,833	1,016,988	6,463,304
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial derivative contracts for accounting hedge	-	27,207	23,959	151,049	190,148	209,515	387,732	989,610
Financial liabilities at amortized cost	27,228,336	18,209,311	5,340,497	6,825,104	2,917,374	2,642,398	104,650	63,267,670
Lease liabilities	-	1,173	2,961	10,100	33,896	45,872	8,248	102,250
Issued regulatory capital financial instruments	-	-	-	31,068	61,325	49,020	2,433,166	2,574,579
Total Liabilities	27,228,336	19,494,819	6,228,563	8,516,399	4,828,043	3,637,638	3,950,784	73,884,582
Net mismatch between financial assets and liabilities	(23,701,151)	(1,957,446)	689,985	4,434,103	11,644,872	5,736,561	9,222,681	6,069,605

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

NOTE 46 – FINANCIAL AND NON-FINANCIAL ASSETS AND LIABILITIES BY CURRENCY

a) As of June 30, 2025 and December 31, 2024, financial and non-financial assets and liabilities by currency are detailed as follows:

As of June 30, 2025	Chilean pesos		Adjustable by Exchange rate	Us dollars	Colombian pesos	Pound sterling	Euro	Swiss francs	Yen	Chinese yuan	Other Foreign Currencies	Total
	CLP	UF	ER	USD	COP	GBP	EUR	CHF	JPY	CNY	OTHER	MCh\$
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
ASSET												
Cash and bank deposits	1,546,673	-	-	2,117,404	-	2,759	59,401	1,806	6,682	3,010	202,236	3,939,971
Transactions in course of collection	490,212	-	-	669,067	-	63	333,039	22	14	39	48,564	1,541,020
Financial assets held for trading at fair value through profit or loss	6,409,124	878,964	-	115,968	23	-	-	-	-	-	35,031	7,439,110
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	58,381	-	-	-	-	-	-	-	58,381
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	1,671,931	1,181,734	-	4,568,791	-	-	102,344	-	-	-	129,325	7,654,125
Financial derivative contracts for hedge accounting	462,353	33,857	-	57,726	-	-	-	1,593	20	-	2,501	558,050
Financial assets at amortized cost:	10,878,647	18,598,163	220,363	27,339,000	-	514	58,969	-	17,517	10,195	546,664	57,670,032
Investments in companies	43,716	-	-	175,084	-	-	-	-	-	-	-	218,800
Intangible Assets	302,181	-	32,541	162,270	-	-	-	-	-	-	8,540	505,532
Property and equipment	229,759	-	-	56,814	-	-	-	-	-	-	1,740	288,313
Right-of-use assets	10,225	55,138	-	35,629	-	-	-	-	-	-	999	101,991
Current tax assets	56,291	-	-	18,990	-	-	-	-	-	-	4,110	79,391
Deferred tax assets	341,216	-	-	207,244	-	-	-	-	-	-	2,734	551,194
Other assets	476,152	2,179	44,713	1,048,902	-	7	(406)	-	-	-	65,396	1,636,943
Non-current assets and disposal groups held for sale	35,591	-	-	-	-	-	-	-	-	-	-	35,591
Total assets	22,954,071	20,750,035	297,617	36,631,270	23	3,343	553,347	3,421	24,233	13,244	1,047,840	82,278,444
LIABILITIES												
Transactions in course of payment	389,022	-	-	708,665	-	274	341,094	35	29	1,918	48,285	1,489,322
Financial liabilities held for trading at fair value	5,478,052	80	-	42,777	-	-	-	-	-	-	26,552	5,547,461
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial derivative contracts for accounting hedge	(201,727)	1,088,576	-	21,781	-	-	-	-	-	-	-	908,630
Financial liabilities at amortized cost	21,468,988	5,134,092	-	33,598,209	-	1,113	77,211	1,044,127	66,229	10,942	848,579	62,249,490
Lease liabilities	-	61,871	-	26,736	-	-	-	-	-	-	1,240	89,847
Issued regulatory capital financial instruments	(3,267)	1,623,959	-	926,648	-	-	-	-	-	-	-	2,547,340
Provisions for contingencies	109,861	-	-	46,842	-	-	-	-	-	-	1,179	157,882
Provisions for dividends, payment of interest and revaluation of regulatory capital financial instruments issued	159,802	-	-	26,557	-	-	-	-	-	-	-	186,359
Special provisions for credit loss	259,172	-	-	65,842	-	-	509	22	6	-	40	325,591
Current tax	3,441	-	-	3,256	-	-	-	-	-	-	-	6,697
Deferred tax	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	401,474	242,218	8,280	954,342	-	-	4	-	-	-	3,406	1,609,724
Liabilities included in disposal groups held for sale	-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities	28,064,818	8,150,796	8,280	36,421,655	-	1,387	418,818	1,044,184	66,264	12,860	929,281	75,118,343
Mismatches by currency as of June 30, 2025	(5,110,747)	12,599,239	289,337	209,615	23	1,956	134,529	(1,040,763)	(42,031)	384	118,559	7,160,101

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

As of December 31, 2024	Chilean pesos		Adjustable by Exchange rate	US dollars	Colombian pesos	Pound sterling	Euro	Swiss francs	Yen	Chinese yuan	Other Foreign Currencies	Total
	CLP	ER	ER	USD	COP	GBP	EUR	CHF	JPY	CNY	OTHER	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSET												
Cash and bank deposits	1,029,484	-	-	2,264,738	-	1,369	98,949	1,576	22,536	10,687	97,846	3,527,185
Transactions in course of collection	312,272	-	-	194,329	-	336	11,296	22	459	-	6,172	524,886
Financial assets held for trading at fair value through profit or loss	7,132,851	905,636	-	125,564	29	-	-	-	-	-	17,425	8,181,505
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	61,205	-	-	-	-	-	-	-	61,205
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	1,844,585	1,192,708	-	5,031,586	-	-	98,088	-	-	-	159,688	8,326,655
Financial derivative contracts for hedge accounting	64,437	40,200	-	84,363	-	-	-	498,288	20	-	1,112	688,420
Financial assets at amortized cost:	12,048,821	17,830,451	242,791	28,066,611	-	548	55,873	-	3,704	-	395,532	58,644,331
Investments in companies	43,100	-	-	198,527	-	-	-	-	-	-	-	241,627
Intangible Assets	281,962	-	34,907	174,654	-	-	-	-	-	-	9,944	501,467
Property and equipment	217,958	-	-	59,426	-	-	-	-	-	-	1,493	278,877
Right-of-use assets	13,397	58,755	-	44,117	-	-	-	-	-	-	1,169	117,438
Current tax assets	3,945	-	-	5,955	-	-	-	-	-	-	2,075	11,975
Deferred tax assets	337,980	-	-	223,073	-	-	-	-	-	-	2,395	563,448
Other assets	501,467	1,897	49,254	1,144,332	-	7	(630)	-	-	-	12,440	1,708,767
Non-current assets and disposal groups held for sale	39,848	-	-	-	-	-	-	-	-	-	-	39,848
Total assets	23,872,107	20,029,647	326,952	37,678,480	29	2,260	263,576	499,886	26,719	10,687	707,291	83,417,634
LIABILITIES												
Transactions in course of payment	196,666	-	-	254,739	-	158	18,340	-	7,627	6,528	3,111	487,169
Financial liabilities held for trading at fair value	6,406,719	219	-	53,323	-	-	-	-	-	-	3,043	6,463,304
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial derivative contracts for accounting hedge	(755,352)	1,228,180	-	516,782	-	-	-	-	-	-	-	989,610
Financial liabilities at amortized cost	21,804,805	5,055,569	-	34,777,754	-	1,100	83,990	842,021	66,820	3,824	631,787	63,267,670
Lease liabilities	-	67,120	-	33,825	-	-	-	-	-	-	1,305	102,250
Issued regulatory capital financial instruments	(15,404)	1,601,250	-	988,733	-	-	-	-	-	-	-	2,574,579
Provisions for contingencies	100,076	-	-	60,744	-	-	-	-	-	-	1,716	162,536
Provisions for dividends, payment of interest and revaluation of regulatory capital financial instruments issued	240,493	-	-	28,580	-	-	-	-	-	-	-	269,073
Special provisions for credit loss	294,575	-	-	59,983	-	-	328	21	5	-	20	354,932
Current tax	70,883	-	-	74	-	-	-	-	-	-	-	70,957
Deferred tax	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	453,005	282,247	3,575	936,127	-	-	6	-	-	-	2,813	1,677,773
Liabilities included in disposal groups held for sale	-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities	28,796,466	8,234,585	3,575	37,710,664	-	1,258	102,664	842,042	74,452	10,352	643,795	76,419,853
Mismatches by currency As of December 31, 2024	(4,924,359)	11,795,062	323,377	(32,184)	29	1,002	160,912	(342,156)	(47,733)	335	63,496	6,997,781

NOTE 47 – RISK MANAGEMENT AND REPORTING

1. INTRODUCTION

Financial risk management is performed throughout the organization, under a framework containing policies that define the criteria and procedures guiding the actions of the Bank and its subsidiaries.

Business activities performed by the Bank involve identifying, assessing, accepting, and managing different types of risks or combinations of risks. The main risk categories to which the Bank is exposed are financial risk, market risk, structural risk, and liquidity risk.

To manage financial risks, the Bank's Board of Directors and Senior Management are responsible for:

- understanding the nature and magnitude of the financial risks assumed as well as the strategies implemented to manage them;
- directing the management of financial risks using prudential criteria, which avoid exposing the Bank to insolvency or financial instability;
- defining a framework of policies that comprehensively regulate the management of financial risks, considering the best practices in the market, current regulations and the Bank's culture;
- establishing a structure of limits structure that covers all relevant risks, is consistent with the Board of Directors' risk tolerance and current regulatory margins;
- establishing a clear segregation of duties between trading and control activities, so that risk measurement, supervision and information are performed by units that are independent from the risk-assuming areas;
- receiving relevant, complete and timely information; and
- verifying the application of policies and compliance with limits through a continuous internal audit process.

2. GOVERNANCE AND MANAGEMENT

The Board of Directors, through the Executive Committee, approves the policies and defines the level of financial risk tolerance. The Comptroller supervises compliance with risk policies, using independent evaluations. Likewise, the Bank controls exposure to financial risks through the Finance and Risk Committee.

The Chief Executive Officer, as the main individual responsible for the Bank's overall management, must conduct the business strictly adhering to the current legal framework and internal policies, limits and procedures established. He chairs the Assets and Liabilities Committee (ALCO), a body where he is informed about the risks assumed by the Bank and provides guidelines for such purposes.

The Assets and Liabilities Committee (ALCO) is the highest-ranking executive body assigned to manage financial risks. In its regular meetings, the ALCO Committee reviews the liquidity position, asset and liability management and investment strategies, with due regard to risks assumed.

The Finance Department is responsible for the direct management of financial risks. Such department must implement business, investment, and financing strategies for the Bank to achieve its objectives while minimizing the risks assumed.

The Market and Liquidity Risk Management measures and controls financial risks, this Department is responsible for proposing policies and limits to mitigate risks, as well as designing measurement tools according to the size and complexity of operations.

The limit structure and daily control ensure that risks are within the margins established by the ALCO Committee and approved by the Executive Committee. This is strengthened by an adequate segregation of duties and the control by opposition established in the Bank's organizational structure, which allows managing risks without any conflict of interest.

The Market and Liquidity Risk Management reports on a daily basis risk exposures and the use of limits. In addition, on a monthly basis it communicates the overall financial risk position to the ALCO Committee, so that Senior Management understands the risks assumed, and if required, establishes guidelines.

The supervision of the financial risks performed by the Bank on the subsidiaries is covered by the Subsidiary Control Policy, this is performed through the process of annual review of policies, quantification of risks, definition of stand-alone or consolidated limits, and coordination between the different vehicles when appropriate.

3. MARKET RISK

Market risk represents losses that could affect the value of investment portfolios because of adverse movements in market prices.

Principles for managing market risk include: the use of methodologies to quantify market risks in accordance with the volume and complexity of the activities performed; mechanisms for periodic review of the models used to quantify market risks, including their independent validations; formal and periodic performance of stress exercises, appropriate for the scale and complexity of transactions and daily monitoring of limits and excesses.

In the field of market risks, The following are managed:

Price risk: it is the risk of losses that can cause a change in the value of a portfolio of financial instruments, in trading activities with customers (*market making*) and proprietary investments. This risk is found in all portfolios subject to market valuation.

Basis risk: losses that may originate from an imperfect correlation between two or more market variables used to hedge the risk of a financial position.

Convexity or mismatch risk: losses that may originate when assuming positions in a risk factor, generating mismatches in time periods. Those terms where there is greater market depth should be considered as one of the important variables.

Optionality risk: Buying or writing options carries its own risks. These are closely characterized by the non-linear relationship between the gain generated by the option. The value of the underlying factors and the volatility of such factors.

The Bank separate the management, control, and measurement of market risks between trading portfolios and financial assets at fair value through other comprehensive income portfolios. The former includes positions as a result of the flow of sales to corporate and institutional customers, positions as a result of the market making business, and hedge or trading positions. The latter holds positions that come mainly from the management of interest rates associated with personal and commercial banking loans. In addition to a portfolio of financial investments.

3.1 MARKET RISK IN THE TRADING BOOK

The main market risks generated in the trading book are the following:

Interest rate risk: arise as a result of exposure to movement in the different interest rate curves on which a current position is maintained. The typical products that generate this sensitivity correspond to interest rate derivative products (Swap or Cross Currency Swap), such as those products of the capital market business (Debt Securities, Term Deposits, Futures or other). However, in practice, all financial products are exposed to movements in interest rates due to the effect on the valuation associated with their discount factor.

Currency risk: this risk is generated by the movements from the several exchange rates with the currencies on which current positions are held. This risk is generated in currency spot positions, as well as in any derivative product whose underlying is an exchange rate.

Optionality risk: The purchase or writing of options carries its own risks. These are closely characterized by the non-linear relationship between the gain generated by the option, the value of the underlying factors and the volatility of said factors.

Equity security risk arises as a result of movements in share prices. Such risk is generated in cash positions of shares as well as in any derivative product whose underlying is a share or a variable income index. This type of instrument mainly arises from the subsidiary BCI Corredor de Bolsa, whereas Bank BCI, by regulation, does not have access to these markets.

3.1.1 Management and Limits

The functions established for Financial Risk include the daily control of market risk positions, which implies ensuring compliance with the limits and/or alerts approved by Senior Management. This follow-up is performed regularly to assess the evolution of risk metrics and their significant movements, as well as communicate risks and possible excesses through the channels established for such purposes.

Setting limits for trading market risk is a dynamic process that is associated with the level of risk appetite established by the Bank. Such process is part of the annual limit review and update plan.

Limits are established on different metrics and are intended to cover all activities subject to this risk from multiple views, applying a prudent criterion, where the main are as follows:

- VaR limits (Total and by risk factor)
- Sensitivity limits to the exchange rate
- Interest rate sensitivity limits (total and by terms)
- Sensitivity limits for positions in significant products
- Sensitivity limits for positions in significant spread
- Vega limits

These general limits are supplemented by other sub-limits for structure that is granular to allow the effective control of the different types of trading market risk factors to which the Bank is exposed in its trading activities.

These limits are approved by senior management (ALCO and/or Board of Directors).

3.1.2 Metrics

a) **VaR (Value at Risk):** this is a methodology that estimates losses that a portfolio would incur as a result of an adverse movement of interest rates and/or market prices over a time horizon and for a certain confidence level.

The VaR methodology used is historical simulation that recognizes the fat-tail property of financial returns. A 2-year rolling window of daily data is used. The 1st percentile of the P&L distribution is measured, or VaR at 99% confidence. The volatility updating technique is used, which recognizes the existence of volatility clusters.

Objectives and limitations of the VaR methodology: The objective of VaR is to measure the risk of a portfolio of assets by determining how much it can lose over a period and with a given level of confidence. Under normal market conditions. This method is applied to portfolios that have information on the relevant market variables. In addition, it does not depend on the calculation of correlations and volatilities, as these are calculated implicitly when using historical information, which means having the history of the associated variables to perform this calculation.

The 1-day VaR for each portfolio is shown below.

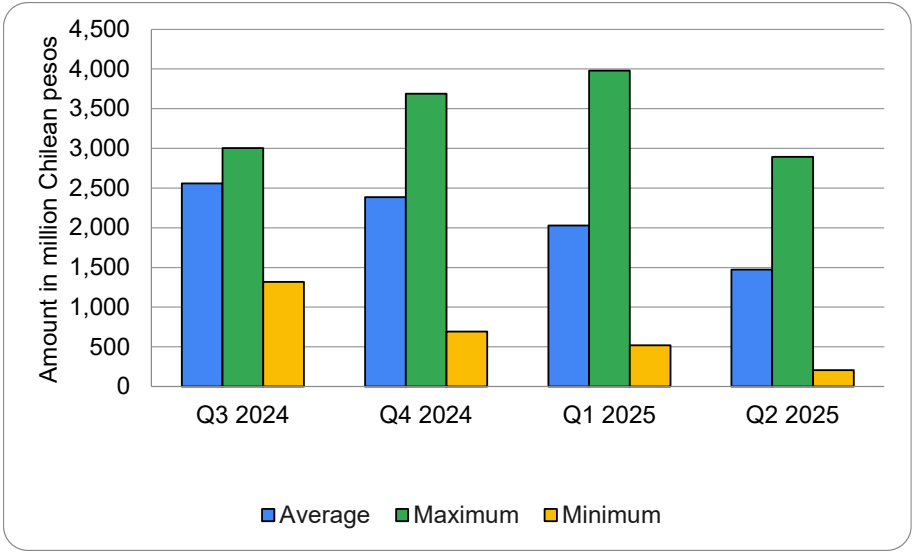
VaR tables by Portfolio: annual comparison as of June 30, 2025 and December 31, 2024

Figures in millions of Chilean pesos, with a 1-day time horizon.

VAR	2025	2024	Variance
	MCh\$	MCh\$	MCh\$
Trading	1,826	3,058	(1,232)
Maximum	3,005	3,980	(975)
Minimum	425	519	(94)
Average	1,486	2,029	(543)
Balance	425	852	(427)
Maximum	1,465	2,122	(657)
Minimum	325	623	(298)
Average	647	1,292	(645)
BCI Corredor de Bolsa	412	672	(260)
Maximum	2,018	672	1,346
Minimum	327	60	267
Average	522	164	358
BCI Asset Management	14	21	(7)
Maximum	29	21	8
Minimum	14	4	10
Average	23	8	15

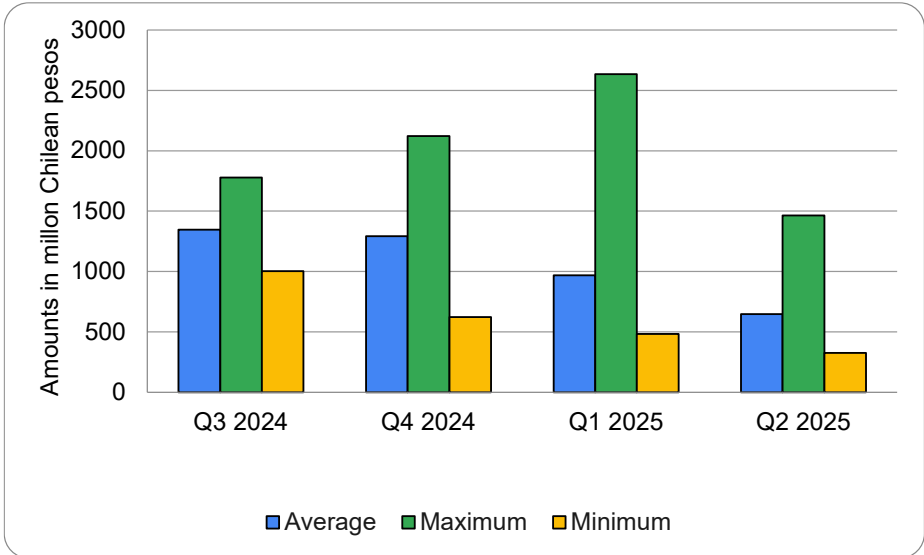
VaR Trading: quarterly graphic comparison as of June 30, 2025

Amounts in millions of Chilean pesos, with a 1-day time horizon.



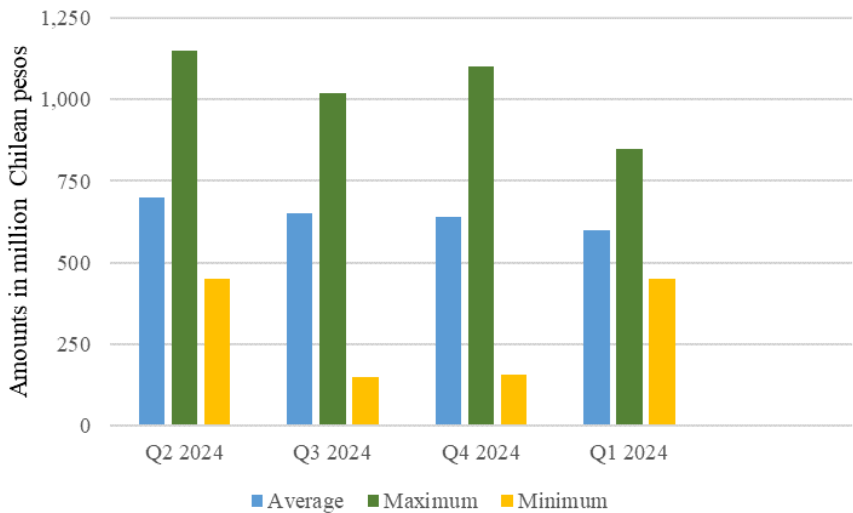
VaR Balance: quarterly graphic comparison as of June 30, 2025

Amounts in millions of Chilean pesos, with a 1-day time horizon.



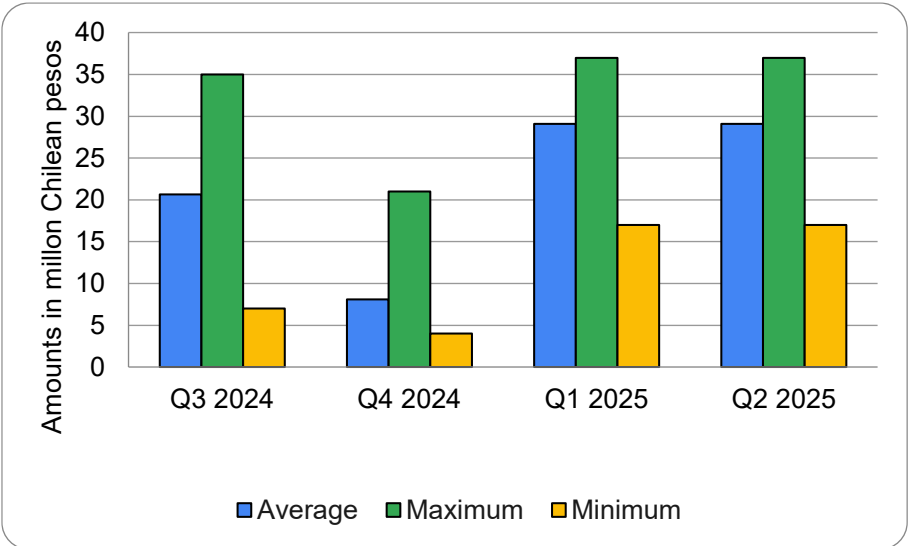
VaR Bci Corredora de Bolsa: quarterly graphic comparison as of June 30, 2025

Amounts in millions of Chilean pesos, with a 1-day time horizon.



VaR Bci Asset Management: quarterly graphic comparison as of June 30, 2025

Amounts in millions of Chilean pesos, with a 1-day time horizon.



For the current period, The VaR (Value at Risk) is broken down into the different risk factors that compose it for its management, this corresponds to:

VaR by Risk factor: As of June 30, 2025 and December 31, 2024

Amounts in millions of Chilean pesos

Value at Risk	2025	2024	Variance
	MCh\$	MCh\$	MCh\$
Total	1,826	3,058	(1,232)
Interest rate	1,692	2,896	(1,204)
Foreign currency	251	357	(106)
Optionality	35	49	(14)

Note: consider that the calculation of VAR having correlation.. The sum of its factors is not the same related to the Total VAR.

a) **Stressed VaR (sVaR):** there are limitations of the VaR models, mainly in the face of extreme events that have not been noted in the historical information or because they do not capture the intra-day movements in the portfolio. Because of this, stress situations are modeled to assess potential impacts on the value of the most extreme event portfolios. The following analysis presents the Stress VaR study for the main current risks.

Stress VaR: As of June 30, 2025 and December 31, 2024

Amounts in millions of Chilean pesos, with a 1-day time horizon.

STRESS VAR	2025	2024	Variance
	MCh\$	MCh\$	MCh\$
Total	1,926	4,005	(2,079)
Maximum	7,318	9,392	(2,074)
Minimum	802	1,458	(656)
Average	2,573	3,824	(1,251)

3.2 COUNTERPARTY MARKET RISK

Counterparty risk management encompasses the management of financial risks that seeks to recognize and subsequently manage the possible credit deterioration of each counterparty, arising from investments and/or businesses related to the capital market.

This risk is defined as the possibility that the issuer or the counterparty does not comply with its obligations or commitments within the agreed terms and amounts. This risk is determined by the debt at the time of default, by the probability of default by the counterparty, and by the loss given default. On a daily basis, the current market value plus the potential future exposure of the derivatives is calculated; estimating the value of the debt in an event of default that has not yet occurred. The potential future exposure represents the maximum market value that the instruments could reach during the remaining term of the contract. The result of this calculation determines the use of the credit facility associated with derivative instruments.

As part of counterparty risk management, Senior Management encourages direct involvement in both local and foreign clearing houses. As applicable, and the trading of derivative instruments must be conducted in accordance with the policies, limits and procedures established by the Bank, in compliance with internal and external regulations, and all new products must comply with the provisions of the New Products Policy prior to being traded.

3.2.1 Management and Limits

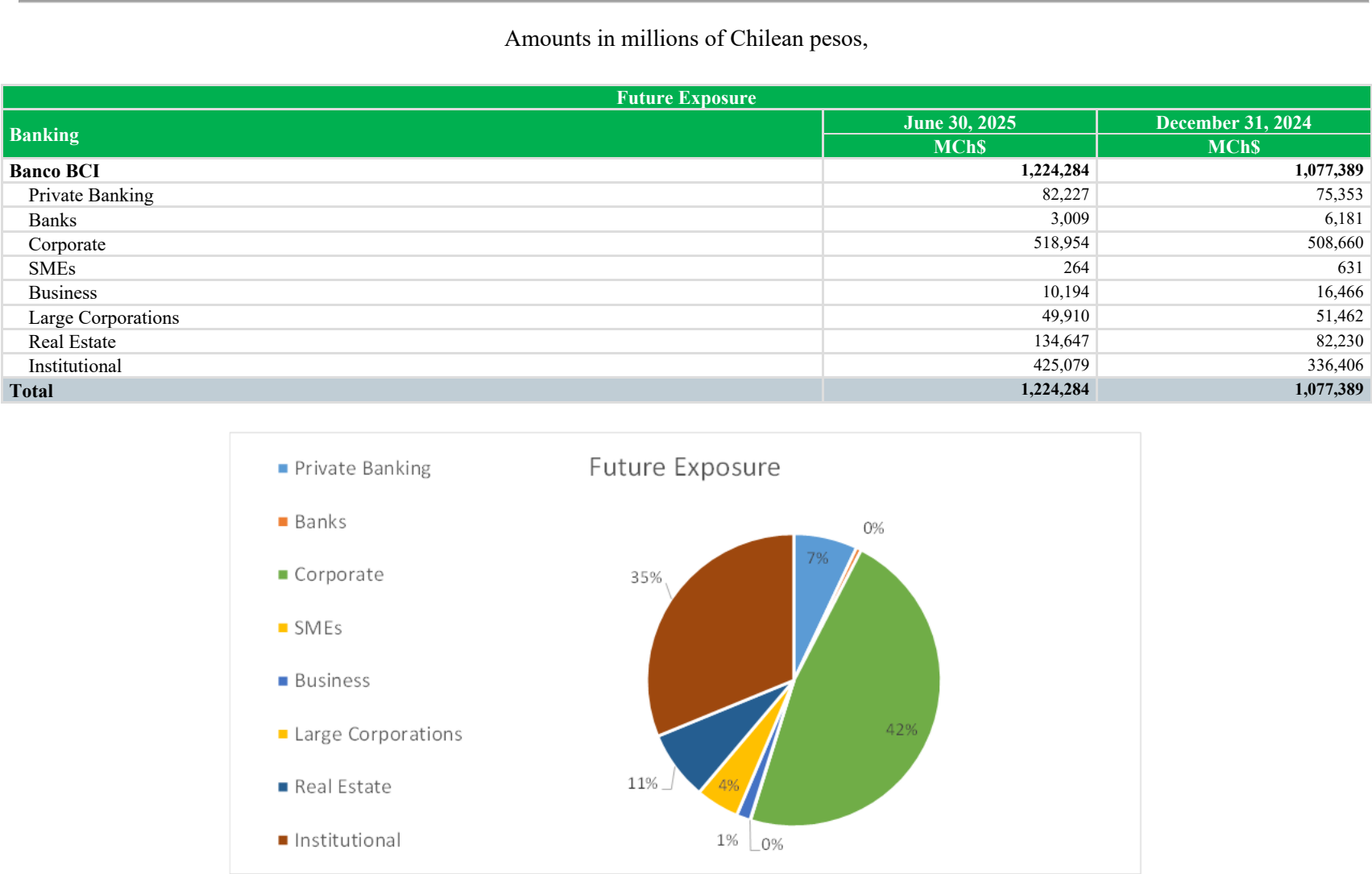
The Bank manages its counterparty risk through analysis of the future exposure of financial instruments, called PFE (Potential Future Exposure) and in turn through adjustments to the Fair value of derivative instruments, referred to as CVA (Credit Value Adjustment).

3.2.2 Metrics

- a) **Future Exposures:** The future exposure of an *over-the-counter (OTC) derivative* is directly related to the credit exposure generated by this type of product for BCI. The risk from such contracts exists when the valuation or *mark-to-market (MTM)* is positive in favor of BCI. These contracts are measured on a daily basis, and the risk or uncertainty arises regarding the potential value that the MTM may reach throughout the life of the operation.

Montecarlo simulation techniques are used to calculate future exposures by counterparty, specific limits by counterparty ensure that defined risk levels are not exceeded, and adequate diversification is achieved. The following table provides the detail of the exposure for each segment for the periods ended June 30, 2025 and December 31, 2024.

Future Exposure by Banks: As of June 30, 2025 and December 31, 2024

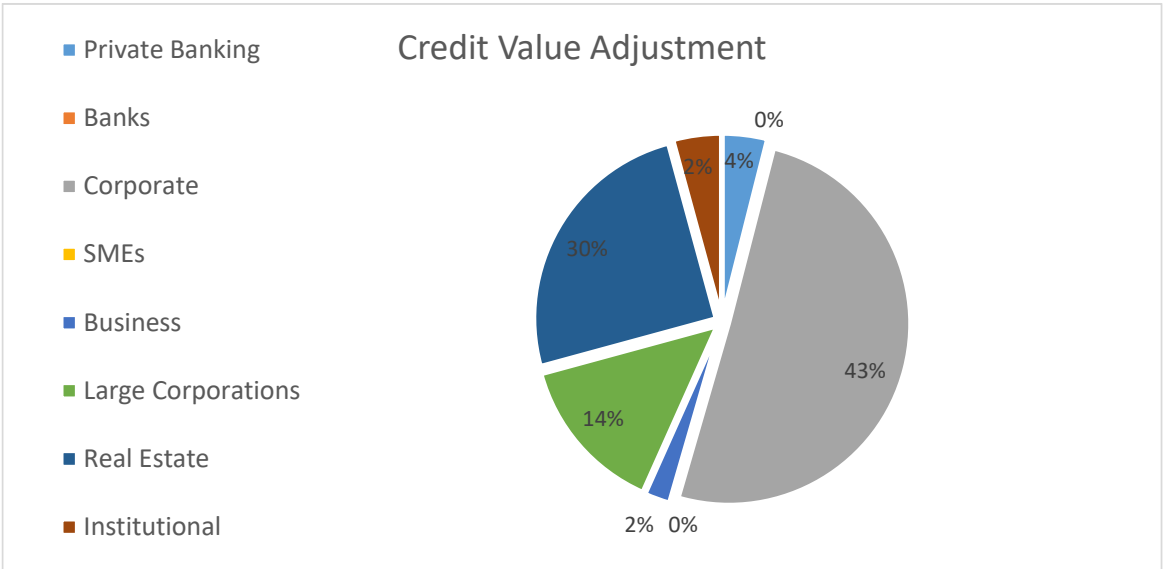


- b) **Derivative credit valuation adjustment (CVA):** The objective is to determine the expected losses due to counterparty risk in OTC derivative contracts. The CVA of a derivative is defined as the difference between the market value free of credit risk (without risk of default by the counterparty) and the value of the derivative engaged that carries the possibility of default by the counterparty. Accordingly, the CVA of a customer can be obtained from the expected exposure (EE) by counterparty risk (the expected loss amount) and the expected loss rate (EL) associated with the default of the counterparty. The table below details the allowance for CVA by segment As of June 30, 2025 and December 31, 2024.

CVA (Credit Value Adjustment): As of June 30, 2025 and December 31, 2024

Amounts in millions of Chilean pesos,

Credit Value Adjustment (CVA)			
Banking	June 30, 2025	December 31, 2024	Variation
	MCh\$	MCh\$	MCh\$
Banco BCI	11,702	11,402	300
Private Banking	428	447	(19)
Banks	8	9	(1)
Corporate	5,062	5,754	(692)
SMEs	1	1	-
Business	221	251	(30)
Large Corporations	1,618	1,606	12
Real Estate	3,534	2,852	682
Institutional	830	482	348
City National Bank	395	1,004	(609)
BCI Corredores de Bolsa	1,84	0,24	1,60
Total	12,098,84	12,406,24	(307,40)



3.3 MARKET RISK OUTSIDE OF THE TRADING BOOK

Financial assets at fair value through other comprehensive income relate to all financial instruments that have not been acquired for trading them at short-term, where the Bank intends to keep them on its balance sheet Instruments that are classified as financial assets at fair value through other comprehensive income may not be subsequently reclassified to the category financial assets held for trading at fair value through profit or loss,

Certain definitions that should be considered for the market of these assets are included below:

Debt Securities (IRF): this is the name given to securities representing medium and long-term obligations, issued in series, Intended to finance different production and housing activities, They bear interest and are generally quoted as a percentage of par value,

Portfolio of Non-Derivative Financial Instruments: relates to the set of investment debt securities classified as financial assets at fair value through other comprehensive income, Investments to Maturity and the portfolio of corporate bonds classified in Trading, which weight different economic sectors, issuers, terms, rates (fixed versus floating or mixed rates), currencies, prepayment options, etc,

Investment Grade Instruments: relate to instruments to which the investment grade classification has been associated by one of the international rating agencies: S&P, Moody’s and Fitch, This is equivalent to a BBB- or higher rating for the International market and A- for domestic instruments,

Covenants: restrictions used by banks or institutional investors to ensure that issuers will operate prudently, allowing them to pay their debt on agreed terms, A *covenant* may require the issuer to present its financial statements to the bank or, an extreme covenant, would prohibit it from assuming new debt,

3.3.1 Management and Limits

Like the management of limits for the trading book, for the financial assets at fair value through other comprehensive income book, the duties established by Financial Risk are in general, the definition of measurement criteria and regular control of the portfolio, which implies ensuring compliance with the limits and/or warnings approved by Senior Management,

Setting market risk limits for financial assets at fair value through other comprehensive income is a dynamic process that relates to the level of risk appetite established by the Bank, This process is part of the annual limit review and update plan,

Limits applied are different for the different portfolios due to their different nature and objectives,

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

We highlight the following market risk limits associated with available-for-sale instruments:

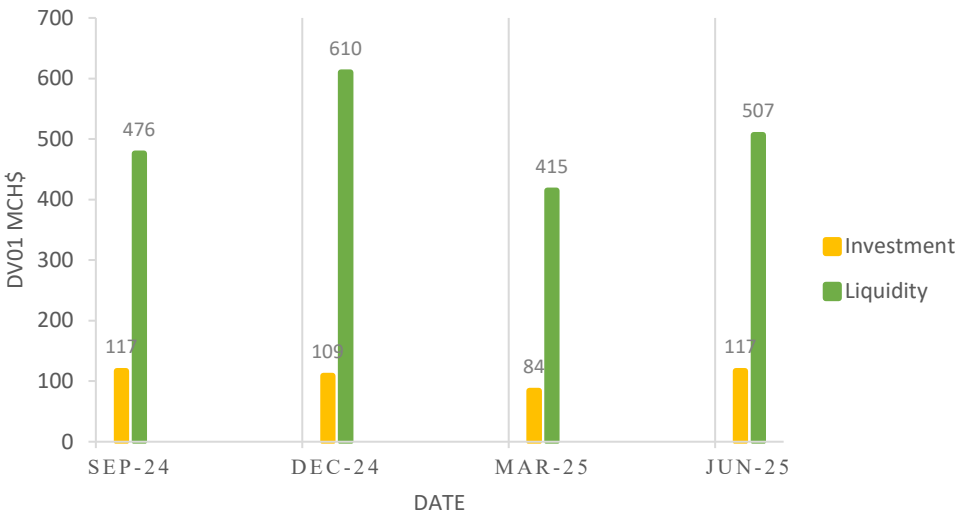
- Interest rate sensitivity limits, It is the maximum amount by which the market value of the investment portfolio can change due to a one basis point increase in discount rates,
- Diversification limits, Investment concentration limits by country, type of industry and business,
- Portfolio permanence limits, According to the business model the investments must remain a minimum amount of time in the portfolio as a whole,

Metrics

Sensitivities and positions

The sensitivity analysis assesses the impact of one basis point on the interest rates at which each of the instruments in the financial assets at fair value through other comprehensive income investment portfolio are performed at fair value,

*Evolution of DV01 Investment book and liquidity management,
Amounts in millions of Chilean pesos*



The main positions in investments available for sale by type of issuer and currency are detailed below, The risk rating of such positions at the end of the most recent period is also reported,

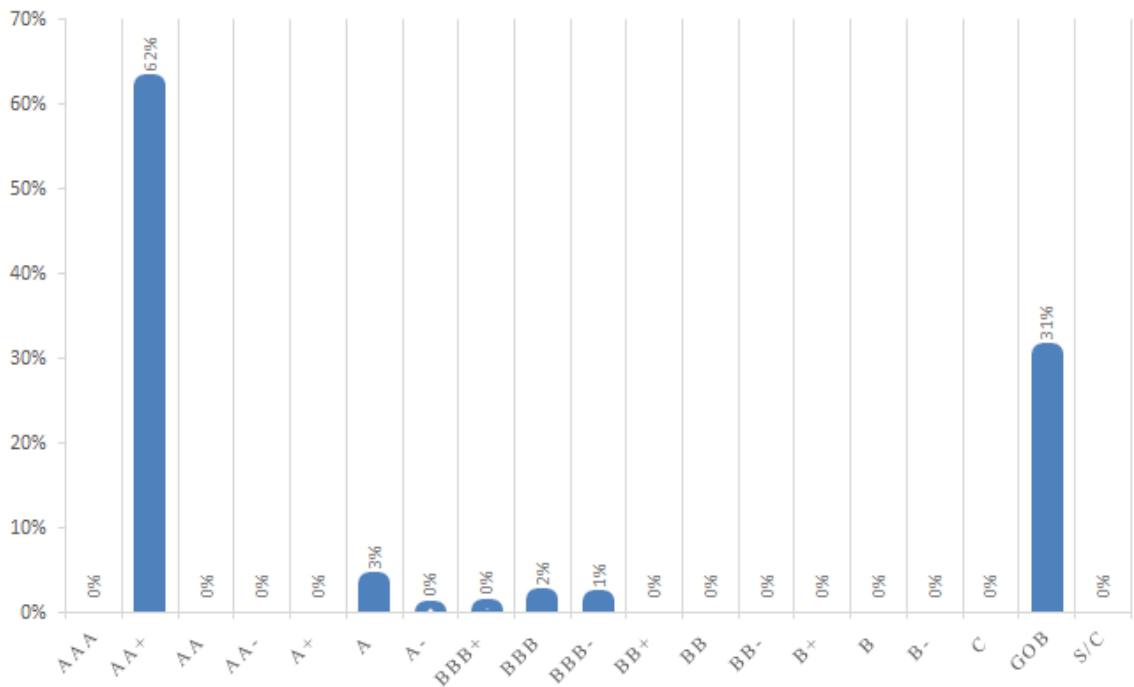
*Financial assets at fair value through other comprehensive income
Fair value as of June 30, 2025 (MCh\$)
Banco de Crédito e Inversiones and City National Bank*

	Ch\$	UF	US\$	EUR	OTHER
Sovereign bonds	1,609,861	1,114,649	1,359,724	7,807	-
Corporate bonds	-	11,713	117,190	-	-
Financial institutions bonds	12,887	39,152	2,303,503	-	-
Mortgage-funding notes	-	13,569	-	-	-
Time deposits	-	-	-	-	-
Investments funds	-	-	3,926	-	-
Shares	-	-	132,083	-	-
Total	1,622,748	1,179,083	3,916,426	7,807	-

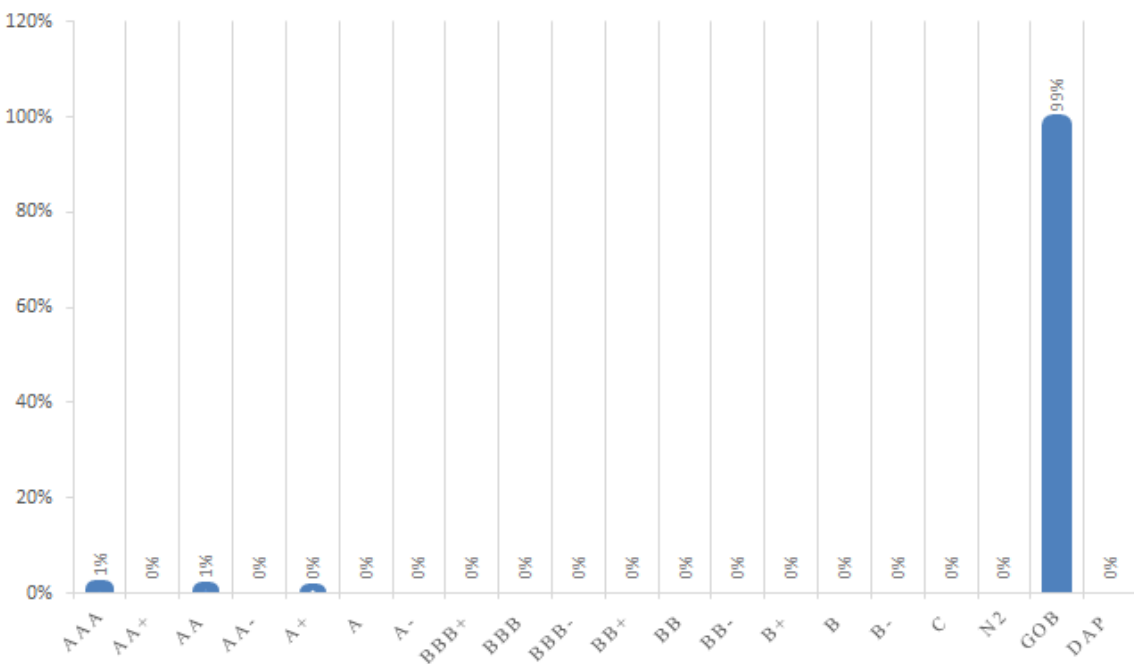
*Financial assets at fair value through other comprehensive income
Fair value as of December 31, 2024 (MCh\$)
Banco de Crédito e Inversiones and City National Bank*

	Ch\$	UF	US\$	EUR	OTHER
Sovereign bonds	1,623,462	708,071	1,233,130	-	-
Corporate bonds	-	11,354	560,712	15,248	-
Financial institutions bonds	-	69,477	3,770,101	-	-
Mortgage-funding notes	-	15,812	-	-	-
Time deposits	-	-	-	-	-
Investments funds	-	-	4,192	-	-
Shares	-	-	141,029	-	-
Total	1,623,462	804,714	5,709,164	15,248	-

Financial assets at fair value through other comprehensive income
International bond portfolio risk rating as of June 30, 2025 (%) Banco
de Crédito e Inversiones and City National Bank



Financial assets at fair value through other comprehensive income
Risk rating of bond portfolio and LCH of national issue as of June 30, 2025 (%) Banco
de Crédito e Inversiones and City National Bank



4. STRUCTURAL INTEREST RATE RISK

The management of the structural risks of interest rates and inflation seeks to manage the risks arising from the Bank's operations and asset and liability positions, derivatives, and non-derivatives, excluding trading activities.

In this area, the following risks are managed:

- **Interest rate risk:** possibility of economic losses in the Bank's equity position (profit or loss or equity) as a result of adverse and unexpected changes in interest rates (parallel movements in the level of general rates and spreads).
- **Repricing risk:** arises from differences in the maturity or repricing structure between assets and liabilities, as well as off-balance sheet positions. Repricing risk occurs when there are gaps or mismatches in the maturity structure or "repricing" of the Bank's assets and liabilities, whether on or off the balance sheet (e.g., positions in derivative financial instruments, contingent loans, etc.). Exposure varies according to the magnitude of the mismatches and the direction of the change in rates.
- **Risk in the structure of interest rates:** arises from changes in the shape of the intertemporal structure of interest rates.
- **Base risk:** results from the existence of an imperfect correlation in the adjustment of interest rates received and paid on certain financial instruments, which should have similar adjustment characteristics in their prices.
- **Optionality risk:** arises from short positions in implicit options both in assets, liabilities as well as in off-balance sheet instruments or explicit options. This risk includes the option of a prepayment of loans, translating this payment option as a prepayment risk.
- **Inflation risk:** possibility of economic losses in the Bank's equity position (profit or loss or equity) as a result of adverse changes in the price path or price index.

4.1 Management and Limits

Currently, limits are set on the following metrics to ensure consistency with the Bank's strategic objectives and avoid risk situations in stress scenarios (illiquidity, loss of profitability, among other).

- **Short-term risk:** it is controlled with the *SaR methodology*, the result of which may not be higher than a percentage of the Bank's financial margin.

→ **Long-term risk:** controlled by the *MVS methodology*, the result of which may not be higher than a percentage of the Bank's basic capital.

4.2 Metrics

Unexpected changes in interest rates or inflation can have negative effects on both the Bank's profit for the period and economic value. Exposure to interest rate risks is noted in:

- 1. The short-term impact on the Bank's revenue (typically 1 year).
- 2. Long-term impact on the present value of future cash flows.
- 3. The impact on other sources of revenue.

This view allows using two supplementary methodologies to assess such exposure to interest rate risk:

Net Interest Income (NII)

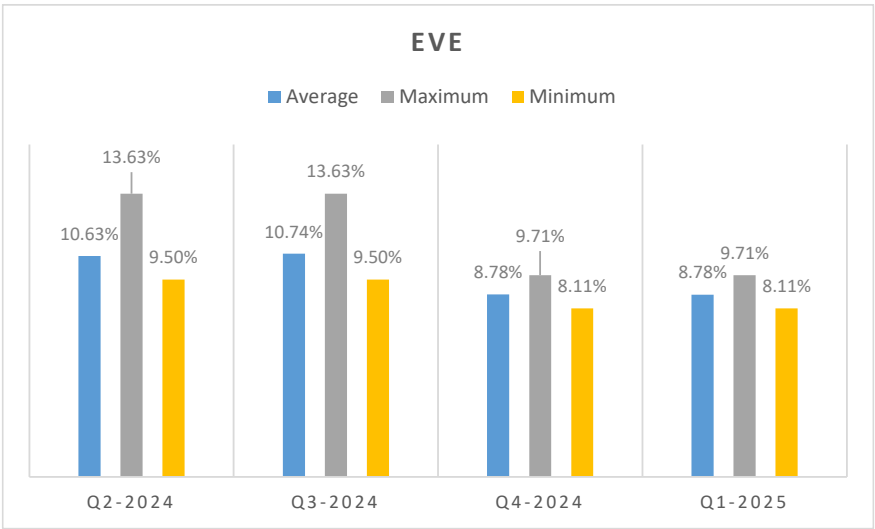
The analysis focuses on the impact associated with variations in interest rates and short-term inflation on annual revenue. The analysis is performed considering the impact of changes in interest rates on the Bank's financial margin over a given time horizon.

Economic Value of Equity (EVE)

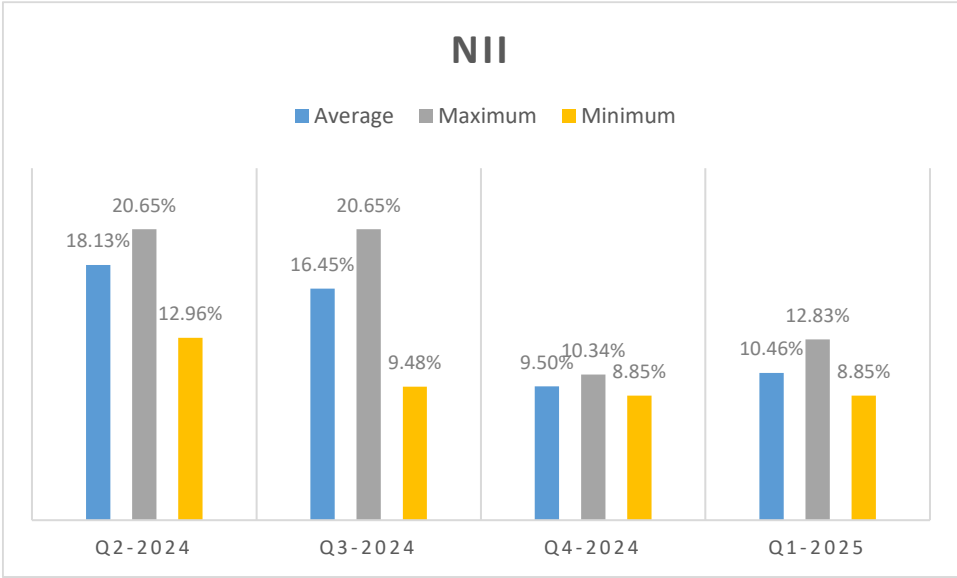
The economic value of a bank can be expressed as the present value of the expected net cash flows, defined as the expected cash flows of assets less the expected cash flows of liabilities, plus the expected net flows of positions recorded off-balance.
As the economic value considers the potential impact of changes in interest rates on the present value of future cash flows, it provides a better view of the potential long-term effects of changes in interest rate structures.

The average long-term EVE measurement for 2025 is 8.78% (10.74% 2024) of capital over a limit of 15%, The NII meanwhile has an average in 2025 of 9.5% versus an average of 16.45% in 2024.

EVE
As of June 30, 2025

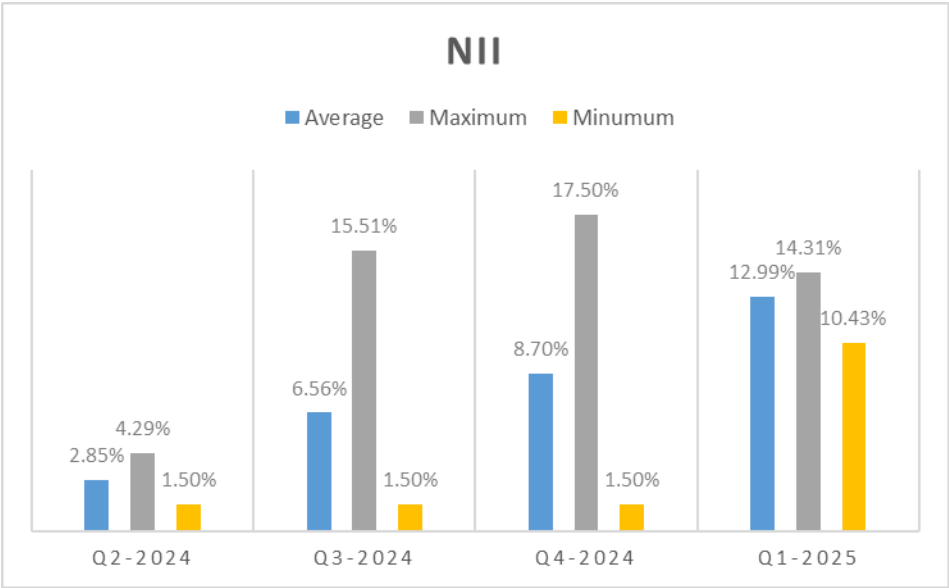


NII
As of June 30, 2025

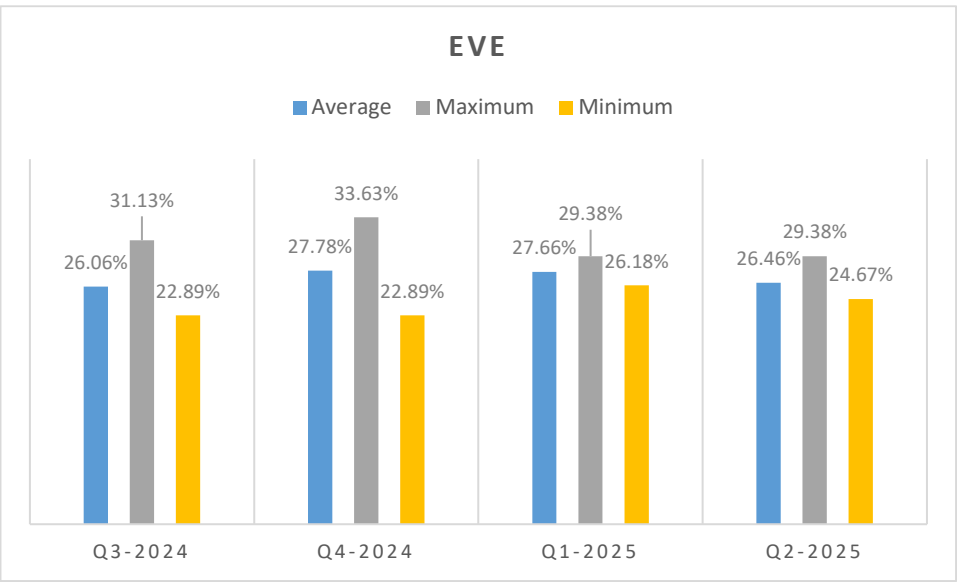


The evolution of regulatory indices NII (exposure to short-term market risk) and EVE (exposure to long-term market risk) registered slack with respect to the limits in 2024, mainly explained by the management of the balance sheet with accounting hedges,

Regulatory Market Risk NII
Banco de Crédito e Inversiones and City National Bank
as of June 30, 2025



Regulatory Market Risk EVE
Banco de Crédito e Inversiones and City National Bank
as of June 30, 2025



5. LIQUIDITY RISK

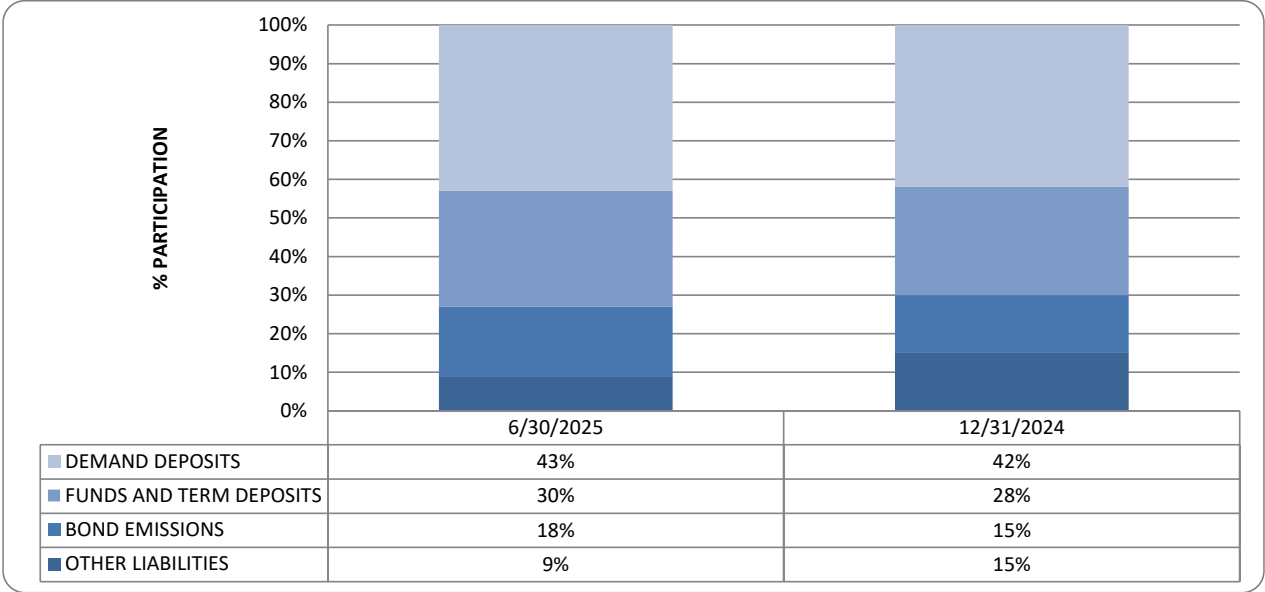
Liquidity management is a strategic activity, it must be aligned at all times at the corporate level in terms of its objectives, guidelines and resources assigned in the commercial line, risk control, financial operations, and technology, among other areas.

For these purposes, the liquidity risk will correspond to the impossibility of:

- Comply with contractual obligations.
- Avoid regulatory sanctions for non-compliance with regulatory ratios.
- Permanently and competitively finance commercial activity.
- Liquidate positions without significant losses.

The concentration of liabilities by main sources of funding is presented below:

Evolution of main sources of financing
As of June 30, 2025 and December 31, 2024
Banco de Crédito e Inversiones and City National Bank



5.1 Management and Limits

The Bank's liquidity management policy and models seek to guarantee, even in the face of unexpected events. The Bank's ability to adequately respond to its obligations.

Liquidity and funding management is performed by treasury in accordance with practices and limits aligned with local regulations, best international practices, and the Bank's risk appetite. For this reason, the Bank must maintain a limit structure that allows an adequate and robust risk management. Currently, limits are set on the following metrics:

Liquidity barrier: A ratio that is controlled on a daily basis and whose objective is to constitute a minimum highly liquid reserve fund, which allows it to face unexpected situations of illiquidity, bank runs or confidence crises. The limit is reviewed at least annually.

Concentration of deposits and time deposits: it is controlled on a daily basis, to prevent the Bank from being exposed to a sudden outflow from its source of funding.

Accumulated cash flow mismatches: it is controlled on a daily basis, to ensure that there is a sufficient income flow to meet short-term obligations.

Liquidity coverage ratios (LCR): controlled on a daily basis to provide a liquidity structure that is capable of withstanding a stress scenario in the short term. The LCR measures a bank's liquidity risk profile, ensuring that it has an adequate pool of high-quality assets (ALAC), which can be easily and immediately converted into cash, without significant loss of value, in the financial markets.

Net Stable Funding Ratio (NSFR): requires banks to maintain a stable funding profile in relation to their assets. The objective is to reduce the risk that the volatility of funding sources deteriorates the Bank's liquidity position. It is controlled on a daily basis, seeking to discourage excessive short-term wholesale funding. The metric seeks for the Bank to diversify its sources of financing.

Since the latter are the main ratios of liquidity, it should be noted that they have remained comfortable with respect to both regulatory and internal limits.

5.2 Metrics

→ Liquidity buffer

The liquidity buffer established at BCI beginning in 2023 consists of a minimum of high liquidity and credit quality assets, of a counter-cyclical nature related to liquidity, the purpose of which is to support the capacity to hedge short-term obligations.

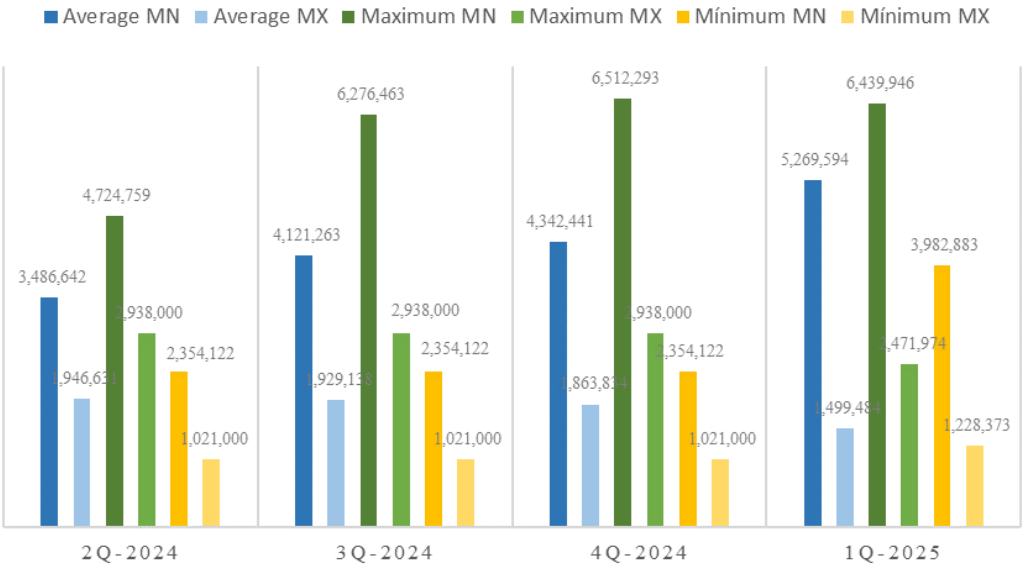
To comply with the requirement of a minimum buffer of High-Quality Liquid Assets, limits are defined separately in domestic and foreign currency, Both amounts are reviewed and updated on a monthly basis by the Financial Risk team using stress tests, As of June 30, 2025 and December 31, 2024 the liquidity buffer is detailed as follows:

As of June 30, 2025				
	Average	Maximum	Minimum	Close
Liquidity Buffer LC (*)	4,920,441	6,439,946	3,341,950	4,206,194
Liquidity Buffer FC (**)	1,524,888	2,766,685	1,009,119	2,040,609

As of December 31, 2024				
	Average	Maximum	Minimum	Close
Liquidity Buffer LC (*)	4,342,441	6,512,293	2,354,122	4,848,515
Liquidity Buffer FC (**)	1,863,834	2,938,000	1,021,000	2,258,268

(*) Amounts in millions of pesos
(**) Amounts in millions of dollars

Liquidity buffer evolution as of June 30, 2025
Amounts in millions of Chilean pesos



→ **Liquidity Coverage Ratio (LCR)**

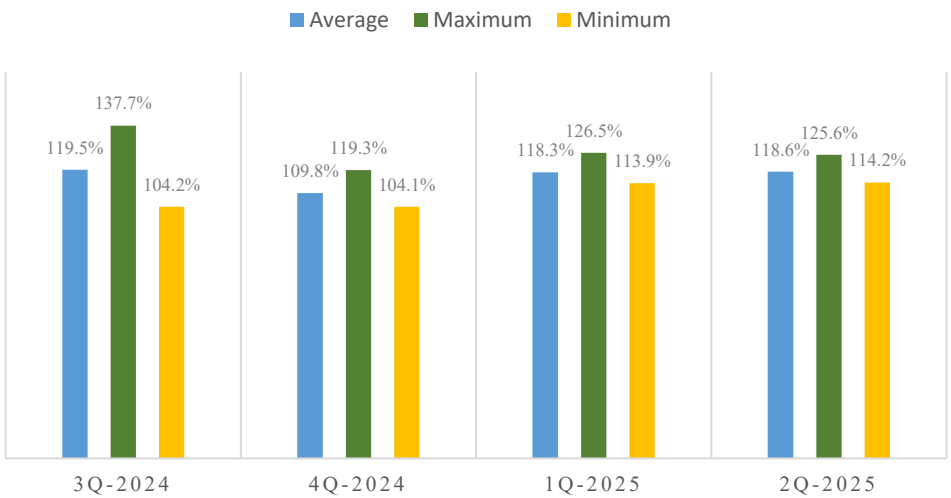
This ratio is within the Basel III standards and aims to ensure that banks have an adequate fund of High-Quality Assets (ALAC), which can be easily and immediately converted into cash, to meet their obligations in a 30-day liquidity stress scenario. This ratio has a regulatory limit and will increase to 100% beginning in June 2022, Its form of measurement is ALAC on net expenses, where the different items have different weights.

As of June 30, 2025 and December 31, 2024 BCI had a Global consolidation LCR of 104,1%, well above the required limit, given the current regulation.

As of June 30,, 2025				
	Average	Maximum	Minimum	Close
LCR	118.5%	126.5%	113.9%	125.6%

As of December 31, 2024				
	Average	Maximum	Minimum	Close
LCR	128.4%	166.1%	104.1%	104.1%

LCR evolution as of June 30, 2025



6. Net Stable Funding Ratio (NSFR)

This ratio is designed to address long-term liquidity mismatches and covers the entire balance sheet by providing incentives for financial institutions to use stable sources of funding. It is measured given the Stable Financing Available (FED) over the Stable Financing Required (FER), the first being the proportion of own and external resources that are classified as reliable. The FER on the other hand, corresponds to the book value of the assets based on the characteristics of liquidity and residual maturities.

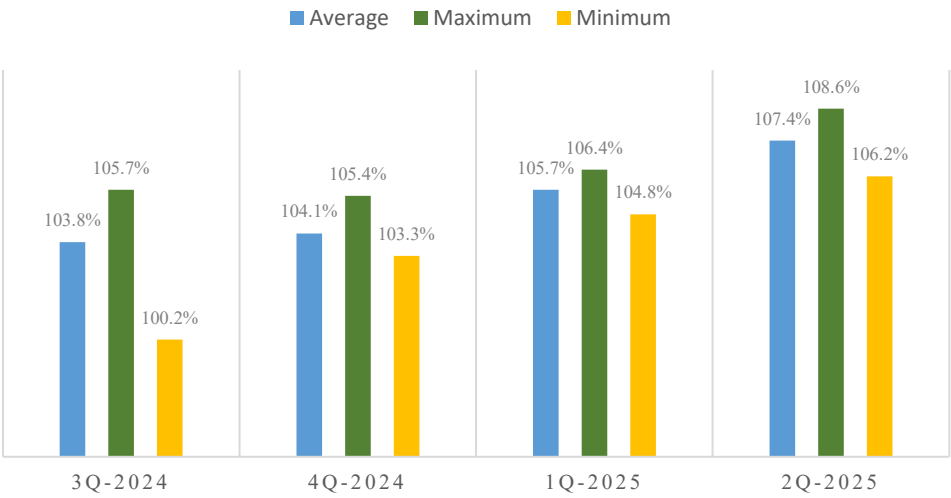
Currently, this ratio has a regulatory limit of 90%. However, the Bank has decided to consider an incremental internal limit, which is expected to reach a 100% NSFR requirement in 2025 in its local consolidation. As of June 30, 2025 and December 31, 2024, BCI placed its Global consolidation NSFR at 106.2% and 103.3%, respectively.

As of June 30, 2025				
	Average	Maximum	Minimum	Close
NSFR	106.6%	108.6%	104.8%	106.2%

As of December 31, 2024				
	Average	Maximum	Minimum	Close
NSFR	102.3%	105.7%	99.3%	103.3%

As these are the main liquidity ratios, note that they have been kept within both regulatory and internal limits.

NSFR evolution (global consolidated) as of June 30, 2025



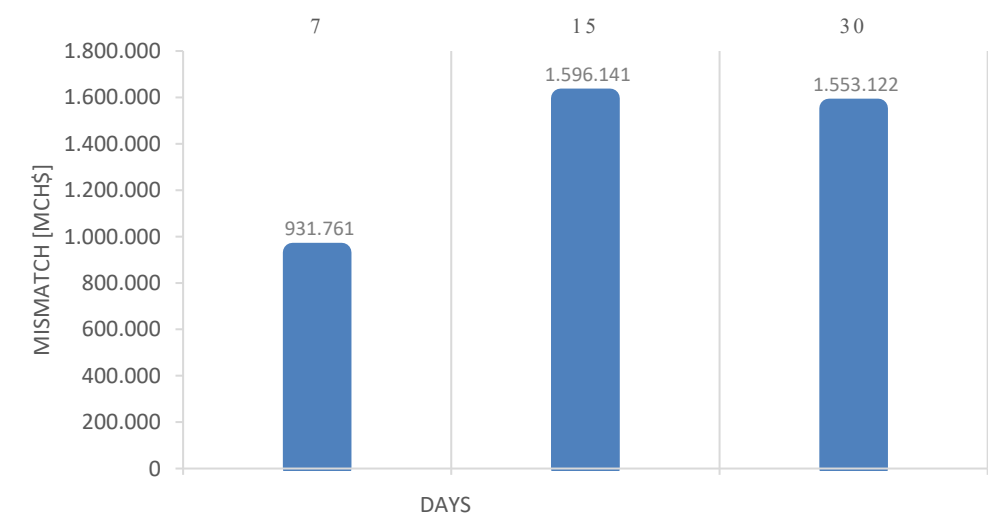
7. Liquidity early warning ratios

BCI has a set of early warnings that allow capturing negative trends in the markets or in the balance structure. Both market variables and information from the Bank's balance sheet are monitored. The funding liquidity prizes in local banks, or the increase in the volatility of market prices, are some of the market variables that stand out. On the other hand, demand deposit flight rates or *deficits* in the renewal of time deposits are relevant balance sheet information among other elements of periodic monitoring.

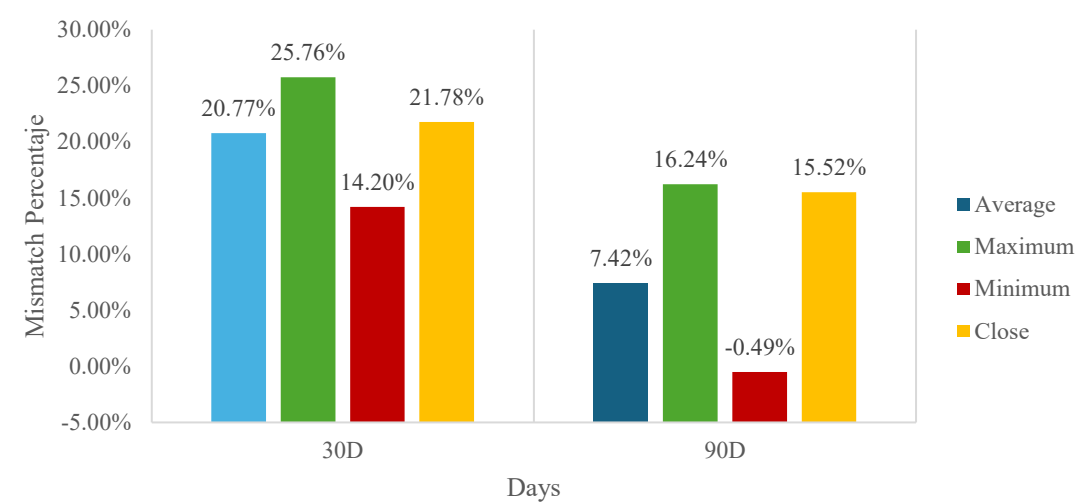
8. Mismatch of deadlines

The mismatch is the metric that determines the difference between Expenditures and Income of the flows of the main items of the Bank. For its determination, adjusted flows were considered, that is, considering behavioral models for some items. In this sense, for example, the liabilities associated with financial and non-financial calls are considered, considering the unstable part and the stable part as the demand balance according to their behavior. Below is the mismatch of terms at 7, 15 and 30 days in the case of the local version considering adjusted flows.

Local consolidation term mismatch as of June 30, 2025

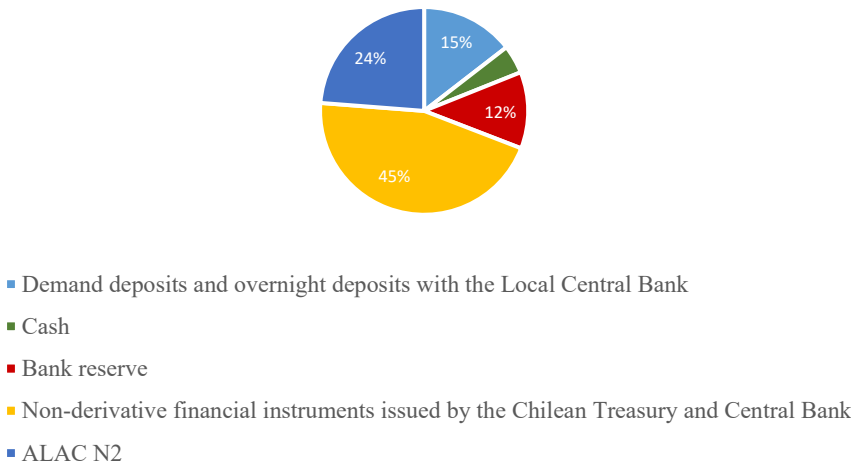


Additionally, the relevant metrics for mismatching at 30 and 90 days for the individual version are presented.



In addition to the aforementioned metrics, it is important to highlight the distribution of high-quality Liquid Assets held by the Bank for optimal liquidity management.

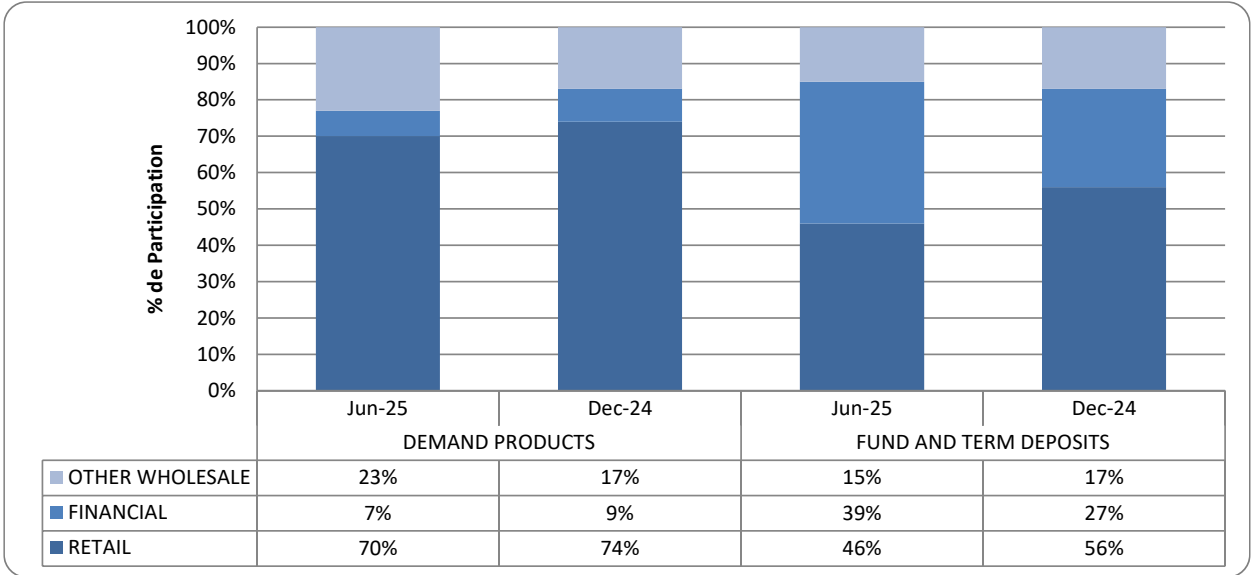
Detail of liquid assets as of 06/30/2025



9. Concentration of Time Deposits and Funding

Below is the concentration by counterparty for on demand and time deposit items.

Detail of Counterparties by Main Liabilities as of 03630/2025



10. Maturity of non-derivative and derivative liabilities

To see the details of maturities, it is recommended to see note 45 - Contractual Maturity according to the remaining terms of financial assets and liabilities.

11. FINANCIAL RISK STRESS TESTING EXERCISES

Stress tests are risk measurement tools designed with the aim of gaining a deeper understanding of the profile and dynamics of the different market and liquidity risks associated with Trading and Banking books about:

- 12. Measurement of the impact of extreme movements in the markets (prospective, hypothetical, historical and idiosyncratic)
- 13. Isolated measurement of the impact of a particular/specific risk component
- 14. Measurement of a dynamic interdependence between relevant risk factors

The stress tests are intended to identify financial vulnerabilities in the balance sheet structure and trading book against low probability but plausible situations or risk scenarios that can be seen in a short-term horizon. The analysis separates the impacts on those positions that affect the income statement from those that affect the equity accounts.

The scope and criteria for the development of stress tests are given by:

- Limitations of the methodological approaches used: these approaches intervene in the calculation of the shocks to be applied in the different scenarios and their limitations correspond to obtaining the shocked curves that are modeled from macroeconomic factors. Therefore, there is a tolerance margin of how this modeling of curves can be explained by macroeconomic factors.
For liquidity stress scenarios, these are configured, on the one hand, by calibrating prices and system stress measures (monitor of market conditions), as well as short-term impacts (30 days and 90 days) on the structure balance.

The market monitor is calibrated by estimating the price levels at which the stress scenario is estimated. In the case of historical scenarios, the basic argument is historical information and estimates of the impact of the crisis, while in the case of prospective scenarios, the analysis is based on the risks inherent to the banking industry, which are included with information to raise awareness of risk scenarios and vision is essential.

On the other hand, the changes in the balance sheet structure are projected as stress scenarios, and in no case are the estimates based exclusively on historical measurements. Depending on the level of criticality of the estimated market conditions for each scenario, conservative estimates of leak rates and balance sheet movements are projected. In general, the higher the estimated criticality for each scenario. The higher the leakage rate associated with the sources of funding. In addition, depending on the characteristics of the depositor and the estimated stability of the deposits, the flight rates are modeled with different movements and sensitivities to stress scenarios.
- The Bank's capacity to absorb potential losses is contained within the established risk appetite and the action plans that the bank has to modify its risk profile.
- Action plans: As a preventive financial measure, BCI constitutes the liquidity barrier, which represents the minimum level of liquid assets evaluated to ensure liquidity even in extreme illiquidity events, calibrated with the level of tension that the system evidences. In addition to the above, to take action in the face of any liquidity contingency, BCI has a Liquidity Contingency Plan, which meets with a liquidity contingency committee (CCL). The CCL must consider various sources of funds to face a liquidity crisis. The set of tentative actions, visualized before performing a risk scenario, may consider:
 - a) Subordinate trading portfolio to declarations of liquidity needs. The amount may vary according to the considerations of the committee, and the entire portfolio may be used for liquidity purposes in case of contingency.

- b) Manage funding sources, Stimulate the raising of funds with adequate prices in the event of a contingency declaration.
- c) Conditions to make FPL and Repos with the Central Bank. The Liquidity Sub-Management will manage, at its discretion. The use of facilities with the Central Bank of Chile.
- d) Stimulate Sales with an agreement, Repo, and funding via TRS when feasible, Monitor assets to finance the contingency, Potential available monitoring of Barrier Papers, Monitoring of Liquid Assets issued abroad. In BCI, Miami Branch and City National Bank portfolios.
- e) Use of local and international interbank lines. Costs and ease of use of the available lines will be evaluated.
- f) Use window discount FED, Semi-annual monitoring of fund-raising capacity with FED window discount.
- g) Sale of loan portfolio subject to evaluation by the contingency committee.

6.1. Scenario Analysis

The scenarios associated with the banking book seek to capture, through hypothetical, prospective or historical scenarios, the dynamics between nominal short-term and long-term rates and inflation (Real TPM). These effects are represented by shocks in the rates in the different time horizons, reflecting the variations in inflation expectations if they correspond to each scenario.

For their part, the trading book scenarios aim to capture movements in relative prices as a result of changes in expectations or flows in derivative instruments associated with differentials in external and internal rates that allow us to identify risk exposures outside the normal behavior of the portfolio.

At least 3 scenarios are established, which aim to measure the bank's exposure to stress situations observed at a global and/or systemic level. These were conceived based on expert opinion, historical crisis situations and developed with econometric techniques.

The proposed scenarios are:

- I. Historical
- II. Adverse
- III. Dynamic

I. Historical scenario

The mortgage default crisis in the US inevitably led to a counterparty crisis and severe liquidity shortages that had profound repercussions on the real economy and global financial markets.

Stock markets in the US fall more than 4%. Asian markets 5%, the most important markets in Europe fall an average of 3.3%, Brazil falls more than 7% and Argentina more than 5%, all this on the same day of the fall of Lehman Brothers.

Copper for its part falls 53%, WTI 50%, Japan 38%, Dow Jones 30%, and Chile 16%. All these 3 months after the fall.

In the 2 months following the fall of Lehman Brothers, the dollar rises 21% while the Euro strengthens against the dollar by more than 3% during the first week after the Lehman crash, although it ends up collapsing by more 12% during the first two months.

II. Adverse scenario

The pessimistic scenario is characterized by external and domestic impacts. Externally, there is a global recession (USA, Asia, Europe and Latam) accompanied by a lower demand for commodities. At the local level, there is a strong contraction (economic recession) in the construction, commerce, and mining sectors.

Commodity prices (copper price) plummet as a result of the global recession. World demand for Chilean exports decreases significantly, accelerating the external imbalance. Imports of capital goods fall sharply, The exchange rate depreciates significantly amid massive capital flight, generating inflationary pressures.

The labor market deteriorates, unemployment increases, salaried employment and wages fall sharply, the MPR (monetary policy rate) falls in the face of a smaller output gap and strong inflationary pressures. As a final consequence, The PIB contracts significantly throughout the stress scenario, converging to a lower growth rate in the long term.

III. Dynamic scenario

In this scenario, the most adverse historical shocks are faced with respect to the current rate structure, and monthly shock rate scenarios are defined. The period to be selected is the one that generates shocks at the 1% and 99% percentile.

The scenarios proposed for the liquidity stress tests are:

- IV.*** Historical
- V.*** Adverse
- VI.*** Idiosyncratic

IV. Historical Scenario

The determination of these is based on the use of historical data of the banking system obtained from the web page of the Financial Market Commission of Chile (CMF). The time series of the most relevant income and expense items of the balance sheets of the banks in the financial market. As well as off-balance sheet items, are used, to select the historical scenario, the result of applying the leakage rates of each scenario (each date) on the 30 and 90-day flows of the relevant balance sheet items used in the Liquidity Stress Exercise is calculated. The scenario selected will be the one that generates the highest net outflows (outflows minus revenues).

V. Adverse Scenario

The pessimistic scenario is characterized by external and domestic impacts. At the external level, there is a world recession (USA, Asia, Europe, and Latin America) accompanied by a lower demand for commodities. Locally, there is a strong contraction (economic recession) in the construction, trade, and mining sectors.

Commodity prices (copper prices) plummet as a result of the world recession, World demand for Chilean exports decreases significantly, accelerating the external imbalance. Imports of capital goods fall sharply. The exchange rate depreciates significantly amid massive capital flight, generating inflationary pressures.

The labor market deteriorates sharply, unemployment increases, salaried employment and wages fall sharply. The monetary policy rate (TPM) falls in the face of a smaller output gap and strong inflationary pressures. As a final consequence, PIB contracts sharply throughout the stress scenario, converging to a lower growth rate in the long run.

VI. Idiosyncratic Scenario

To develop the basis for BCI's idiosyncratic scenario, we opt for the analysis of a historical liquidity crisis triggered by non-systematic factors. This is because it is considered that the definition and simulation of idiosyncratic effects by themselves and independent of empirical impacts would require a series of assumptions that at an aggregate level could generate a series of validity problems such as the deterioration of the specification of the models used or the obtaining of insignificant or even infeasible results.

To carry out this work, we first analyze the background of the case of the Bank under Study, the reasons and impact of the crisis, and then we define the methodology to simulate the impacts that such a scenario would have if experienced by BCI according to its own characteristics.

6.2 Results and impacts

→ Market risk

The following tables show the results of the banking and trading books, distinguishing the effects on the income statement from the effects on the bank's capital.

*Summary of Banking Book results as of June 30, 2025, figures in millions of CLP
(Impacts are measured for the next 12 months)*

Libro Banca	Inflation	Reprice	PnL
Historical	(13,799)	(72)	(13,870)
Adverse	(24,067)	(12,823)	(36,890)
Dynamic Perc, 1%	20,103	(9,377)	10,726
Dynamic Perc, 99%	(7,179)	(20,387)	13,209

*Summary of trading book results as of June 30, 2025, figures in millions of CLP
(Impacts are measured based on the duration of each scenario)*

Trading	Income
Historical	(30,953)
Adverse	(26,251)
Dynamic Perc, 1%	(6,592)
Dynamic Perc, 99%	(1,982)

Balance Sheet - Trading Book	P&L
Historical	-
Adverse	(1,108)
Dynamic Perc, 1%	-
Dynamic Perc, 99%	(421)

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

*Summary results portfolios financial assets at fair value through other comprehensive income as of June 30, 2025,
figures in millions of CLP
(Impacts are measured based on the duration of each scenario)*

	Equity	Effect E/R (P&L)
Historical	(53,993)	82,662
Adverse	2,901	129,169
Dynamic Perc, 1%	17,427	-
Dynamic Perc, 99%	(17,109)	-

The effects on Equity correspond to movements in both discount rates and spread, corresponding to CEMBI. While the effects shown in results are directly related to the exchange rate risk in the investment portfolio.

Fair Value hedges correspond to strategies to float the base risk of active bonds, whose interest rate is fixed, and its currency is foreign.

*Summary of Bank portfolio results as of June 30, 2025 figures in millions of CLP
(Impacts are measured based on the duration of each scenario)*

Scenario	Adjustment	Rate (P&L)	Total
Historical	(44,823)	(53,993)	(98,816)
Adverse	(64,249)	2,901	(61,348)
Dynamic Perc, 1%	4,133	17,427	21,560
Dynamic Perc, 99%	10,806	(17,109)	(6,303)

Effect on P&L	Bank book	Rate (P&L)	Total P&L
Historical	(13,870)	(30,953)	(44,823)
Adverse	(36,890)	(27,359)	(64,249)
Dynamic Perc, 1%	10,726	(6,592)	4,134
Dynamic Perc, 99%	13,209	(2,403)	(10,806)

Effect on Equity	Bank book	Total Equity
Historical	(53,993)	(53,993)
Adverse	2,901	2,901
Dynamic Perc, 1%	17,426	17,426
Dynamic Perc, 99%	(17,109)	(17,109)

Liquidity risk

The following tables show the results of the effects on the Bank's liquidity, in each of the scenarios:

*Additional Needs of Funds for liquidity 30 and 90 days to June 30, 2025
(Figures in Billions of CLP)*

Scenario	Demand for Liquidity 30 days	Demand for Liquidity 90 days	Available Liquid Assets	Liquidity Needs
Historical	2,024	3,677	4,254	-
Adverse	1,329	1,861	4,254	-
Idiosyncratic	3,526	4,876	3,254	738

Survival Period: From the data obtained for the Bank's liquidity stress test, it can be observed that the survival period under the Historical and Idiosyncratic Scenario is less than 30 days. On the other hand, in case of the Pessimistic Scenario, the survival period is between 30 and 90 days.

15. CREDIT RISK

a) Credit risk structure

Credit risk is defined as the probability that a given counterparty will not be able to repay the resources delivered by the creditor institution under the originally agreed conditions, resulting in the loss of part or all the amount loaned or agreed interest. This breach may be due to capacity, disposition, transferability, or convertibility.

Likewise, there are sub-risks that arise from contractual conditions with customers, but which were not necessarily generated by a monetary disbursement from BCI. In short, credit risk is the sum of payment risk, contingent risk, market and counterparty risk, *overnight position* risk and *settlement risk*.

The Bank assumes the entire credit risk while the obligation of the client or counterparty is in force. The risk is extinguished with the full payment of principal, Interest, and readjustments.

Credit risk governance

At Banco BCI, credit risk governance is determined by the interaction of the various areas, as well as by the instances in which the Board of Directors and Senior Management participate. The main roles and responsibilities in the field of credit risk governance are as follows:

Executive Committee of the Board of Directors: The Board of Directors, through this body, is responsible for approving general risk policies; reviewing and approving credit operations submitted to its resolution; approving credit and risk policy manuals; determine the resources that will be allocated periodically to provisions and penalties.

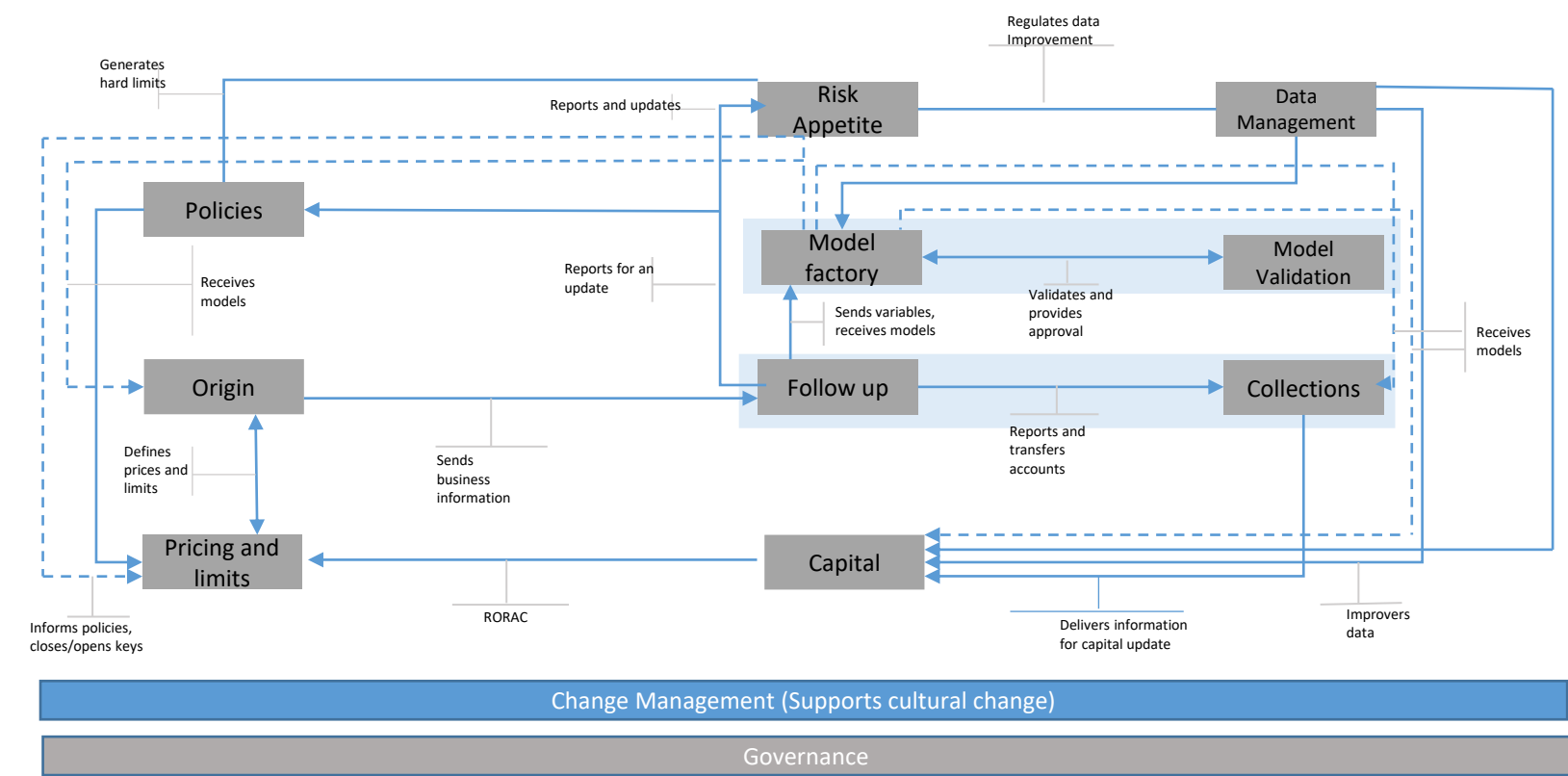
Finance and Corporate Risk Committee: Committee in which the directors participate and whose objective is to monitor and control the credit risk profile and periodically monitor the evolution of adherence to risk tolerance, analyze the proposed measures when they reach critical levels and requests that the pertinent measures be adopted to prevent the limits established for such ratios from being exceeded.

Credit Risk Management: Reports to the Corporate Risk Management and has the following objectives and responsibilities; execute the origination process under the tolerance framework and risk policies, collaborate with commercial teams in business configuration, monitoring of debtors, raising early warnings (visits, financial information, behavior, etc.) and execution of strategies defined.

Credit resolution instances: The Bank has structured its credit approval process based on personal and non-delegable credit powers granted by the Board of Directors. Based on these credit faculties, the operations are approved at the different levels of the Administration, always requiring the concurrence of two executives with faculties.

As the amount of the operation increases. It is approved by pairs of senior executives from both the commercial and risk areas and senior management committees, up to the highest instance that corresponds to the Executive Committee of the Board of Directors.

Below you can see a matrix scheme of the main functions of credit risk:



The credit risk environment is a continuous process in which various areas interact, whose functions are intertwined for the development of a governance and management chain.

Main equipment and its functions

Commercial teams / Risk Strategy: they evaluate and establish the initial credit configuration of the customers in accordance with the current policy framework. They are also responsible for collecting and validating information for credit evaluation and entry into the systems; resolve or recommend credit operations within the framework of its powers and the level of risk; verify course documentation and approval conditions; give permanent follow-up and ensure the adequate qualification of its portfolio.

Origination Risk: responsible for the execution and permanent optimization of the origination process, under the framework of tolerance, policies, and appetite for risk. This team must resolve or recommend credit operations within the framework of its powers and their risk level; ensure and execute an adequate integration to the monitoring and collection process; participate in the Strategic Risk, Tolerance, and Model Risk Councils and Credit Committees.

Policies: responsible for the administration, drafting, renewal and adherence control of the Bank's policies. Credit policies are presented and authorized annually by the board of directors.

Monitoring: responsible for monitoring the portfolio and its debtors, as well as adherence to risk strategies.

Rating: its function is to properly interpret the rating regulations for individual portfolio customers and ensure their correct application in the Bank. Likewise, the team must ensure the correct constitution of provisions for the individual portfolio.

Prosecutor's Office: it is responsible for informing companies and powers of attorney of customers, legal entities, to act. You must generate documentation that allows the legal support of the operation courses (promissory notes, credit applications, etc.); report guarantees and prepare the necessary documentation and the correct constitution when appropriate.

Collection: its function is to monitor and execute collection processes for customers with high delinquency.

Model Factory: responsible for developing risk models to leverage comprehensive credit process decisions (origination, monitoring, and collection) and in all customer segments (Individuals, SMEs, and Wholesale & Investment Banking). Likewise, it must generate models for the management of non-financial risks, among which the prevention of asset laundering and operational risk management stand out. Likewise, the area is responsible for managing risk data.

Comprehensive model risk management: unit that performs independent controls and tests to ensure that the models built for credit risk management meet the desired standards and the purpose for which they were designed. Likewise, it has the role of certifying the models associated with provisions for credit loss.

Operations (ACA): responsible for ensuring that operations are processed in accordance with the criteria approved by the credit solver, validating, among other things, the validity, the margins, and the conditions.

Exploitation of policies: area responsible for the margin loading processes and owner of the limit control systems.

b) Credit risk measurement methodologies

In accordance with the provisions of Chapter B1 of the Compendium of Accounting Standards for Banks, banks must permanently evaluate their portfolio of loans and contingent loans, to timely establish the necessary and sufficient provisions to cover the expected losses associated with the characteristics of debtors and their credits, which determine payment behavior and subsequent recovery.

The Bank has a series of models that are applied depending on the type of portfolio and operations. These models are approved by the Board of Directors, who is informed annually of the sufficiency of provisions. In accordance with the standard, the provision models are divided into individual portfolio or group portfolio models. These models, as well as other management models, are managed through a mature governance structure, whose components are:

- Policies and Regulations: clearly establish the roles and responsibilities of each unit involved in this process. The guiding principles are control by opposition and the fact that management is based on three lines of defense. These policies and regulations also establish the approval routes of the models according to their inherent risk.
- Collegiate Structures: The different councils that officiate as approval instances, as well as where corrective and alignment measures are taken to guarantee the correct management of the risk implicit in the use of models are: the Technical Council of Models, the Council of Risk of Models, the Management Committee, and the Executive Committee (Board of Directors). The instances necessary for approval are determined by the Inherent Risk of the model to be approved.
- Units participating in Model Management are divided into three lines of defense:
 - First Line: This line includes the teams that develop analytical solutions, monitor the implemented models, deploy said solutions (IT) in the Bank's systems, and the business units that use said results and integrate them into management. Its objective is to ensure the transparency and sustainability of the model throughout its life cycle.
 - Second Line: in this line is the Validation Unit, which with independent tests (proportional to the inherent risk of the model) ensures that the model was estimated without flaws and that it has an adequate methodological approach. It is concerned with carrying out tests to ensure the correct functioning of the model once it is productive, as well as compliance with the internal regulatory framework. Its goal is to challenge designed solutions.
 - Third Line: this function is performed by the Comptroller, it is responsible for ensuring that both the first and second lines adhere to the declared management framework, as well as the directions of the Regulator and internal policy.

c) Credit risk appetite

The risk appetite framework establishes the limits within which Management must execute the strategy and conduct the Bank's business, optimizing the risk-return relationship. Through this, the aim is to understand the risks to which the Bank and its subsidiaries are exposed to manage them proactively.

The conceptual framework of the risk appetite is defined based on the following elements: (1) Corporate risk tolerance statement, (2) Governance and monitoring of risk tolerance ratios and (3) Incorporation of the risk appetite in the key processes.

Having a risk appetite framework makes it possible to ensure prudent and efficient risk taking and helps to conduct the strategy, through regular and systematic analysis of the evolution of material risks and timely communication of the risk profile to the High Administration and Directory.

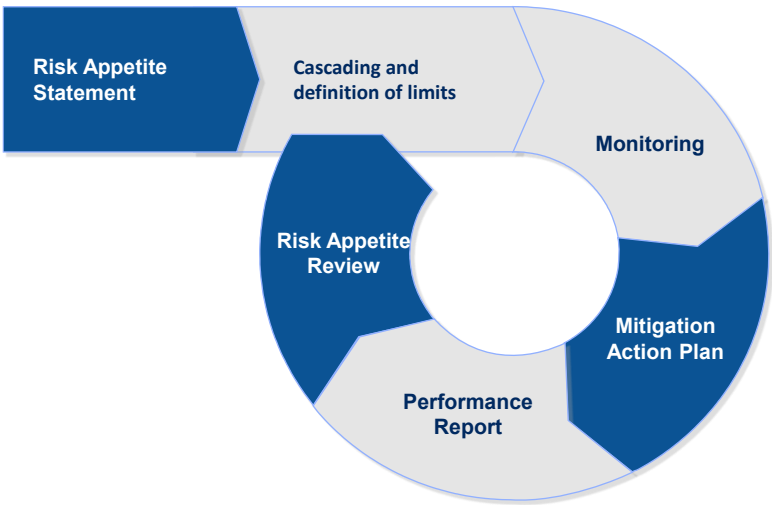
Different areas and committees of the Bank and its subsidiaries participated in the survey of risks and in the definition of the guiding principles and the dimensions and metrics for their control.

The review of the appetite framework is a process that takes place annually. In accordance with the best practices and main risks present in the Bank and the financial system. Through this process, areas and dimensions of risk are identified, as well as emerging risks (based on the risk identification and assessment process).

Additionally, there is a monthly follow-up and monitoring process of risk appetite ratios, where the following activities are distinguished:

- Monitoring, review, and consolidation of risk tolerance reports of the Bank and subsidiaries.
- Review and monitoring of action plans associated with ratios at risk.
- Sending of results report to risk owners.
- Monthly monitoring report of risk appetite ratios to the Risk Appetite Council and the corresponding executive-level committees (Profitability and Capital Adequacy Committee, Operational Risk Committee, Assets and Liabilities Committee, among others).
- Submission of monthly appetite report to the Management Committee (CDD) and Directors.
- Presentation of the status of corporate risk appetite and the status of current plans in the Finance and Risk Committee.

Figure N° 1: Monthly follow-up scheme and monitoring of risk tolerance ratios



The material risks managed under the appetite framework are as follows: Credit, market and counterparty, liquidity, operational, compliance, strategic, capital adequacy, reputational, models and ESG risk.

For credit risk, they correspond to the economic losses assumed by the Bank and its subsidiaries as a result of non-compliance with the contractual obligations assumed by the counterparties. It is the most relevant risk for the Bank and its subsidiaries, its full and detailed understanding is essential for proper performance.

d) Compliance with the credit limit for related debtors according to Art,84 No. 2 of the General Law of Banks and RAN 12-4

In accordance with article 84 of the General Bank Law, the relationship of related debtors that affects both natural and legal persons with the Bank occurs when:

- a) Has a direct, indirect or through third party participation in the property of the institution greater than or equal to 5% of the capital.
- b) Participates in the management of the entity: corresponding to those people who, without necessarily having an ownership interest, exercise some degree of control over the decisions of the entity or any of its subsidiaries, Directors, the general manager, the assistant general manager, managers and assistant managers, agents, and persons who are general attorneys-in-fact or serve as advisers to the board of directors, a committee of directors, or management, such as also the prosecutor, the chief lawyer, and the comptroller.

The global limit for all loans granted to groups of people related to the Bank by ownership or management as of June 30, 2025, is 4.65%,

Indicator Name	Regulatory Limit	June-25	June-25
		% On Equity	MCh\$
Total exposure related by management or ownership	100%	4.48%	412,388
Maximum group exposure related to management or ownership (Not Collateralized)	5%	1.50%	138,120

e) Collateral Guarantees and other credit enhancements obtained

The maximum exposure to credit risk is reduced by guarantees, credit enhancements and other actions that mitigate the Bank's exposure. Therefore, the constitution of guarantees in favor of the Bank is a necessary mechanism, but not sufficient for the granting of a loan; therefore, the acceptance of the risk by the Bank will require the verification of other variables such as the payment capacity or generation of resources to mitigate the risk incurred.

The Bank has robust procedures for the management and valuation of its collateral guarantees, for which it has internal regulations, approved by the Corporate Risk Management.

The BCI appraisal process is described below:

The appraisal value corresponds to the value assigned to the asset to receive it as collateral, at the time the appraisal is requested, at a current market value, added to the risks of possible price fluctuations and difficulties in disposing of the asset in the event of having to be liquidated, due to default by the debtor.

Accordingly, the value obtained by the appraiser is given by taking into account the different records compiled for its evaluation, taking into account the real transaction values, "offer value according to the market", as well as complementary records of leases or manufacturing of goods, similar characteristics and conditions, existing in the market at the time of appraisal, excluding considerations based on mere expectations regarding the improvement of future conditions.

Appraisal Methodology

The Bank uses various methodologies to determine the value of the appraisal, such as the comparative method or market value, depending on the type of asset to be appraised.

Regardless of the valuation method used. The so-called "settlement value" will be generated, which will consider adjustments to the value of the collateral asset to incorporate in it some of the following aspects, which could affect its value in the future:

- Expected depreciation or obsolescence
- Price Fluctuation Risk
- Execution expenses and marketing costs
- Economic, social, health or war crisis

Types of guarantees

The guarantees can be grouped between real guarantees and personal guarantees, within the first ones are:

- Property

They are things that cannot be transported from one place to another, such as land, for example, things or objects that adhere permanently, to which they cannot be transported, such as solid material buildings, bridges, sewers, are also considered real estate, wells, tunnels, aqueducts, etc.

- Movable property

Under this denomination, transferable assets such as machinery, vehicles or any other asset of the company that does not comply with being real estate are understood.

- Financial guarantees

They correspond to representative documents of value such as term deposits, pledges on mutual funds, stand-by credit letter or other financial instruments whose issuers are recognized by the CMF.

The so-called personal guarantees include guarantees and solidarity bonds granted by natural or legal persons to support credit operations of third parties.

16. OPERATIONAL RISK

Introduction

BCI has adopted the Basel Committee's definition of Operational Risk, which defines it as the "risk of loss resulting from inadequate or failed internal processes, personnel and systems or from external events". This definition includes technology risk, legal risk and regulatory compliance risk. Additionally, the Bank has considered reputational risk as an independent risk for management.

Operational risk is a risk inherent to all banking products and services, processes and systems and accordingly, effective management of this risk is a critical component of the Bank's risk management program.

Description of operational risk policies

Our Operational Risk Policy establishes the management framework for this risk, which contains the necessary elements for its governance, executed through the actions of different committees defined in this policy, which aim to build a robust culture for effective management; through the process of identifying and managing risk on an ongoing basis; measuring; defining strategies for its mitigation; reporting and operational risk culture, establishing clear roles and responsibilities based on the three lines of defense approach.

The principles of the policy are as follows:

- The Board of Directors and senior management promote the generation of a healthy risk culture in all Bci's operational risk collaborators.
- Bci has a framework for operational risk management consistent with the volume and complexity of its activities, which is implemented throughout the organization.
- Bci manages operational risk based on the three lines of defense approach, where all employees assume and understand their roles and responsibilities with respect to operational risk management.
- For Bci, operational risk management is a fundamental element for the achievement of the business strategy, by strengthening the internal control environment, we promote the generation and maintenance of safe, simple processes with effective controls to reduce losses, claims, operational and technological incidents, improve the customer experience, and protect BCI's assets and reputation.

The policy considers the guidelines and requirements established by the Financial Market Commission and the recommendations of the Basel Committee regarding good operational risk management practices.

Operational risk management structure

Governance is pivotal for a robust operational risk management and culture. Such governance is performed through the actions of different committees made up of directors, senior management and the management areas comprising management for daily management actions.

The detail of the roles and responsibilities of the committees indicated in this policy are described in the bylaws approved and published by each particular committee.

Committees formed by Directors:

The committees formed by directors that have a direct relationship with operational risk management are as follows.

Executive Committee of the Board of Directors:

- Responsible for the approval of operational risk policies that address the relative importance of operational risks considering the volume and complexity of transactions and supervising their compliance.
- Approval of the Risk Appetite.
- Approval of the operational risk management strategy, understanding operational risk as a category different from traditional risks.
- Foster the implementation of a definition of operational risk and recognize it as a risk that can be managed.

Finance and Corporate Risk Committee:

- Responsible for monitoring operational risks levels.

Directors' Committee:

- Takes cognizance of the operational risks reported by the Comptroller's Office, Non-Financial Risk Management, External Auditors and other sources, for which purpose it examines the action plans or measures that have been defined or are being implemented for such purposes.

Operational and Technology Risk Committee:

At the meeting of the Board of Directors of Bci, held on October 24, 2023, the directors agreed to create a new Operational and Technology Risk Committee. This Committee is composed of five Directors and is chaired by the Bank's Chairman.

This new committee is responsible for reviewing the Bank's operational and technology risk management program, as well as the results from its performance.

The information is presented as follows:

- Risk appetite evolution of indicators and management of action plans to ensure that risks are within the limits of the risk appetite established.
- Operational and technology risk management programs, progress, results from performance, implementation of action for continuous improvement and risk reduction.

Committees formed by Senior Management:

The committees formed by the General Manager and/or first level managers reporting to the General Manager that have a direct relationship in the management of operational risk are as follows:

Operational Risk and Information Security Committee

- This committee is chaired by Bci's Chief Executive Officer and is responsible for operational risk management for the Bank and its subsidiaries.

Corporate Compliance and Prevention Committee

- Committee chaired by the Chief Executive Officer and responsible for the management of Corporate Compliance for the Bank and its Subsidiaries.

Operational Risk and Information Security Committee of Banks

- Committee chaired by the first level Manager reporting to the Chief Executive Officer of the Business and Support Units and responsible for operational risk management in each Business (Finance, Wholesale, Retail and MACH).

Committees specializing in the management of specific operational risks

The purpose of these committees is the specific and specialized management of operational risks:

Information Security and Cybersecurity Committee:

- Committee responsible for the governance of the information security and cybersecurity management system.

Risk Management Committee for Outsourced Services:

- Committee responsible for the governance of operational risk management in services provided to third parties and strategic suppliers.

Corporate Business Continuity Risk Committee:

- Committee responsible for the governance of business continuity management, disaster recovery plan and crisis management.

Operational risk management in subsidiaries

With respect to operational risk management in the subsidiaries, the operational risk work methodologies have been continuously reinforced with the risk management teams of the Bank's subsidiaries, who execute the risk management program in each subsidiary with an independent corporate governance, coordinated and aligned with the policies, risk appetite framework and corporate risk governance.

Non-Financial Risk Management

It is responsible for designing policies, programs, and methodologies for the adequate management of non-financial risk, understood as the different types of operational risks and compliance risks, among which are the prevention of money laundering and regulatory risks. The role of this management is to mobilize the execution of the activities of this risk management program, measure and monitor the level of risk independently from the first line. Responsible for the development of governance committees and the reporting of risk levels.

Non-Financial Risk Management is actively involved in:

- **Operational Incident Management**

The Bank has systems, procedures, organization, and governance in place to identify operational incidents. Assess their impact, mitigate their effects, monitor security and operations, and report them in a timely manner. Incidents are a source of root cause analysis and implementation of improvement plans, which are shared with the CMF.

- **Information Security and Cybersecurity**

An Information Security Management System has been implemented with the purpose of highlighting the relevance of data and information for the Bank. This management system provides the essential criteria and guidelines regarding the administration, custody and use of the information and means required for its treatment, in order to ensure its availability, confidentiality and integrity.

The Information Security Management System has a specific policy, from which Information Security Regulations are derived, which form the regulatory framework that provides the Corporation's security guidelines on specific matters, emphasizing the controls, roles and responsibilities that all the Bank's units must implement to safeguard the information and associated resources.

In addition, this security management system has been complemented by the use of the FFIEC's Cyber Security Assessment Tool (CAT), which allows the Bank to continuously measure the level of exposure to cybersecurity risk and the maturity of the controls required to keep such risks within acceptable levels.

- **Business continuity and crisis management**

The Bank has implemented a Business Continuity Management System within the framework of the Business Continuity Policy, in order to define the essential criteria and processes to be considered in the preparation, maintenance and testing of Business Continuity Plans, Disaster Recovery Plan and Crisis Management Plan, in order to limit the impacts of a disaster event, maintaining the service levels defined as tolerable for customers and the community.

- **Fraud Prevention**

External Fraud Prevention

The Bank has implemented a fraud prevention strategy that safeguards the assets of our customers, the Bank and the Bank's reputation and image. For such purpose, processes, technologies, methodologies and analytical models are constantly reinforced to verify the identity of customers in a robust manner, to prevent, predict and detect fraud risks, to ensure, full compliance with current regulatory requirements and reinforce the culture and adherence to the ethical framework in the actions of the Bank's employees and its subsidiaries.

The Bank's fraud risk strategy is also focused on establishing a healthy balance between the operational risk variables and customer experience, ensuring that customers have a memorable experience when using payment methods and banking services.

Internal Fraud Prevention

The Bank intends that its employees permanently live a culture of comprehensive fraud prevention, focused on the principles and values that the Bank has forged over time, based on a permanent rejection of any behavior that may break trust.

For such purpose, continuous education on fraud issues is driven. A clear and determined attitude of zero tolerance to internal fraud helps prevent and face this type of risk. While searching for keeping a mitigated risk, we analyze unusual patterns of internal fraud risks, using robust predictive tools and models for prevention and detection of abnormal behaviors, which allow us to anticipate and timely detect non-compliance with regulations, bad practices, control weaknesses and possible internal frauds.

- **Operational risk management in outsourced services**

For making decisions to engage a service, operational risk aspects must be considered to prevent impacts, particularly for outsourced services, strategic or sensitive activities for the Bank's operations.

For such purpose, a Risk Management Policy for Outsourced Services has been implemented, which establishes a process for the classification of outsourced services, evaluation and monitoring of services and suppliers, which allows managing the different risks in the services provided to third parties.

- **Insurance**

The Bank has risk mitigation programs through insurance policies that transfer the risk of high-severity losses.

- **Security procedures and controls**

The Bank has adequate security controls for the physical protection of cash, negotiable instruments, precious metals, and client assets.

- **Regulatory Risk Prevention:**

Regulatory management

The Bank has implemented procedures, programs and processes that ensure that all its activities are perform strictly complying with applicable external and internal regulations, and regarding all the countries and jurisdictions in which it operates, contemplating the processes of control and continuous monitoring of the management of several risks such as Crime Prevention, which ensures due compliance with the Law on Criminal Liability of Legal Entities; the Protection of Free Competition; the Protection of Consumer Rights and the Protection of Personal Data. In addition, it has a continuous process for the review of new external regulations so that these are incorporated into the internal regulatory framework.

Crime prevention program

Bci has a crime prevention program certified by an independent organization, established in accordance with the provisions of Law No. 20,393 on Criminal Liability of Legal Entities, which establishes a corporate organization to prevent the commission of these and other crimes by some of the members of Bci. Therefore, it seeks to prevent and avoid the commission of behaviors described in this regulation and to guarantee that, in the event that any employee engages in any of these behaviors, he/she will do so not only in contradiction with the corporate culture, but also in spite of the efforts made by the company to prevent it.

Program for the Protection of Free Competition

The objective of the Program for the Protection of Free Competition is to avoid anti-competitive practices, which are established in DL 211, because they can delay the development of new goods and services, the efficient allocation of resources, the adequate satisfaction of needs, and the participation of new and better suppliers of goods and services in the different markets.

Exposure to losses from Operational Risk events

Figures are in millions of Chilean pesos and correspond to the accumulated between January and June, 2025 and December 2024, respectively:

Event type	Net Loss	Recovery	Net recovery (loss)
Internal fraud	(325)	15	(310)
External fraud	(9,925)	2,336	(7,589)
Labor practices and business safety	(149)	3	(146)
Customers, products and business practices	(434)	27	(407)
Damage to physical assets	(92)	59	(33)
Business interruption and system failures	(587)	466	(121)
Process execution, delivery and management	(344)	116	(228)
Total as of June 30, 2025	(11,856)	3,022	(8,834)

Event type	Net Loss	Recovery	Net recovery (loss)
Internal fraud	(141)	19	(122)
External fraud	(15,761)	6,353	(9,408)
Labor practices and business safety	(1,383)	10	(1,373)
Customers, products and business practices	(1,095)	98	(997)
Damage to physical assets	(387)	269	(118)
Business interruption and system failures	(1,207)	6	(1,201)
Process execution, delivery and management	(733)	141	(592)
Total as of December 31, 2024	(20,707)	6,896	(13,811)

NOTE 48 – INFORMATION ON REGULATORY CAPITAL AND CAPITAL ADEQUACY RATIOS

a) Regulatory capital strategy and objectives

The management of the Bank's capital seeks to ensure: (i) a level of capital adequacy in the short, medium, and long term, (ii) a profitability commensurate with the risks assumed by the business units, (iii) compliance with strategic financial objectives and (iv) compliance with internal limits and the regulatory framework.

To this end, the main ratios associated with capital management are periodically generated, analyzed, and reported to the relevant governing bodies (Profitability and Capital Adequacy Council, Executive Committee and Board of Directors) and the necessary action plans are drawn up.

BCI defines its capital objectives considering the level of effective equity that the entity considers necessary to maintain both now and, in the future, formally contemplated in its capital planning process and that is consistent with the risks inherent to its activity, to the economic environment in which it operates, its governance, risk management and control systems, its strategic business plan, the quality of the available assets and the real possibilities of obtaining greater own resources.

As of December 31, 2024, the minimum regulatory capital requirement is 12.313%, in accordance with the transitory provisions applicable to the systemic charge and conservation buffer, indicated in the Basel III implementation schedule for Chile.

Banco BCI’s minimum capital requirements As of June 30, 2025 and December 31, 2024 under Basel III guidelines:

	Capital CET1	Capital T1	Capital T2	Total Regulatory Capital
Pillar I	4,500	1,500	2,000	8,000
Pillar II	0,000	0,000	0,000	0,000
Systemic charge (1)	1,125	0,000	0,000	1,125
Conservation buffer (2)	2,500	0,000	0,000	2,500
Countercyclical buffer	0,500	0,000	0,000	0,500
Total as of June 30, 2025	8,625	1,500	2,000	12,125

- (1) Systemic charge: considers the gradual incorporation (75% as of March 25) of the total charge of 1.5% of core capital with respect to total risk-weighted assets, as established in the transitional provisions defined in Chapter 21-11 of the RAN.
- (2) No transitional provisions are considered for the conservation buffer, considering that these do not apply to compliance with the conditions required in Chapter 1-13 of the RAN to maintain an A solvency rating.

	Capital CET1	Capital T1	Capital T2	Total Regulatory Capital
Pillar I	4,500	1,500	2,000	8,000
Pillar II	0,000	0,000	0,000	0,000
Systemic charge (1)	1,313	0,000	0,000	1,313
Conservation buffer (2)	2,500	0,000	0,000	2,500
Countercyclical buffer	0,500	0,000	0,000	0,500
Total as of December 31, 2024	8,813	1,500	2,000	12,313

- (1) Systemic charge: considers the gradual incorporation (75% as of December 24) of the total charge of 1.75% of core capital with respect to total risk-weighted assets, as established in the transitional provisions defined in Chapter 21-11 of the RAN.
- (2) No transitional provisions are considered for the conservation buffer, considering that these do not apply to compliance with the conditions required in Chapter 1-13 of the RAN to maintain an A solvency rating.

b) Policies and processes for capital management

Capital management will be structured based on the following core components, in accordance with chapter 21-13 of the RAN on the evaluation of the adequacy of effective equity of banks:

Risk identification and assessment: Senior Management identifies and assesses corporate risk to evaluate the material risks to which the Bank and its subsidiaries are exposed.

Tolerance framework: a tolerance framework is defined that ensures the conduct of business within the risk ranges established and approved by the Board of Directors. The most relevant risks must have limits and be monitored regularly by Senior Management.

Determination of an internal capital objective: The Bank establishes an internal capital objective higher than the minimum requirements established in article 66 of the General Banking Law, which is annually approved by the Board of Directors.

Stress tests: The Bank has a corporate stress testing program that identifies possible vulnerabilities and allows analysis of the ability to generate results and the adequacy of capital under severe, low probability but plausible scenarios. Additionally, the Bank must have capital recovery plans that allow it to meet the target solvency levels.

Corporate strategic planning and monitoring process: The strategic planning process is performed continuously considering a reflection and adaptation of the strategy, the prioritization of resource allocation, the definition of financial planning with a prospective vision, setting goals and monitoring strategic objectives.

Monitoring and follow-up: Adequate monitoring and follow-up systems are established for risk assessment that allow effective monitoring of compliance with business plans and determine how the effect of changes on the risk profile could translate into additional capital requirements.

Internal control: The internal control structure is a critical part of the capital assessment process. Effective control over the capital assessment process incorporates an independent review, and when required, the involvement of internal auditors and/or an external audit firm.

c) External capital requirement

BCI manages the capital considering the definition of articles 66, 55 and 55 bis of the LGB and chapter 21-1 of the RAN on equity for legal and regulatory purposes and is made up of basic capital (common equity tier 1 capital or CET1), additional tier 1 capital (AT1) and tier 2 capital (T2).

The CET1 corresponds to subscribed and paid shares plus the other items that are part of the accounting equity of the banks. The minimum CET1 capital requirement attributable to Basel III Pillar 1 requirements is 4,5% of total risk-weighted assets (RWA).

Instruments eligible for regulatory capital AT1 are defined in Chapter 21-2 of the RAN and refer to preferred shares or bonds without a fixed maturity date. The General banking Law requires a minimum capital requirement of 6% of RWA for Tier 1 capital (CET1+AT1).

T2 capital consists of subordinated bonds and voluntary provisions. To comply with Pillar 1 requirements, banks must have at least 8% total regulatory capital (CET1 + AT1 + T2).

In addition, banks must hold additional capital to cover capital requirements applicable to systemic banks, as well as to comply with bank-specific requirements under Pillar 2.

On top of this specific minimum for each bank, basic capital buffers are added: the conservation and counter-cyclical buffer.

On April 1, 2024, the CMF approved to maintain the systemic quality of six banks in Chile, of which the Bank is among them. This rating is governed by requirements framed in RAN 21-11, which considers the following elements in its evaluation:

- Bank size
- Interconnection with other financial entities
- Difficulty of replacing the Bank in the provision of financial services
- Complexity of its business model and operating structure

For the Bank, the additional core capital charge was maintained at 1.75%, These requirements are applied gradually according to the transitional provisions established by the regulator.

Additionally, on May 23, 2023, the board of the Central Bank of Chile, at its financial policy meeting, agreed to activate the countercyclical capital requirement at a level of 0.5% of risk-weighted assets; due beginning in May 2024.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

As of June 30, 2025 and December 31, 2024, total assets, risk-weighted assets, and components of effective equity are as follows:

No.	Item Description	Note	Global Consolidated	Global Consolidated	Local Consolidated	Local Consolidated
			06-30-2025	12-31-2024	06-30-2025	12-31-2024
			MCh\$	MCh\$	MCh\$	MCh\$
1	Total assets according to the statement of financial position		82,278,444	83,417,634	58,961,094	59,353,302
2	Investment in subsidiaries that are not consolidated	a	-	-	2,853,237	2,763,783
3	Assets discounted from regulatory capital, other than item 2	b	341,124	739,546	299,430	473,757
4	Credit Equivalents	c	(3,477,212)	(4,696,466)	(3,476,574)	(4,668,782)
5	contingent loans	d	6,122,159	5,738,928	4,754,985	4,253,794
6	Assets generated by the intermediation of financial instruments	e	-	-	-	-
7	= (1-2-3-4+5-6) Total assets for regulatory purposes		84,582,267	83,720,550	57,086,838	55,700,774
8.a	Assets weighted by credit risk, estimated according to the standard methodology (APRC)	f	49,745,786	48,926,139	32,245,994	31,200,120
8.b	Assets weighted by credit risk, estimated according to internal methodologies (APRC)	f	-	-	-	-
9	Assets weighted by market risk (APRM)	g	5,740,843	5,284,110	5,085,602	4,978,366
10	Assets weighted by operational risk (APRO)	h	4,440,368	4,414,949	3,604,251	3,607,562
11th	= (8.a/ 8.b +9+10) Risk-Weighted Assets (APR)		59,926,997	58,625,198	40,935,847	39,786,048
11.b	= (8.a/ 8.b +9+10) Risk-weighted assets, after applying the output floor (APR)		59,926,997	58,625,198	40,935,847	39,786,048
12	owners' assets		7,158,068	6,995,773	7,158,068	6,995,773
13	Non-controlling interest	i	2,033	2,008	3	3
14	Goodwill	j	165,777	176,869	16,999	18,013
15	Excess minority investments	k	-	-	-	-
16	= (12+13-14-15) Common Equity Tier 1 Capital (CET1)		6,994,324	6,820,912	7,141,072	6,977,763
17	Additional deductions to ordinary capital level 1, other than item 2		341,124	366,369	299,430	296,235
18	= (16-17-2) Common Equity Tier 1 (CET1)		6,653,200	6,454,543	3,988,405	3,917,745
19	Voluntary provisions (additional) imputed as additional capital level 1 (AT1)	m	-	-	-	-
20	Subordinated bonds imputed as additional capital level 1 (AT1)	m	-	-	-	-
21	Preferred shares allocated to additional tier 1 capital (AT1)		-	-	-	-
22	Bonds without a fixed term of maturity imputed to additional capital level 1 (AT1)		920,536	981,847	920,536	981,847
23	Discounts applied to AT1	l	-	-	-	-
24	= (19+20+21+22-23) Additional tier 1 capital (AT1)		920,536	981,847	920,536	981,847
25	= (18+24) Capital level 1		7,573,736	7,436,390	4,908,941	4,899,592
26	Voluntary provisions (additional) imputed as Tier 2 capital (T2)	n	228,799	262,102	213,038	247,000
27	Subordinated bonds imputed as Tier 2 capital (T2)	n	1,435,161	1,412,592	1,435,161	1,412,592
28	Equivalent tier 2 capital (T2)		1,663,960	1,674,694	1,648,199	1,659,592
29	Discounts applied to T2	l	-	-	-	-
30	= (28-29) Tier 2 capital (T2)		1,663,960	1,674,694	1,648,199	1,659,592
31	= (25+30) Effective equity		9,237,696	9,111,084	6,557,140	6,559,184
32	Additional basic capital required for the constitution of the conservation buffer	p	1,498,175	1,465,630	1,023,396	994,651
33	Additional basic capital required to set up the countercyclical buffer	q	299,635	293,126	204,679	198,930
34	Additional basic capital required for banks qualified as systemic	r	674,179	769,456	460,528	522,192
35	Additional capital required for the evaluation of the adequacy of effective equity (Pillar 2)	s	-	-	-	-

a) Corresponds to the value of the investment in subsidiaries that is not consolidated. Applies only in the local consolidation when the bank has subsidiaries abroad, fully deducting their value in assets and CET1.

b) Corresponds to the value of the asset items that are deducted from the regulatory capital, in accordance with the provisions of paragraph a) of Title No. 3 of Chapter 21-30 of the RAN.

c) Corresponds to the credit equivalents of derivative instruments in accordance with paragraph b) of Title No. 3 of Chapter 21-30 of the RAN.

d) Corresponds to contingent exposures as established in paragraph c) of Title 3 of Chapter 21-30 of the RAN.

e) Corresponds to the assets from the intermediation of financial instruments in its own name on behalf of third parties, which are within the bank's consolidation perimeter, as established in paragraph d) of Title No. 3 of Chapter 21-30 of the RAN.

f) Corresponds to the assets weighted by credit risk, estimated according to RAN Chapter 21-6, If the bank is not authorized to apply internal methodologies, it must report field 8,b with zero and add 8,a in field 11,a, If it is authorized, it must add 8,b in 11,a.

g) Corresponds to the market risk weighted assets, estimated according to RAN Chapter 21-7.

h) Corresponds to the assets weighted by operational risk, estimated according to Chapter 21-8 of the RAN.

i) Corresponds to the non-controlling interest, according to the level of consolidation, up to 20% of the owners' equity.

j) Assets corresponding to goodwill.

k) Corresponds to asset balances of investments in companies other than business support companies that do not participate in the consolidation, in excess of 5% of the owners' equity.

l) For CET1 and T2, banks must estimate the equivalent value for each level of capital, as well as that obtained by fully applying RAN Chapter 21-1, Then, the difference between the equivalent value and the fully applied value must be weighted by the discount factor in effect at the reporting date according to the transitional provisions of RAN Chapter 21-1, and reported in this row, In the case of AT1, discounts are applied directly, if any.

m) Provisions and subordinated debentures imputed to additional tier 1 capital (AT1), as established in Chapter 21-2 of the RAN.

n) Provisions and subordinated bonds imputed to the equivalent definition of Tier 2 (T2) capital, as established in Chapter 21-1 of the RAN.

o) In accordance with the transitional provisions, as of December 1, 2022, solvency requirements will also be made at the local consolidated level, reporting in this column the figures at this level, Banks without subsidiaries abroad should not fill in this data.

p) Corresponds to the additional core capital (CET1) for the constitution of the conservation buffer, as established in Chapter 21-12 of the RAN.

q) Corresponds to the additional core capital (CET1) for the constitution of the cyclical buffer, as established in Chapter 21-12 of the RAN.

r) Corresponds to the additional core capital (CET1) for systemically-rated banks, as established in Chapter 21-11 of the RAN.

s) Corresponds to the additional capital for the evaluation of the adequacy of the bank's effective equity (Pillar 2), as established in Chapter 21-13 of the RAN.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
As of June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024

No.	Item Description	Note	Global Consolidated	Global Consolidated	Local Consolidated (f)	Local Consolidated (f)
			03-31-2025	12-31-2024	03-31-2025	12-31-2024
			%	%	%	%
1	Leverage Indicator (T1 I18/T1 I7)		7.866	7.710	6.987	7.034
1,b	Leverage indicator that the bank must meet, considering the minimum requirements	a	3.000	3.000	3.000	3.000
2	Basic capital indicator (T1 I18/T1 I11,b)		11.102	11.010	9.743	9.847
2,a	Common Equity Tier 1 capital indicator that the bank must meet	a	5.625	5.813	5.625	5.813
2,b	Capital buffer shortfall	b	0.000	0.000	0.000	0.000
3	Tier 1 capital indicator (T1 I25/T1 I11,b)		12.638	12.685	11.992	12.315
3,a	Level 1 capital indicator that the bank must meet, considering the minimum requirements	a	7.125	7.313	7.125	7.313
4	Effective equity indicator (T1 I31/T1 I11,b)		15.415	15.541	16.018	16.486
4,1	Effective equity indicator that the bank must meet, considering the minimum requirements	a	9.125	9.313	9.125	9.313
4,b	Effective equity indicator that the bank must comply with, considering the charges for article 35 bis, if applicable	c	0.000	0.000	0.000	0.000
4,c	Effective equity indicator that the bank must meet, considering the minimum requirements, the conservation buffer, and the cyclical buffer	b	12.125	12.313	12.125	12.313
5	Solvency rating (Level A, B or C)	d	A	A	A	A
	Regulatory compliance indicators for solvency					
6	Voluntary provisions (additional) imputed in Tier 2 capital (T2) in relation to APRC (T1_I26 /(T1_I8,a or 8,b))	e	0.460	0.536	0.661	0.792
7	Subordinated bonds imputed in capital level 2 (T2) in relation to basic capital	f	21.571	21.885	35.983	36.056
8	Tier 1 additional capital (AT1) in relation to basic capital (T1_I24/T1_I18)	g	13.836	15.212	23.080	25.062
9	Voluntary provisions (additional) and subordinated bonds that are charged to additional tier 1 capital (AT1) in relation to RWAs ((T1_I19+T1_I20)/ T1_I11,b)	h	0.000	0.000	0.000	0.000

a) In the case of leverage, the minimum level is 3%, without prejudice to additional requirements for systemic banks that may be set according to the provisions of Chapter 21-30 of the RAN. In the case of core capital, the bank must consider a limit of 4,5% of risk-weighted assets (RWA). In addition, and if applicable, the bank must add the systemic charge in force according to transitional provisions and the Pillar 2 requirement defined in this level of capital. In the case of new banks that have not reported paid-in capital at 400,000 UF, it must add 2% to its minimum requirement in accordance with article 51 of the LGB. This value decreases to 1% if the paid-in capital is above 600,000 UF but below 800,000 UF. In the case of Tier 1 capital, the bank must consider as a minimum requirement a value of 6% and the Pillar 2 charge that has been defined in this level of capital. Finally, at the effective equity level, the bank must consider a minimum requirement of 8% of the RWA. Additional charges for Pillar 2, systemic bank and those indicated in article 51 of the LGB for new banks must be added to such value.

b) The capital buffer deficit must be estimated in accordance with the provisions of Chapter 21-12 of the RAN. This value defines the restriction to the distribution of dividends if it is positive, according to the provisions of the aforementioned Chapter. In case of effective equity, the value of the conservation and countercyclical buffer in force according to the transitory provisions as of the reporting date must be added to the value defined in note a), even if there is a requirement under Article 35 bis of the LGB.

c) If the bank has an effective equity requirement in force under article 35 bis of the LGB, it must report its value in this cell in accordance with the transitory provisions.

d) Corresponds to the solvency classification as established in Article 61 of the General Banking Law.

e) Limit of 1,25%, if the bank uses standard methodologies (field T1_8a), 00,6254 if the bank uses internal methodologies (field T1_8,b), in the estimation of APRCs.

f) Subordinated bonds charged to Tier 2 capital must not exceed 50% of the basic capital, considering the discounts applied to these instruments according to Chapter 21-1 of the RAN.

g) Additional Tier 1 (AT1) capital may not exceed 1/3 of core capital.

h) Additional provisions and subordinated debentures imputed to the AT1 cannot exceed 1,0% of the RWA as of December 1, 2021, This value will decrease by 0,5% annually in accordance with the transitional provisions of Chapter 21-2 of the RAN.

l) In accordance with the transitional provisions, as of December 1, 2022, the solvency requirements will also be made at the local consolidated level, reporting in this column the figures at this level, Banks without subsidiaries abroad should not report this data linearly.

NOTE 49 – SUBSEQUENT EVENTS

a) Bond Issuance and Placement

On July 7 and 11, 2025, the following placements of Current Bonds in Chilean pesos were made:

Series	Placement Date	CLP	IRR Rate (%)	Maturity Date
BBCIW10723	07-07-2025	9,000,000,000	5.92	07-01-2030
BBCIW20723	07-11-2025	6,000,000,000	5.95	01-01-2031

On July 9 and 10, 2025, the following placements of Current Bonds in U,S, dollars were made:

Series	Placement Date	USD	IRR Rate (%)	Maturity Date
XS3112847978	07-09-2025	20,000,000	5.29	07-09-2030
XS3114264784	07-10-2025	20,000,000	5.58	07-10-2035

On July 17, 2025, the following placements of Current Bonds in UF were made:

Series	Placement Date	UF	IRR Rate (%)	Maturity Date
BBCIX50524	07-17-2025	400,000	3.19	11-01-2035
BBCIY20524	07-17-2025	500,000	3.20	05-01-2037

The Interim Consolidated Financial Statements of the Bank and subsidiaries as of June 30, 2025, were approved and authorized for issuance by the Board of Directors at its meeting held on July 29, 2025,

Between July 1, 2025 and the date of issuance of these Interim Consolidated Financial Statements, no subsequent events have occurred that could affect their presentation,

Alfredo Mendoza Osorio
Chief Accounting Officer

Eugenio von Chrismar Carvajal
Chief Executive Officer



Hoy
puede ser
diferente.

