



Interim Consolidated Financial Statements

As of March, 2026 and December 31, 2025 and for the periods ended March 31, 2026 and 2025

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BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of March 31, 2026 and December 31, 2025
(In millions of Chilean pesos – MCh\$)

	Note	As of March 31,	As of December, 31
		2026	2025
		MCh\$	MCh\$
ASSETS			
Cash and bank deposits	7	2,961,256	3,376,962
Transactions in the course of collection	7	1,555,832	1,192,277
Financial assets held for trading at fair value through profit or loss		7,785,985	7,325,394
Financial derivative contracts	8	6,144,355	5,827,410
Debt financial instruments	8	1,493,334	1,348,504
Other	8	148,296	149,480
Financial assets not held for trading mandatorily measured at fair value through profit or loss	9	59,728	57,398
Financial assets at fair value through profit or loss	10	-	-
Financial assets at fair value through other comprehensive income		8,567,243	7,286,848
Debt financial instruments	11	8,567,243	7,286,848
Other	11	-	-
Financial derivative contracts for hedge accounting	12	473,195	441,633
Financial assets at amortized cost		60,590,393	58,504,095
Rights for reverse repurchase agreements and securities lending	13	551,246	400,485
Debt securities	13	2,256,856	2,221,860
Loans and advances to banks	13	965,986	1,095,633
Loans and receivables from customers - Commercial	13	37,705,407	36,062,785
Loans and receivables from customers - Mortgage	13	15,911,654	15,577,799
Loans and receivables from customers - Consumer	13	3,199,244	3,145,533
Investments in companies	14	265,390	233,377
Intangible assets	15	508,888	510,096
Property and equipment	16	329,146	306,135
Right-of-use assets	17	88,940	88,687
Current tax assets	18	111,972	119,292
Deferred tax assets	18	584,480	528,902
Other assets	19	1,735,445	1,557,612
Non-current assets and disposal groups held for sale	20	35,111	36,852
TOTAL ASSETS		85,653,004	81,565,560

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

BANCO DE CRÉDITO E INVERSIONES AND SUBDIARIES
INTERIM CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

As of March 31, 2026 and December 31, 2025

(In millions of Chilean pesos – MCh\$)

	Note	As of March 31,	As of December 31,
		2026	2025
		MCh\$	MCh\$
LIABILITIES			
Transactions in the course of payment	7	1,434,287	1,146,699
Financial liabilities held for trading at fair value through profit or loss	21	5,563,342	5,486,238
Financial derivative contracts	21	5,563,342	5,486,238
Other	21	-	-
Financial liabilities designated at fair value through profit or loss	10	-	-
Financial derivative contracts for hedge accounting	12	1,018,001	889,362
Financial liabilities at amortized cost		64,879,546	61,500,870
Deposits and other on-demand liabilities	22	28,107,874	26,832,969
Deposits and other term deposits	22	21,468,562	19,986,313
Liabilities for repurchase agreements and securities lending	22	361,699	831,564
Bank borrowings	22	2,401,004	2,490,463
Debt financial instruments issued	22	8,809,938	8,158,446
Other financial liabilities	22	3,730,469	3,201,115
Lease liabilities	17	79,078	78,587
Regulatory capital financial instruments issued	23	2,567,576	2,531,668
Provisions for contingencies	24	116,613	206,822
Provisions for dividends, payment of interests and revaluation of regulatory capital financial instruments issued	25	393,007	324,642
Special provisions for credit loss	26	317,792	314,810
Current taxes	18	14,477	9,680
Deferred taxes	18	-	-
Other liabilities	27	1,695,122	1,629,902
Liabilities included in disposal groups held for sale	20	-	-
TOTAL LIABILITIES		78,078,841	74,119,280
EQUITY			
Share capital	28	5,383,715	5,383,715
Reserves	28	726,033	726,033
Accumulated other comprehensive income	28	393,310	451,007
Items that will not be reclassified to profit or loss	28	1,816	1,474
Items that may be reclassified to profit or loss	28	391,494	449,533
Retained earnings from prior years	28	1,172,082	208,257
Profit for the period/year	28	287,980	996,006
<i>Less: Provisions for dividends, payment of interests and revaluation of regulatory capital financial instruments issued</i>	28	(391,218)	(320,870)
Owners of the bank	28	7,571,902	7,444,148
Non-controlling interests	28	2,261	2,132
TOTAL EQUITY		7,574,163	7,446,280
TOTAL LIABILITIES AND EQUITY		85,653,004	81,565,560

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 INCOME
For the three-month periods ended March 30, 2026 and 2025
(In millions of Chilean pesos - MCh\$)

	Note	As of March 31,	
		2026	2025
		MCh\$	MCh\$
Interest income		952,635	984,272
Interest expenses		(459,626)	(479,300)
Net interest income	30	493,009	504,972
Inflation-indexation income		103,507	189,552
Inflation-indexation expenses		(28,263)	(79,917)
Net inflation-indexation income	31	75,244	109,635
Fee income		166,513	158,723
Fee expense		(36,451)	(44,975)
Net fee income	32	130,062	113,748
Finance income for:			
Financial assets and liabilities held for trading		79,823	44,414
Non-trading financial assets mandatorily measured at fair value through profit or loss		574	797
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		29,381	(8,668)
Foreign currency changes. Inflation-indexation, and hedge accounting		(66,454)	9,084
Reclassification of financial assets due to change in business model		-	-
Other finance income		-	-
Net finance income (expense)	33	43,324	45,627
Income from investments in companies	34	2,909	4,248
Income from non-current assets and disposal groups held for sale not admissible as discontinued operations	35	416	3,611
Other operating income	36	6,237	8,003
TOTAL OPERATING INCOME		751,201	789,844
Expenses for employee benefit obligations	37	(193,806)	(192,571)
Administrative expenses	38	(130,888)	(134,625)
Depreciation and amortization	39	(28,188)	(26,851)
Impairment of non-financial assets	40	(3)	(26)
Other operating expenses	36	3,403	(51,463)
TOTAL OPERATING EXPENSES		(349,482)	(405,536)
OPERATING INCOME BEFORE CREDIT LOSSES		401,719	384,308
Credit loss expense for:			
Provisions for credit loss of loans and advances to banks and loans and receivables from customers		(105,140)	(147,125)
Special provisions for credit loss		(537)	24,144
Recovery of written-off credits		26,603	29,440
Impairment due to credit loss of other financial assets at amortized cost and financial assets at fair value through other comprehensive income		8,663	178
Credit loss expense	41	(70,411)	(93,363)
OPERATING PROFIT		331,308	290,945
Profit from continuing operations before tax		331,308	290,945
Income tax	18	(43,268)	(17,507)
Profit from continuing operations after tax		288,040	273,438
Profit from discontinued operations before tax		-	-
Discontinued operations tax	42	-	-
Profit from discontinued operations after tax		-	-
CONSOLIDATED PROFIT FOR THE PERIOD		288,040	273,438
Attributable to:			
Owners of the Bank		287,980	273,398
Non-controlling interests		60	40
Earnings per share:			
Basic earnings	28	\$1,317	\$1,251
Diluted earnings	28	\$1,317	\$1,251

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 OTHER COMPREHENSIVE INCOME
For the three-month periods ended March 30, 2026 and 2025 (In millions of Chilean pesos - MCh\$)

	Note	March 31,	
		2026 MCh\$	2025 MCh\$
CONSOLIDATED PROFIT FOR THE PERIOD		288,040	273,438
<i>Other comprehensive income from the period:</i>			
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	342	68
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		342	68
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	342	68
ITEMS THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS			
Changes in fair value of financial assets at fair value through other comprehensive income	28	(34,477)	78,679
Translation differences for foreign operations	28	90,950	(112,490)
Hedge of net investments in foreign operations		-	-
Cash flow hedges	28	(161,817)	(62,984)
Undesignated items of accounting hedge instruments		-	-
Other		-	-
OTHER COMPREHENSIVE INCOME THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS BEFORE TAX		(105,344)	(96,795)
Income tax on other comprehensive income that may be reclassified to profit or loss	28	47,305	(4,644)
TOTAL OTHER COMPREHENSIVE INCOME THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS AFTER TAX	28	(58,039)	(101,439)
TOTAL OTHER COMPREHENSIVE INCOME FOR THE PERIOD		(57,697)	(101,371)
COMPREHENSIVE INCOME FOR THE CONSOLIDATED PERIOD		230,343	172,067
Attributable to:			
Owners of the Bank		230,283	172,027
Non-controlling interests		60	40

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BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
For the periods ended March 31, 2026 and 2025 and December 31, 2025 (In millions of Chilean pesos - MCh\$)

	Equity attributable to owners														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 and period	Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	Total	Non-controlling interests	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balances as of January 1, 2025	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)	-	-	-	-
Other equity movements	-	-	-	-	-	-	-	-	-	-	-	-	-	(27)	(27)
Provision for payment of interest on bonds with no fixed maturity date	-	-	-	-	-	-	-	-	-	-	-	(6,420)	(6,420)	-	(6,420)
Payment of interest on bonds with no fixed maturity date	-	-	-	-	-	-	-	-	-	(35,315)	-	-	(35,315)	-	(35,315)
Provision for payment of dividends on common shares	-	-	-	-	-	-	-	-	-	-	-	(57,500)	(57,500)	-	(57,500)
Subtotal of transactions with owners during the period	5,383,715	327,370	(60)	1,065	(407,525)	777,885	166,192	92,834	630,391	883,994	-	(328,932)	6,896,538	1,981	6,898,519
Profit for the period	-	-	-	-	-	-	-	-	-	-	273,398	-	273,398	40	273,438
Other comprehensive income from the period	-	-	-	68	78,679	(112,490)	(62,984)	(4,644)	(101,371)	-	-	-	(101,371)	-	(101,371)
Subtotal comprehensive income from the period	-	-	-	68	78,679	(112,490)	(62,984)	(4,644)	(101,371)	-	273,398	-	172,027	40	172,067
Closing balances as of March 31, 2025	5,383,715	327,370	(60)	1,133	(328,846)	665,395	103,208	88,190	529,020	883,994	273,398	(328,932)	7,068,565	2,021	7,070,586
Effects of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balances as of March 31, 2025	5,383,715	327,370	(60)	1,133	(328,846)	665,395	103,208	88,190	529,020	883,994	273,398	(328,932)	7,068,565	2,021	7,070,586
Reserves from prior year's results	-	398,663	-	-	-	-	-	-	-	(398,663)	-	-	-	-	-
Other equity movements	-	-	-	-	-	-	-	-	-	-	-	-	-	(55)	(55)
Provision for payment of interest on bonds with no fixed maturity date	-	-	-	-	-	-	-	-	-	-	-	(60,868)	(60,868)	-	(60,868)
Payment of interest on bonds with no fixed maturity term	-	-	-	-	-	-	-	-	-	(34,423)	-	69,738	35,315	-	35,315
Payment of dividends on common shares	-	-	-	-	-	-	-	-	-	(242,651)	-	240,493	(2,158)	-	(2,158)
Provision for payment of dividends on common shares	-	-	-	-	-	-	-	-	-	-	-	(241,301)	(241,301)	-	(241,301)
Subtotal of transactions with owners during the year	5,383,715	726,033	(60)	1,133	(328,846)	665,395	103,208	88,190	529,020	208,257	273,398	(320,870)	6,799,553	1,966	6,801,519
Profit for the year	-	-	-	-	-	-	-	-	-	-	722,608	-	722,608	166	722,774
Other comprehensive income for the year	-	-	4	397	134,890	(159,362)	(38,285)	(15,657)	(78,013)	-	-	-	(78,013)	-	(78,013)
Subtotal comprehensive income for the year	-	-	4	397	134,890	(159,362)	(38,285)	(15,657)	(78,013)	-	722,608	-	644,595	166	644,761
Closing balances as of December 31, 2025	5,383,715	726,033	(56)	1,530	(193,956)	506,033	64,923	72,533	451,007	208,257	996,006	(320,870)	7,444,148	2,132	7,446,280
Effects of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balances as of December 31, 2025	5,383,715	726,033	(56)	1,530	(193,956)	506,033	64,923	72,533	451,007	208,257	996,006	(320,870)	7,444,148	2,132	7,446,280
Transfer to retained earnings	-	-	-	-	-	-	-	-	-	996,006	(996,006)	-	-	-	-
Other equity movements	-	-	-	-	-	-	-	-	-	-	-	-	-	69	69
Provision for payment of interest on bonds with no fixed maturity date	-	-	-	-	-	-	-	-	-	-	-	(16,135)	(16,135)	-	(16,135)
Payment of interest on bonds with no fixed maturity term	-	-	-	-	-	-	-	-	-	(32,181)	-	32,181	-	-	-
Provision for payment of dividends on common shares	-	-	-	-	-	-	-	-	-	-	-	(86,394)	(86,394)	-	(86,394)
Subtotal of transactions with owners during the period	5,383,715	726,033	(56)	1,530	(193,956)	506,033	64,923	72,533	451,007	1,172,082	-	(391,218)	7,341,619	2,201	7,343,820
Profit for the period	-	-	-	-	-	-	-	-	-	-	287,980	-	287,980	60	288,040
Other comprehensive income from the period	-	-	-	342	(34,477)	90,950	(161,817)	47,305	(57,697)	-	-	-	(57,697)	-	(57,697)
Subtotal comprehensive income for the period	-	-	-	342	(34,477)	90,950	(161,817)	47,305	(57,697)	-	287,980	-	230,283	60	230,343
Closing balances as of March 31, 2026	5,383,715	726,033	(56)	1,872	(228,433)	596,983	(96,894)	119,838	393,310	1,172,082	287,980	(391,218)	7,571,902	2,261	7,574,163

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

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods ended March 31, 2026 and 2025 (In millions of Chilean pesos - MCh\$)

	Note	As of March 31,	
		2026	2025
		MCh\$	MCh\$
A) CASH FLOWS FROM OPERATING ACTIVITIES			
CONSOLIDATED PROFIT BEFORE TAX FOR THE PERIOD		331,308	290,945
Debit (credit) to profit or loss that do not represent movements in cash flows			
Depreciation and amortization	39	28,188	26,851
Impairment of non-financial assets	40	3	26
Provisions for credit loss		105,677	122,981
Adjustment to market value of financial instruments		(18,435)	(13,296)
Net loss on investment in companies	34	(2,909)	(4,248)
Net loss on sale of assets received in payment	35	(542)	(408)
Net loss on sale of property and equipment	35	(203)	(636)
Net profit on sale of property and equipment		-	-
Write-off of assets received in payment	35	449	446
Net interest income	30	(493,009)	(504,972)
Net inflation-indexation income	31	(75,244)	(109,635)
Net fee income	32	(130,062)	(113,748)
Other debit (credit) that do not represent movements in cash flows		(97,010)	31,812
Changes due to increases/decreases in operating assets and liabilities:			
(Increase) decrease in loans and advances to banks		120,957	248,388
(Increase) decrease in loans and receivables from customers		(2,164,016)	(176,894)
(Increase) decrease in financial investments		(1,129,387)	761,237
Increase (decrease) in other on-demand liabilities		1,275,160	(140,935)
Increase (decrease) in repurchase agreements and securities lending		(658,651)	(341,670)
Increase (decrease) in deposits and other term deposits		1,697,041	(1,165,349)
Increase (decrease) in bank borrowings		(57,488)	(234,084)
Increase (decrease) in other financial liabilities		524,318	(418,258)
Loans from the Central Bank of Chile (long-term)		807	10,661
Repayment of loans from the Central Bank of Chile (long term)		-	-
Long-term foreign loans		-	50,386
Repayment of long-term foreign loans		(32,937)	-
Income tax		(25,673)	(22,607)
Interest and inflation-indexation received		1,056,141	1,173,824
Interest and inflation-indexation paid		(487,890)	(559,217)
Fees received	32	166,513	158,723
Fees paid	32	(36,451)	(44,975)
Total net cash used in operating activities		(103,345)	(974,652)
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of investments in companies	14	(28,991)	-
Sale of investments in companies	14	-	33,053
Dividends received from investments in companies	14	-	-
Acquisition of property and equipment	16	(27,003)	(2,996)
Sale of property and equipment		-	-
Acquisition of intangible assets	15	(12,009)	(43,437)
Sale of intangible assets		-	-
Sale of goods received in payment or awarded		3,566	3,278
Net increase (decrease) in other assets and liabilities		(183,607)	(13,548)
Total net cash used in investing activities		(248,044)	(23,650)

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 March 31, 2026 and 2025 (In millions of Chilean pesos - MCh\$)

	Note	As of March 31,	
		2026	2025
		MCh\$	MCh\$
C) CASH FLOWS FROM FINANCING ACTIVITIES			
<i>Attributable to interest of the owners:</i>			
Issue of letters of credit		-	-
Redemption and payment of interest / principal of letters of credit		(52)	(74)
Issuance of current bonds		507,586	399,333
Redemption and payment of interest / principal of current bonds		(113,887)	(245,230)
Issue of mortgage bonds		-	-
Redemption and payment of interest / principal of mortgage bonds		-	-
Payment of interest / principal of lease liabilities		492	(572)
Issue of subordinated bonds		-	-
Payment of interest and principal of subordinated bonds		(20,221)	(7,429)
Issue of bonds with no fixed maturity date		-	-
Redemption and payment of interest on bonds with no fixed maturity date		(32,181)	(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	-	-
<i>Attributable to non-controlling interests:</i>			
Dividend payment and/or withdrawals of share capital related to subsidiaries corresponding to non-controlling interest		-	-
Total net cash (used in) financing activities		341,737	110,713
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS FOR THE PERIOD		(470,400)	(660,606)
EFFECT OF EXCHANGE RATE FLUCTUATIONS		460,748	(226,983)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD		3,851,958	5,165,276
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	7	3,842,306	4,277,687

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 March 31, 2026 and December 31, 2025, and for the three-month periods ended March 31, 2026 and 2025, include the Bank and its subsidiaries as detailed in the following letter, as well as the Branch in Miami. The Bank participates in all businesses and operations permitted by the General Banking Law, being involved in personal, corporate, and real estate banking, large and medium-sized businesses, private banking, and asset management services.

NOTE 2 – BASIS OF ACCOUNTING

a. Basis of preparation of the financial statements

These Interim Consolidated Financial Statements as of March 31, 2026 and December 31, 2025, and for the three-month periods ended March 31, 2026 and 2025, 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 Consolidated Financial Statements as of March 31, 2026 and December 31, 2025 and for the three-month periods ended March 31, 2026 and 2025, 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.

Additionally, the participation of third parties in the equity of the consolidated Bank is presented as “non-controlling interests” in the Interim Consolidated Statements of Financial Position. Their share of profits for the period is presented as “Interim Consolidated profit for the period attributable to non-controlling interests”.

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
As of March, 2026 and December 31, 2025 and for the three-month periods ended March 31, 2026 and 2025

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 %					
				As of March 31, 2025			As of December 31, 2025		
				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/.	99.99	0.01	100.00	99.99	0.01	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:

Domestic Subsidiaries

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, and 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.

The Company is engaged in: /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.

Subsidiaries and branches abroad

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 name to Bci Capital, Inc. On November 6, 2024, CNBFL Insurance Services, LLC was incorporated in the state of Florida, the United States of America. This is an insurance brokerage, a subsidiary of City National Bank of Florida (CNB), which owns 100% of the interest in that entity. It has a share capital of US\$ 300,000 financed with CNB's own resources and is also a subsidiary of Banco de Crédito e Inversiones.

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 corporation. On April 29, 2022, the Superintendency of Banks, Insurance and Pension Fund Administrators (hereinafter the SBS) issued Resolution SBS No. 1440-2022, authorizing Banco BCI Peru to operate as a multiple-service bank. On July 15, 2022, Banco BCI Perú commenced operations within the Peruvian financial system.

Banco Bci Perú may perform all operations and provide all services through the applicable methods and procedures, as established by the legal provisions governing banking institutions 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, it 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	
	2026	2025	2026	2025
	%	%	%	%
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)	SE	SE	SE	SE

(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 S.A., which manages it in its entirety.

(3) Structured Entity (SE) 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 other 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 Operating Income (expenses)".

Investments in associates and joint ventures are presented in the Interim Consolidated Statements of Financial Position under the item "Investments 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.

The following entities are considered “Associates”:

Company	Interest %	
	2026	2025
	%	%
Redbanc S.A.	12.71	12.71
Combank 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 %	
	2026	2025
	%	%
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 March 31, 2026 and December 31, 2025, the Bank presents the following minority permanent investments: shares in BLADDEX.

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 March 31, 2026, and December 31, 2025, 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 Interim Financial Statements of the Bank and subsidiaries as of March 31, 2026 and December 31, 2025.

The Interim 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 interim 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 interim 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 year 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 designated the Chilean peso (Ch\$) as its functional and presentation currency. This designation applies to all entities within the Group, except for the subsidiaries Bci Financial Group, Inc. and its Subsidiaries, Bci Securities Inc., and Bci Miami Branch, which use U.S. dollar (USD) as their functional currency. Banco Bci Perú uses Peruvian sol (S/) for these purposes.

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 Interim Consolidated Statements of Income for the period ended.

As of March 31, 202 and December 31, 2025, the Bank's foreign currency assets and liabilities are presented at their equivalent value in Chilean pesos, calculated at the exchange rate of Ch\$927.63 and Ch\$899.33, respectively.

h. Business segments

The Bank's business segments are determined based on the different business units, in accordance with International Financial Standard 8 (IFRS 8) "Operating Segments", 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 assets and liabilities

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 interim financial statements.

a) Classification of financial assets and liabilities

Financial assets

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 business model refers to how the Bank manages its financial assets to generate cash flows. Accordingly, the entity's business model determines whether cash flows will come from obtaining contractual cash flows, from selling financial assets, or from both activities.

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 year for which the interest rate is set.

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.

Based on the above, the business models defined by the Bank are the following:

- 1) Holding assets to generate contractual cash flows:** financial assets held in a business model whose objective is to collect contractual cash flows. These assets are managed to generate cash flows by collecting contractual payments over the life of the instrument. The business model may involve holding assets to collect cash flows, even if the entity sells financial assets when there is an increase in the credit risk of the assets, and through sales made to manage credit concentration risk.
- 2) Holding assets to generate contractual cash flows and selling financial assets:** financial assets under this business model achieve their objective by generating contractual cash flows and selling financial assets, which implies a higher frequency and value of sales than the previous business model.

- 3) Other business models:** financial assets held in this business model aim to generate cash flows through the sale of the assets. The Bank makes decisions based on the fair values of assets and manages the assets to realize those fair values.

Financial liabilities

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

Reclassification

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

b) Measurement of financial assets and liabilities

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 financial asset or financial liability.

Subsequent measurement of financial assets

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

1) 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

2) 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 fair value through other comprehensive income. Subsequently, the assets are remeasured at fair value, and changes therein (except for those related to impairment, interest income, and foreign currency translation gains and losses) are recognized in the Interim Consolidated Statements of Other Comprehensive Income until the assets are sold. At the time of disposal, the accumulated gains and losses in the Interim Consolidated Statements of Other Comprehensive Income are recognized in the Interim Consolidated Statements of Income for the Period.

- Equity financial instruments

For certain equity instruments, the Bank may make an irrevocable election to present in the Interim Consolidated Statements of Other Comprehensive Income subsequent changes in the fair value of the instrument, except for dividend income that is recognized in Interim Consolidated Statements of Profit or Loss for the Period. Gains or losses on the derecognition of these equity instruments are not transferred to profit or loss.

3) 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 Interim Consolidated Statements of Income for the Period under the line item "Financial result from financial assets held for trading at fair value through profit or loss".

4) Financial assets not held for trading that are mandatorily measured at fair value through profit or loss (FVPL)

These financial assets are allocated to a business model whose objective 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 Interim Statement of Financial Position are subsequent to their acquisition measured at their fair value, and changes in their market value are recorded, on a net basis, in the caption "Net Finance Income (expense)".

Subsequent Measurement of Financial Liabilities

Financial liabilities will be subsequently measured at amortized cost, except for derivatives, which are measured at fair value through profit or loss.

c) 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 certain 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; i.e., the Bank only transfers amounts collected from the original assets, the sale or pledging of the original assets is prohibited, and the Bank is obligated to remit the collected cash flows without significant delay.

When a financial asset is sold and the Bank agrees to repurchase it (or a substantially equivalent asset) at a fixed price on a future date, the Bank continues to recognize the financial asset in full in its statement of financial position because it retains substantially all the 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 extinguished, canceled, or expire.

d) Offsetting a financial asset with a financial liability

A financial asset and a financial liability shall be offset and presented at their net amount in the Interim Consolidated Statements of Financial Position when, and only when, the legally enforceable right to offset the recognized amounts exists at the present time, and the intention is to settle the asset at net amount or to realize the asset and settle the liability simultaneously. As of March 31, 2026, and December 31, 2025, the Bank has no offsetting of financial assets/liabilities.

e) Impairment of a financial asset in accordance with IFRS 9

The Bank applies impairment requirements for the recognition and measurement of an allowance for losses in financial assets according to the "expected credit losses" (ECL) model to financial assets measured at amortized cost and fair value through other comprehensive income (FVOCI), excluding loans ("Bank borrowings" and "Loans and receivables from customers, Commercial, mortgage and consumer loans") from the "Financial assets at amortized cost" category, nor "Contingent loans," as the criteria for these matters are addressed in accordance with Chapters B-1 on provisions for credit risk and B-3 on contingent loans of the CNCB, respectively.

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

- Expected 12-month credit losses
- Expected lifetime credit losses

The measurement basis depends on whether there has been a significant increase in credit risk from initial recognition. Based on changes in credit quality from initial recognition, IFRS 9 describes a "three-stage" impairment model according to the following diagram:

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 year, 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:

- Financial or economic conditions that are expected to cause a significant change in the borrower's ability to meet its debt obligations.
- An actual or expected internal credit rating downgrade for the borrower or a behavioral rating downgrade.
- An actual or expected significant change in the operating results of the borrower.
- Significant increases in credit risk on other financial instruments of the same borrower.
- Significant changes in the value of the collateral supporting the obligation or in the quality of third-party guarantees or credit enhancements.
- Reductions in financial support from a parent entity or other affiliate.
- 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.

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 year 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:

- **Expected 12-month credit losses:** these represent the portion of expected credit losses over the lifetime of the financial instrument that corresponds specifically to default risks in the financial instruments that are possible within 12 months from the date of the report.
- **Expected lifetime credit losses:** these are the expected credit losses resulting from all possible default events during the expected lifetime of the 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.

j. Derivative financial instruments

Derivative financial instruments are also classified under the heading of financial assets held at fair value through profit or loss. This includes foreign currency and UF forwards, interest rate futures, currency and interest rate swaps, currency and interest rate options, and other financial derivatives. These 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 (where applicable), and subsequently measured at their fair value. Fair value is obtained from market quotes, discounted cash flow 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 caption "Financial derivative contracts" within the heading of Financial assets held for trading at fair value through profit or loss.

The credit risk adjustment for derivatives (CVA) aims to determine expected counterparty risk losses in OTC derivative contracts. The CVA of a derivative is defined as the difference between the risk-free value of the counterparty-free derivative (equivalent to the original derivative, but without the risk of default by either party) and the risky value of the derivative (corresponding to the original derivative, which has inherent risk) that considers the possibility of counterparty default. Thus, a customer's CVA can be obtained from the expected exposure (EE) to counterparty risk (how much they expect to lose) and the expected loss rate (EL) associated with counterparty default.

The valuation adjustment for the existence of the bid-offer spread in financial instrument markets, which is applied to all financial instruments recognized at their market value, both under normal market conditions and during periods of financial stress, is based on best practices, the recommendations of the Basel Committee, and the requirements of the Financial Market Commission (CMF) and the Central Bank of Chile.

To perform the bid-offer adjustment on the valuation of financial instruments belonging to the Bank's own portfolios, the following methodology was established:

i. Defining Market Maker or Customer Status

The Bank's status as a market maker (the Bank must be among the top four market maker) or customer will be redefined annually for each of the financial products it trades.

This will be performed using information from the two main brokers in the domestic market: Tradition and ICAP.

ii. Market Maker Status

Products (markets) for which the Bank is a liquidity provider are measured at mid-price, and no bid-offer adjustment is made to their valuation.

iii. Customer Status

For products (markets) where the Bank is considered a demander of instruments of various kinds, they are valued at mid-price, and a bid-offer adjustment is made to their valuation, or they are measured at the bid price if liquidity spikes exist.

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

k. Financial derivative contracts for hedge accounting

The Bank uses the guidelines of IAS 39 for hedge accounting. If the derivative instrument is classified for hedge accounting purposes, it may 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 the Interim Consolidated Statements of Income 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 year, but the measurement at fair value of the hedged portfolio is presented in the Consolidated Statements of Financial Position under the captions "Other assets" or "Other liabilities", depending on the hedged portfolio position at a point in time.

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

Repurchase agreements are used as a form of investment. Under these agreements, financial instruments are purchased and included as assets in the caption "Repurchase Agreements and Securities Lending," which are measured according to the agreed-upon interest rate.

Repurchase agreements are also used as a form of financing. In this case, the investments sold subject to a repurchase obligation serve as collateral for the transaction and are included in the related captions "Financial Assets at Fair Value Through Profit or Loss" or "Financial Assets at Fair Value Through Other Comprehensive Income."

m. Bonds issued with no fixed maturity term

Bonds with no fixed maturity term should be measured on 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 the classification in the interim consolidated financial statements, these instruments will be considered as financial liabilities until the loss absorption mechanisms are activated under the going concern assumption when the Bank's capital shows signs of impairment by falling below 5.125% of core capital (CET1) on risk-weighted assets (RWA) or under the gone concern assumption, that is, in a situation of insolvency in accordance with art. 130 of the General Banking Law.

Subsequent to 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 Interim Consolidated Income Statement.

In the event that a going concern or going 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.

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

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."

n. 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.

o. 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 related deduction. In the case of the provisions for contingent loans, they are presented as liabilities in the "Special provisions for credit loss" 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.

For these operations, the provision factor applies to the current value of the commercial leasing operations (including the purchase option) and will depend on the delinquency of each operation, the type of asset being leased, and the ratio, at the end of each month, between the current value of each operation and the value of the asset being leased (PVB), as indicated in the following tables:

Commercial lease transactions

For these operations, the provision factor applies to the current value of the commercial lease operations (including the purchase option) and will depend on the delinquency of each operation, the type of asset being leased, and the ratio, at the end of each month, between the current value of each operation and the value of the asset being leased (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 performed considering the appraisal value, expressed in UF for real estate and in Chilean pesos for non-real estate, registered at the time of granting the related loan, considering account possible situations that at that time may be causing temporary increases in the prices of the asset.

Student loans

For these transactions, the provision factor applies to the student loan disbursement and the contingent loan exposure, where applicable. The determination of this factor depends on the type of student loan and whether the principal or interest payment is due at the end of each month. When payment is due, the factor will also depend on the delinquency rate.

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
No	n/a	41.60	16.50

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.

b. Consumer loans:

Group portfolio credit risk allowance model (Internal 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.

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 factor is assigned based on 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%. Subsequently, 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, through the present date, the Bank does not offer any auto loan operations.

As of the end of September 2025, the subsidiary Servicios Financieros y Administración de Créditos Comerciales S.A. conducted a calibration of its credit risk provision model, which was approved by the Board of Directors in September 2025. Changes include the creation of homogeneous groups prior to default and greater granularity in the loan loss provision (LLP), considering more and new explanatory variables. These changes resulted in the release of MCh\$ 5,739.

Currently, the Bank makes provisions using the higher of the results obtained from the standard matrix (CNCB Chapter B-1) and the 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.

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.

p. 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.

q. Impairment of loans and accounts receivable from customers in accordance with Chapter B-2 of the CNCB

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. 20,027, which may be excluded as long as they do not present the conditions of non-compliance established in Circular No. 3,454 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, excluding investment property and deferred taxes, is reviewed at each reporting date to determine whether there are any indications of impairment. If such indications exist, the recoverable amount of the asset is estimated. For goodwill and intangible assets with indefinite useful lives or that are not yet available for use, the recoverable amounts are estimated at each reporting date.

In accordance with IAS 36, "Impairment of Assets," the entity must 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 goodwill generated from business combinations. Furthermore, the CMF requires that the valuations of goodwill and other non-amortizable intangible assets be supported by two reports issued by independent professionals from the Bank and its external auditors. Both reports support the initial value of intangible assets and their valuations as of December 31 of each year.

An impairment loss related to goodwill is not reversed. For other assets, impairment losses recognized in prior periods are assessed at each reporting date for any indication that the loss has 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.

The Bank assesses, at the end of each reporting period, 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 30 March, 2026 and December 31, 2025, the Bank conducted an assessment of whether there were any indications of impairment losses on its assets, concluding that there were no indications of impairment losses to be recognized on intangible assets and/or goodwill related to these business combinations (for further details see note No. 15, letter c).

r. Interest and inflation-indexation income and expense

Interest and inflation-indexation income and expenses are recognized in the 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 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 Statement of Financial Position 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.

s. 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.

Subsequent expenses related to the asset recognized are capitalized only when they increase the future economic benefits of the specific assets in the related areas. All other expenses are recognized in the Interim Consolidated Statements of Income for the Period. Amortization is recognized in profit or loss on a straight-line basis, based on the estimated useful life of the software, from the date it is ready 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 continuously assesses its intangible assets to identify indications of impairment. In this regard, and in accordance with the standards issued by the CMF in the CNCB, Chapter A-2, number 7, two independent consultants, separate from the Bank's external auditors, reviewed the valuation basis during 2019. For the acquisition of Total Bank, in accordance with IFRS 3 "Business Combinations", the final values were determined as of December 31, 2018, and adjusted within the timeframe established by the standard. For the acquisition of Bci Servicios Financieros, in accordance with IFRS 3 "Business Combinations," the final values were determined as of December 4, 2019, and adjusted within the timeframe established by the standard. Amortizable intangible assets were recognized on a straight-line basis according to their estimated useful lives.

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 its 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 March 31, 2026 and December 31, 2025, the Bank conducted an assessment of whether there were any indications of impairment of its assets, concluding that there were no indications of impairment losses to be recognized in intangible assets and/or goodwill related to these business combinations (for further details see note No. 15, letter c).

t. 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 “Employee Benefits”, 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 re-evaluation, the net amounts at the acquisition date of the identifiable assets acquired and the 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 held by the acquirer in the acquiree (if any), that surplus is immediately recognized in profit or loss as a gain under the line item “Gain on a bargain purchase business combination.”

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.

u. Property and equipment

Property and equipment items are measured at cost less accumulated depreciation and impairment losses.

Cost includes expenses directly attributable to the acquisition of the asset and any other costs directly attributable to bringing the asset to its intended use. When part of a property and equipment item has a different useful life, it is recorded as a separate item (e.g., real estate remodeling). Depreciation is recognized in the Consolidated Statements of Income based on the straight-line depreciation method over the useful lives of each part of the property and equipment item.

Leased assets are depreciated over the shorter of the lease term and their useful lives, unless it is certain that the Bank will obtain ownership at the end of the lease term. The estimated useful lives as of March 31, 2026, and December 31, 2025, are as follows:

	March 31, 2026	December 31, 2025
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 - 6 years	3 - 6 years
Real estate improvements	10 years	10 years
Other property, plant, and equipment	3 - 6 years	3 - 6 years

v. 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.

w. 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 2.5%. 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 March 31, 2026, there are no experience adjustments or variant changes. As of December 31, 2025, due to changes in the variables of the mortality table, provisions were released in the caption "Remeasurements of the net defined benefit liability (asset)" in the Interim Consolidated Statement of Changes in Equity of MCh\$4.

x. 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. 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, with 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. 3,649 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 March 31, 2026 and December 31, 2025 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 have not been paid as of the measurement date. The lease payments are discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the Bank uses the incremental rate. The lease payments included in the measurement of the lease liability comprise the payments for the right to use the underlying asset during the lease term that have not been paid as of the measurement date, which include:

- Fixed lease payments, less any lease incentives receivable;
- Variable lease payments, which depend on an index or rate, initially measured using the index or rate at the commencement date;
- Amounts the lessee expects to pay as residual value guarantees;
- The exercise price of a purchase option if the lessee is reasonably certain to exercise that option;
- Penalty payments arising from lease termination, if the lease term reflects that the lessee will exercise an option to terminate the lease

Subsequent to the initial recognition date, the Bank measures the lease liability to recognize:

- interest on the lease liability;
- lease payments made; and
- remeasurements or modifications to the lease, and also to reflect revised fixed lease payments.

The Bank remeasures the lease liability by discounting the modified lease payments if, among other things:

- there is a change in the expected amounts payable under a residual value guarantee. A lessee will determine the lease payments to reflect the change in the amounts expected to be paid under the residual value guarantee;
- there is a change in future lease payments resulting from a change in an index or rate used to determine those payments.

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

y. 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.

z. 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 underlying obligations, 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 Chapter 7-13 of the RAN 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.

Additionally, for our subsidiary City National Bank, additional provisions are determined in accordance with the instructions of the CMF (Financial Market Commission) to align the subsidiary's portfolio with Chilean accounting standards. This involves recording the difference in the credit risk provision balance between the provision model under US GAAP and the CMF's Chapter B1 standard model, recognizing the higher amount under both methodologies.

As of March 31, 2026, the Bank has additional allowances of MCh\$ 223,610 (MCh\$ 218,977 as of December 31, 2025), which were established to anticipate the potential deterioration of loan portfolios resulting from the crisis caused by the Covid-19 pandemic.

As of December 31, 2025, the Bank recognized the effects of the release of additional allowances approved by Management and the Board of Directors' Executive Committee, amounting to MCh\$33,962. Likewise, during the year then ended, its subsidiary, City National Bank, released additional allowances of MCh\$9,163, given that the balance of allowances for credit risk determined under the CMF Chapter B1 standard model was higher than the allowance model under US GAAP.

As of March 31, 2026, the subsidiary City National Bank established additional allowances of MCh\$4,633, given that the balance of provisions for credit risk determined under the CMF Chapter B1 standard model was lower than the allowance model under US GAAP.

These allowances are in accordance with Section 10 of Chapter B-1 issued by the CMF, which are reported within liabilities in the caption "Special Provisions for Credit Risk" (see Note 26 of these Interim Consolidated Financial Statements).

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.

aa. 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 Consolidated Financial Statements is included in the following notes:

- Special Provisions for credit loss and expenses for credit losses (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, property and equipment and assets for the right to use leased assets and obligations under lease agreements (notes 15, 16 and 17)
- Use of tax losses (note 18)
- Contingencies and commitments (note 29)
- Employee benefits (note 37)

ab. 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 March 31, 2026 and December 31, 2025, 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 Consolidated 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.

ac. 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.

ad. 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.

ae. Reclassifications

As of March 31, 2026 and December 31, 2025 no significant reclassifications have occurred affecting the presentation of the Interim Consolidated Financial Statements.

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
Classification and Measurement of Financial Instruments (Amendments to IFRS 9 and IFRS 7 – Post-implementation Review).	Annual periods beginning on or after January 1, 2026. Early adoption is permitted
Annual Improvements to IFRS Accounting Standards – Volume 11.	Annual periods beginning on or after 1 January 2026. Early application is permitted.

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

The International Accounting Standards Board (IASB) has published on 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 through electronic transfer.
- Classification of financial assets: contractual terms that are consistent with a basic lending agreement.
- Classification of financial assets: financial assets with non-recourse features.
- 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.

Amendments are effective for annual periods beginning on or after January 1, 2026. Early 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 determined that the application of these amendments did not have material impacts 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 determined that the application of these amendments did not have material impacts on its Consolidated Interim Financial Statements.

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

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 consolidated financial statements. The Bank intends to adopt the accounting pronouncements applicable to them on their related dates of application and not earlier.

Amendments to IFRS	Mandatory for
Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21).	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)	Effective date deferred indefinitely.
IFRS 18 Presentation and Disclosure in Financial Statements	Periods beginning on or after January 1, 2027. Early adoption is permitted.
IFRS 19 Subsidiaries without Public Accountability: Disclosures	Periods beginning on or after January 1, 2027. Early adoption is permitted.

Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21)

The International Accounting Standards Board (IASB) published this amendment on November 13, 2025, requiring an entity with the functional currency of a non-hyperinflationary economy but the presentation currency of a hyperinflationary economy to translate all amounts in its interim consolidated financial statements, including comparative amounts, at the closing exchange rate at the date of the most recent statement of financial position (new paragraph 41A of IAS 21).

When an entity's presentation currency ceases to be the currency of a hyperinflationary economy and its functional currency remains the currency of a non-hyperinflationary economy, the entity applies prospectively (without retranslation of comparative amounts) the normal method for translating foreign operations. In other words, assets and liabilities in each statement of financial position are translated at the closing exchange rate at the date of that statement of financial position, income and expenses are translated at the exchange rates at the date of the transaction (or, where applicable, at an average exchange rate), and the resulting exchange differences are recognized in other comprehensive income.

Additionally, the amendments require a different approach when an entity's functional and presentation currencies are the currency of a hyperinflationary economy (or currencies of different hyperinflationary economies) and the entity translates the results and financial position of a foreign operation whose functional currency is that of a non-hyperinflationary economy. In these circumstances, the entity is required to restate the comparative amounts of that foreign operation included in the entity's previously issued financial statements, applying the general price index it applies to the corresponding figures for the previous reporting period, in accordance with paragraph 34 of IAS 29, "Financial Reporting in Hyperinflationary Economies." Entities must disclose that they have applied the new conversion method, including summary financial information about their foreign operations translated using that method.

The amendments are effective for periods beginning on or after January 1, 2027, and are applied retrospectively with certain transitional provisions, where early adoption is permitted.

An entity whose functional and presentation currency is the currency of a hyperinflationary economy (or the currencies of different hyperinflationary economies) and that translates the results and financial position of foreign operations whose functional currency is that of a non-hyperinflationary economy is required to:

- i. Apply the amendments from the beginning of the period in which the amendments are first applied;
- ii. Restate the comparative amounts of its foreign operations included in the entity's previously issued financial statements by applying the general price index to which it applies the corresponding figures in accordance with paragraph 34 of IAS 29; and
- iii. Disclose summarized comparative financial information about its foreign operations and label such information to identify that the entity prepared the information applying the requirements outlined in ii.

In addition to the above, the entity must apply the amendments retrospectively in accordance with IAS 8, "Basis of Preparation of Financial Statements."

An entity is not required to disclose information that would otherwise be required under paragraph 28(f) of IAS 8. Similarly, an entity applying IFRS 19, "Subsidiaries without Public Accountability: Disclosures," is not required to disclose information that would otherwise be required under paragraph 1178(f) of IFRS 19.

The Bank's Management believes that the application of these amendments will not have an impact on its Interim Consolidated Financial Statements.

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, requiring that, upon transfers from subsidiaries to an associate or joint venture, the entire gain be recognized when the transferred assets meet the definition of a "business" under IFRS 3 Business Combinations. The amendment places significant pressure on the definition of "business" for recognition in profit or loss. The amendment also introduces new and unexpected accounting treatment for transactions involving the partial holding of assets that are not businesses.

The effective date of this amendment has been postponed indefinitely.

The Bank's Management has not yet determined the potential impact 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 supersedes IAS 1 "Presentation of Financial Statements".

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

- Introducing categories and subtotals defined in the statement of income with the purpose of obtaining additional significant information and provide a structure for the statement of income 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 which, as their main line of business, provide financing to customers or make investments in assets.

- Entities must present the following new subtotals:

- Operating profit or loss
- profit (loss) before financing and income tax

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

- The above categories should be presented unless doing so would reduce the effectiveness of the statement of income 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 significant information and ensure that material information is not hidden. In particular:
 - IFRS 18 provides guidance on whether the information should be in the primary financial statements (the function of which 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 primary 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 detail 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 several 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 IFRS Accounting Standards
 - For 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. Changes include:

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

IFRS 18 is effective for annual periods beginning on or after January 1, 2027. Earlier adoption 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 is currently assessing the impacts of this standard on its Interim Consolidated Financial Statements.

IFRS 19 Subsidiaries without Public Accountability: Disclosures

On May 9, 2024, the International Accounting Standards Board 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/dealers, 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 stand-alone 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. Early adoption is permitted. If an entity elects to early adopt the standard early, it should disclose that fact. If an entity applies it in the current reporting period but not in the immediately preceding period, it should 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 requires otherwise.

An entity that opts 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 Exchangeability", it is not required to make the disclosures in IFRS 19 that relate to those amendments.

The Bank's Management believes that the application of this standard will not have any impact on its Interim Consolidated Financial Statements.

NOTE 4 – ACCOUNTING CHANGES

During the period ended March 31, 2026, no accounting changes occurred compared to the prior period that affect the presentation of the Interim Consolidated Financial Statements

NOTE 5 – SIGNIFICANT EVENTS

a) Agreement for the distribution of profits for the year 2025

On March 17, 2026, a Board of Directors meeting was held, where it was agreed to determine the distribution of the net profits obtained by the Bank in 2025, which was approved at the Ordinary Shareholders' Meeting held on April 9, 2026.

The approved subjects are the following: Distribute the balance of net profits amounting to Ch\$996,006,092,414 (MCh\$996,006), as follows:

- Distribute a dividend of Ch\$1,500 per share between the total 218,604,259 shares issued and registered with the Shareholders' Registry, which implies allocating for this purpose Ch\$327,906,388,500 (MCh\$327,906); i.e., 32.92% of profit for distribution for 2025; and,
- Allocate the remaining balance of net income for the year, i.e., Ch\$668,099,703,914 (MCh\$668,099) recorded in the account "Prior year income pending allocation" to the accounts "Retained earnings from prior years" and "Earnings reserves" of Ch\$199,201,218,483 (MCh\$199,201) and Ch\$468,898,485,431 (MCh\$468,898), respectively.

b) Issue and placement of bonds

During 2026, no subordinated bonds were issued or placed.

During 2026, there have been no issues of Current Bonds in Chilean pesos.

During 2026, the following placements of Current Bonds in Chilean pesos were made:

Series	Placement Date	CLP	IRR (%)	Maturity Date
BBCIA30925	01-05-2026	20,500,000,000	5.87	09-01-2032
BBCIA30925	01-06-2026	8,500,000,000	5.86	09-01-2032
BBCIA60925	01-07-2026	36,200,000,000	6.05	09-01-2037
BBCIA0925	01-08-2026	61,000,000,000	5.93	03-01-2035
BBCIA60925	01-08-2026	17,550,000,000	6.03	09-01-2037
BBCIA40925	01-09-2026	11,000,000,000	5.83	03-01-2033
BBCIA30925	01-21-2026	5,000,000,000	5.81	09-01-2032
BBCIA40925	01-21-2026	25,200,000,000	5.87	03-01-2033
BBCIA60925	01-28-2026	1,000,000,000	5.91	09-01-2037
BBCIA40925	02-18-2026	43,800,000,000	5.68	03-01-2033
BBCIA50925	02-18-2026	19,000,000,000	5.80	03-01-2035
BBCIA10925	03-11-2026	17,700,000,000	5.74	09-01-2031
BBCIC40925	03-17-2026	12,000,000,000	6.24	09-01-2049
BBCIC40925	03-30-2026	21,500,000,000	6.51	09-01-2049

During 2026, there have been no issues of Current Bonds in UF.

During 2026, the following placements of Current Bonds in UF were performed:

Series	Placement Date	UF	IRR (%)	Maturity Date
BBCIZ60925	01-05-2026	180,000	2.86	03-01-2034
BBCIX50524	01-20-2026	200,000	2.87	09-01-2035
BBCIZ60925	02-03-2026	135,000	2.81	03-01-2034
BBCIB20925	02-06-2026	2,000,000	2.91	09-01-2036
BBCIB20925	02-12-2026	500,000	2.92	09-01-2036
BBCIB10925	03-06-2026	375,000	2.69	09-01-2034
BBCIB30925	03-06-2026	760,000	2.69	09-01-2038
BBCIB40925	03-12-2026	230,000	2.86	09-01-2042
BBCIZ60925	03-20-2026	100,000	2.77	03-01-2034

During 2026, there have been no issues or placements of Current Bonds in Japanese Yen.

During 2026, there have been no issues or placements of Current Bonds in Australian Dollars.

During 2026, there have been no issues or placements of Current Bonds in Euros.

During 2026, the following issues and placements of Current Bonds in U.S. dollars was performed:

Series	Placement Date	US\$	IRR (%)	Maturity Date
XS3311331832	03-09-2026	10,000,000	4.71	03-09-2031

During 2026, there have been no issues or placements of Current Bonds in Swiss francs.

During 2026, there have been no issues or placements of Bonds with no fixed maturity in U.S. dollars.

During 2026, no issues or placements of Bci Miami Bonds in US dollars were made.

During 2026, the following issues and placements of Current Bonds in Peruvian Soles was performed:

Series	Placement Date	S/	IRR (%)	Maturity Date
BCIP1DBC1A	01-15-2026	77,840,000	5.00	01-15-2029

c) Acquisition of Santander and BBVA portfolios in Peru

On January 7 and 30, 2026, Banco BCI Perú entered into contracts to purchase commercial loan portfolios from Banco Santander S.A. in Peru for a total of MCh\$2,666 (S/10,000,000) and MCh\$8,929 (S/34,500,000), respectively.

On January 15, 2026, Banco BCI Perú entered into a contract to purchase commercial loan portfolios from Banco BBVA in Peru for a total of MCh\$6,701 (S/25,500,000).

d) Proposal for the evolution of Bci's corporate structure

On January 26, 2026, the Bank informed the Chilean Financial Market Commission (CMF) through a Material Event Notice that the Board of Directors had agreed to make a proposal to evolve Bci's corporate structure.

The proposal envisions the creation of a parent or holding company called "Bci Group," which would control Bci and City National Bank of Florida as independent banks. This would allow for the separate management of Bci's business in the United States through its subsidiary Bci Financial Group Inc., the direct parent of City National Bank of Florida and the indirect parent of Bci Capital, Inc. and CNBFL Insurance Services, LLC, from the Bank's remaining business in Chile through its local subsidiaries, in Peru through Banco Bci Perú, and in the United States through its subsidiary Bci Securities, Inc.

Management has stated that this proposal aims to better address the next stage of growth and value maximization for Bci and all its shareholders.

The refinement of this new corporate structure is subject to obtaining the relevant regulatory authorizations, -among others- from the CMF, the Central Bank in Chile and the Federal Reserve of the United States.

On April 2, 2026, as the first milestone of implementation, Empresas Juan Yarur SpA ("EJY") incorporated Bci Group S.A., a subsidiary of EJY. EJY will pay for the subscribed capital through the contribution of Bci shares once the relevant regulatory and corporate approvals have been obtained.

e) Appointment of New Director

At a meeting held on March 17, 2026, the Bank's Board of Directors agreed to appoint Ms. Susana Jiménez Schuster as Director, replacing Mr. Juan Edgardo Goldenberg Peñafiel. This appointment was finally confirmed by the shareholders at the Ordinary Shareholders' Meeting of April 9, 2026, extending her term until the next total renewal of the Board of Directors.

NOTE 6 – BUSINESS SEGMENTS

In accordance with IFRS 8 "Operating Segments," the Bank has aggregated operating segments with similar economic characteristics, applying the aggregation criteria specified in the standard. Accordingly, a business segment comprises customers to whom a differentiated product offering is directed, but who are homogeneous in that their performance is measured similarly, and therefore form part of the same business segment. Overall, this aggregation does not have a significant impact on understanding the nature and effects of the Bank's business activities 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 person. 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: The "Other" item includes expenses and/or income that, due to their nature, are not directly identified with the business segments and therefore are not assigned and also includes adjustments and eliminations resulting from the consolidation process.

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.

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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 period ended March 31, 2026 and December 31, 2025.

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 March 31, 2026 and December 31, 2025:

	As of March 31, 2026							
	Retail MCh\$	SMEs MCh\$	Wholesale MCh\$	Finance MCh\$	BCI Financial Group MCh\$	Líder BCI MCh\$	Other MCh\$	Total Consolidated MCh\$
Net interest and Inflation-indexation income	145,645	51,559	141,366	17,093	175,361	26,789	10,440	568,253
Net fee income	57,643	13,447	33,146	1,461	16,765	7,475	125	130,062
Other operating income	1,558	3,374	26,354	10,883	4,318	1,631	1,859	49,977
Total operating income	204,846	68,380	200,866	29,437	196,444	35,895	12,424	748,292
Credit loss expense	(37,694)	(6,232)	(5,270)	(323)	(7,543)	(17,845)	4,496	(70,411)
Net operating income	167,152	62,148	195,596	29,114	188,901	18,050	16,920	677,881
Total operating expenses	(125,551)	(35,941)	(46,172)	(26,729)	(87,327)	(21,632)	(6,130)	(349,482)
OPERATING INCOME (LOSS)	41,601	26,207	149,424	2,385	101,574	(3,582)	10,790	328,399
Income from investments in companies								2,909
Profit before tax								331,308
Income tax								(43,268)
CONSOLIDATED PROFIT FOR THE PERIOD ENDED								288,040

	As of March 31, 2026							
	Retail MCh\$	SMEs MCh\$	Wholesale MCh\$	Finance MCh\$	BCI Financial Group MCh\$	Líder BCI MCh\$	Other MCh\$	Total Consolidated MCh\$
ASSETS	16,527,890	2,596,385	15,257,988	27,646,955	26,790,141	625,473	(3,791,828)	85,653,004
<i>Loans and receivables from customers (1)</i>	15,866,691	2,565,788	14,813,326	5,398,256	19,077,053	577,261	426,516	58,724,891
LIABILITIES	8,256,675	2,553,609	12,569,554	33,497,529	23,870,478	532,471	(3,201,475)	78,078,841
<i>On-demand and term deposits (2)</i>	7,178,204	2,391,225	11,701,996	7,456,147	20,495,201	3,623	350,040	49,576,436
EQUITY								7,574,163

(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 March 31, 2025							
	Retail MCh\$	SMEs MCh\$	Wholesale MCh\$	Finance MCh\$	BCI Financial Group MCh\$	Líder BCI MCh\$	Other MCh\$	Total Consolidated MCh\$
Net interest and Inflation-indexation income	172,241	53,989	157,054	42,103	156,406	23,760	9,054	614,607
Net fee income	42,298	10,418	33,452	3,308	15,380	11,311	(2,419)	113,748
Other operating income	1,628	4,296	24,692	19,604	5,009	4,092	(2,080)	57,241
Total operating income (loss)	216,167	68,703	215,198	65,015	176,795	39,163	4,555	785,596
Credit loss expense	(29,903)	(6,613)	(24,793)	1,128	(19,666)	(13,348)	(168)	(93,363)
Net operating income	186,264	62,090	190,405	66,143	157,129	25,815	4,387	692,233
Total operating expenses	(127,866)	(35,329)	(46,707)	(19,571)	(90,307)	(23,945)	(61,811)	(405,536)
OPERATING INCOME (LOSS)	58,398	26,761	143,698	46,572	66,822	1,870	(57,424)	286,697
Income from investments in companies								4,248
Profit before tax								290,945
Income tax								(17,507)
CONSOLIDATED PROFIT FOR THE PERIOD ENDED								273,438

	As of March 31, 2025							
	Retail MCh\$	SMEs MCh\$	Wholesale MCh\$	Finance MCh\$	BCI Financial Group MCh\$	Líder BCI MCh\$	Other MCh\$	Total Consolidated MCh\$
ASSETS	15,774,181	2,537,662	14,365,788	24,307,689	26,143,423	539,423	(2,114,952)	81,553,214
<i>Loans and receivables from customers (1)</i>	15,224,785	2,514,530	13,918,628	4,569,358	18,261,699	493,391	464,300	55,446,691
LIABILITIES	8,107,004	2,478,555	12,861,096	29,029,224	23,532,949	443,039	(1,969,239)	74,482,628
<i>On-demand and term deposits (2)</i>	7,017,162	2,319,420	12,037,143	4,891,509	20,989,786	3,378	27,870	47,286,268
EQUITY								7,070,586

(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:

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	As of March 31, 2026				As of March 31, 2025			
	Chile	United States	Peru	Total	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Total operating income	520,684	215,466	12,142	748,292	590,801	207,618	(12,823)	785,596
Assets	52,852,779	31,444,231	1,355,994	85,653,004	50,017,512	30,558,359	977,343	81,553,214

NOTE 7 – CASH AND CASH EQUIVALENTS

a) The details of the balances included under cash and cash equivalents as of March 31, 2026 and December 31, 2025 and reconciliation with the Interim Consolidated Statements of Cash Flows at the end of each period, are as follows:

	March 31,	March 31,	December 31,
	2026	2025	2025
	MCh\$	MCh\$	MCh\$
Cash and bank deposits			
Cash		589,258	520,104
Deposits in the Central Bank of Chile (i)		107,220	1,099,405
Deposits in foreign central banks		1,849,696	1,345,067
Deposits in local banks		4,222	8,390
Deposits in foreign banks		410,860	403,996
Subtotal - Cash and bank deposits		2,961,256	3,376,962
Transactions in the course of collection or payment (ii)		121,545	45,578
Other cash equivalents (iii)		759,505	429,418
Total cash and cash equivalent		3,842,306	3,851,958

- (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 details of the balances of operations with settlement in progress as of March 31, 2026 and December 31, 2025, is as follows:

	March 31,	March 31,	December 31,
	2026	2025	2025
	MCh\$	MCh\$	MCh\$
Assets			
Notes payable to other banks (exchange)	50,253	66,244	61,692
Transfer of current funds receivable	1,505,579	1,086,393	1,130,585
Subtotal – assets	1,555,832	1,152,637	1,192,277
Liabilities			
Transfer of funds in process to be delivered	1,434,287	1,135,031	1,146,699
Subtotal – liabilities	1,434,287	1,135,031	1,146,699
Transactions pending settlement, net	121,545	17,606	45,578

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

a) As of March 31, 2026, and December 31, 2025, the details of financial assets held for trading at fair value through profit or loss is as follows:

	March 31,	December 31,
	2026	2025
	MCh\$	MCh\$
Financial derivative contracts	6,144,355	5,827,410
Debt financial instruments	1,493,334	1,348,504
Other financial instruments	148,296	149,480
Total	7,785,985	7,325,394

b) As of March 31, 2026, and December 31, 2025, the details of financial derivatives is as follows:

	As of March 31 2026								Fair Value
	Notional Amount								
	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\$	
Financial derivative contracts									
Forwards	1,657,038	33,897,158	24,469,348	46,378,109	9,854,144	3,795,727	1,128,097	121,179,621	1,530,304
Swaps	108,453	33,390,180	39,959,533	69,522,219	79,006,932	38,739,679	53,956,214	314,683,210	4,608,846
Call options	10,692	119,009	111,166	118,816	-	-	-	359,683	3,436
Put options	-	33,423	214,556	62,742	-	-	-	310,721	1,714
Futures	-	-	35,670	-	-	-	-	35,670	55
Other	-	-	-	-	-	-	-	-	-
Total	1,776,183	67,439,770	64,790,273	116,081,886	88,861,076	42,535,406	55,084,311	436,568,905	6,144,355

	As of December 31, 2025								Fair Value
	Notional Amount								
	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\$	
Financial derivative contracts									
Forwards	-	23,920,393	23,746,905	39,779,280	10,364,917	3,436,630	1,127,583	102,375,708	1,134,080
Swaps	833,117	20,268,179	41,208,317	61,755,685	70,540,650	35,252,164	51,201,006	281,059,118	4,690,017
Call options	-	64,615	99,395	123,855	-	-	-	287,865	638
Put options	-	76,215	40,992	67,995	-	-	-	185,202	2,632
Futures	-	-	51,689	-	-	-	-	51,689	43
Other	-	-	-	-	-	-	-	-	-
Total	833,117	44,329,402	65,147,298	101,726,815	80,905,567	38,688,794	52,328,589	383,959,582	5,827,410

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c) As of March 31, 2026 and December 31, 2025, the composition of debt instruments is as follows:

	As of March 31, 2026								
	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	100	71,824	-	-	231,079	976,569	93,534	1,373,106	1,382,329
Other debt financial instruments issued locally	50	39,007	38,279	18,373	6,481	132	15,312	117,634	102,579
Debt financial instruments issued abroad	913	2,835	1,382	3,331	-	-	-	8,461	8,426
Total	1,063	113,666	39,661	21,704	237,560	976,701	108,846	1,499,201	1,493,334

	As of December 31, 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	-	5,277	447	-	5,101	1,096,206	109,821	1,216,852	1,221,404
Other debt financial instruments issued locally	1,872	35,049	28,238	33,145	3,140	1,573	15,372	118,389	101,069
Debt financial instruments issued abroad	17,425	1,115	-	6,379	-	-	-	24,919	26,031
Total	19,297	41,441	28,685	39,524	8,241	1,097,779	125,193	1,360,160	1,348,504

d) As of March 31, 2026 and December 31, 2025, the composition of other financial instruments is as follows:

	As of March 31, 2026								
	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	31,224	59,741	-	2,512	-	-	34,731	128,208	128,208
Equity instruments	17,746	-	-	-	-	-	-	17,746	17,746
Loans originated and acquired by the Entity	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	2,342	2,342	2,342
Total	48,970	59,741	-	2,512	-	-	37,073	148,296	148,296

	As of December 31, 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	32,983	47,470	-	2,471	-	-	46,870	129,794	129,794
Equity instruments	18,371	-	-	-	-	-	-	18,371	18,371
Loans originated and acquired by the Entity	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	1,315	1,315	1,315
Total	51,354	47,470	-	2,471	-	-	48,185	149,480	149,480

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

a) As of March 31, 2026, and December 31, 2025, the composition of non-trading financial assets mandatorily measured at fair value through profit or loss is as follows:

	March 31,		December 31,	
	2026		2025	
	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			59,728	57,398
Other			-	-
Subtotal other financial instruments			59,728	57,398
Total			59,728	57,398

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

a) As of March 31, 2026 and December 31, 2025, 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 March 31, 2026 and December 31, 2025, the details of financial assets at fair value through other comprehensive are as follows:

	March 31,		December 31,	
	2026		2025	
	MCh\$		MCh\$	
Debt financial instruments				
Of the Government and Central Bank of Chile		3,912,418		2,917,073
Other debt financial instruments issued locally		2,713		3,094
Debt financial instruments issued abroad		4,652,112		4,366,681
Subtotal debt financial instruments		8,567,243		7,286,848
Loans originated and acquired by the entity		-		-
Other		-		-
Subtotal other financial instruments		-		-
Total		8,567,243		7,286,848

b) As of March 31, 2026 and December 31, 2025, 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, 2026	7,204,128	82,720	-	7,286,848	21,220	15,256	-	36,476
Purchases made in the period	963,278	-	-	963,278	1,529	-	-	1,529
Transfers to stage 1	-	-	-	-	-	-	-	-
Transfers to stage 2	-	-	-	-	-	-	-	-
Transfers to stage 3	-	-	-	-	-	-	-	-
Assets derecognized or matured	-	(2,800)	-	(2,800)	(7,863)	(520)	-	(8,383)
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-
Exchange rate adjustments	317,320	2,597	-	319,917	484	479	-	963
Final balance as of March 31, 2026	8,484,726	82,517	-	8,567,243	15,370	15,215	-	30,585

	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 year	1,372,179	-	-	1,372,179	4,786	-	-	4,786
Transfers to stage 1	-	-	-	-	-	-	-	-
Transfers to stage 2	-	-	-	-	-	-	-	-
Transfers to stage 3	-	-	-	-	-	-	-	-
Assets derecognized or matured	(1,596,453)	-	-	(1,596,453)	(9,403)	(501)	-	(9,904)
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-
Exchange rate adjustments	(807,649)	(7,884)	-	(815,533)	(812)	(522)	-	(1,334)
Final balance as of December 31, 2025	7,204,128	82,720	-	7,286,848	21,220	15,256	-	36,476

c) As of March 31, 2026 and December 31, 2025, the details of the present value, fair value, unrealized gains and losses, corresponding financial instruments is as follows:

	As of March 31, 2026			
	Present value	Market value	Unrealized gain	Unrealized loss
	MCh\$	MCh\$	MCh\$	MCh\$
Debt financial instruments:				
Of the Government and Central Bank of Chile	3,898,260	3,912,418	31,768	17,610
Other financial debt instruments issued locally	2,654	2,713	59	-
Debt financial instruments issued abroad	5,078,808	4,652,112	13,632	440,328
Subtotal	8,979,722	8,567,243	45,459	457,938
Other financial instruments:				
Loans originated and acquired by the entity	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Total	8,979,722	8,567,243	45,459	457,938

	As of December 31, 2025			
	Present value	Market value	Unrealized gain	Unrealized loss
	MCh\$	MCh\$	MCh\$	MCh\$
Debt financial instruments:				
Of the Government and Central Bank of Chile	2,906,779	2,917,073	22,789	12,495
Other financial debt instruments issued locally	3,060	3,094	34	-
Debt financial instruments issued abroad	4,774,461	4,366,681	15,723	423,503
Subtotal	7,684,300	7,286,848	38,546	435,998
Other financial instruments:				
Loans originated and acquired by the entity	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Total	7,684,300	7,286,848	38,546	435,998

NOTE 12 – FINANCIAL DERIVATIVE CONTRACTS FOR HEDGE ACCOUNTING

a) As of March 31, 2026 and December 31, 2025, the details of the portfolio of financial derivative contracts for hedge accounting is as follows:

	March 31, 2026								Fair Value	
	Notional amounts							Total		Assets
	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			
MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		
Fair value hedging derivatives:										
Forwards	-	-	-	-	-	-	-	-	-	
Swaps	-	204,000	154,525	1,354,782	912,956	450,052	2,392,699	5,469,014	291,276	
Call options	-	-	-	-	-	-	-	-	-	
Put options	-	-	-	-	-	-	-	-	-	
Futures	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	204,000	154,525	1,354,782	912,956	450,052	2,392,699	5,469,014	291,276	
Cash flow hedging derivatives:										
Forwards	-	99,604	382,481	2,255,955	103,588	-	-	2,841,628	2,029	
Swaps	-	93,112	29,737	1,903,054	3,391,610	3,686,809	5,661,385	14,765,707	179,890	
Call options	-	-	-	-	-	-	-	-	-	
Put options	-	-	-	-	-	-	-	-	-	
Futures	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	192,716	412,218	4,159,009	3,495,198	3,686,809	5,661,385	17,607,335	181,919	
Hedging derivatives abroad										
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	-	-	-	-	-	-	-	-	
Total	-	396,716	566,743	5,513,791	4,408,154	4,136,861	8,054,084	23,076,349	473,195	

	March 31, 2026								Fair Value	
	Notional amounts							Total		Assets
	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			
MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		
Fair value hedging derivatives:										
Forwards	-	-	-	-	-	-	-	-	-	
Swaps	-	204,000	118,336	1,221,409	876,667	389,017	2,469,852	5,279,281	166,505	
Call options	-	-	-	-	-	-	-	-	-	
Put options	-	-	-	-	-	-	-	-	-	
Futures	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	204,000	118,336	1,221,409	876,667	389,017	2,469,852	5,279,281	166,505	
Cash flow hedging derivatives:										
Forwards	-	100,620	388,284	2,313,176	107,981	-	-	2,910,061	31,720	
Swaps	-	99,604	37,342	1,502,316	2,438,816	3,077,330	5,491,624	12,647,032	819,776	
Call options	-	-	-	-	-	-	-	-	-	
Put options	-	-	-	-	-	-	-	-	-	
Futures	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	200,224	425,626	3,815,492	2,546,797	3,077,330	5,491,624	15,557,093	851,496	
Hedging derivatives abroad										
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	-	-	-	-	-	-	-	-	
Total	-	404,224	543,962	5,036,901	3,423,464	3,466,347	7,961,476	20,836,374	1,018,001	

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	As of December 31, 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\$	MCh\$	
Fair value hedging derivatives:										
Forwards	-	-	-	-	-	-	-	-	-	
Swaps	-	-	4,000	1,200,526	474,221	1,266,175	2,242,196	5,187,118	260,009	
Call options	-	-	-	-	-	-	-	-	-	
Put options	-	-	-	-	-	-	-	-	-	
Futures	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	-	4,000	1,200,526	474,221	1,266,175	2,242,196	5,187,118	260,009	
Cash flow hedging derivatives:										
Forwards	-	315,534	408,761	1,353,612	83,421	-	-	2,161,328	12,951	
Swaps	-	-	396,835	928,604	2,191,547	2,386,422	4,734,320	10,637,728	168,673	
Call options	-	-	-	-	-	-	-	-	-	
Put options	-	-	-	-	-	-	-	-	-	
Futures	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	315,534	805,596	2,282,216	2,274,968	2,386,422	4,734,320	12,799,056	181,624	
Hedging derivative abroad										
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	-	-	-	-	-	-	-	-	
Total	-	315,534	809,596	3,482,742	2,749,189	3,652,597	6,976,516	17,986,174	441,633	

	As of December 31, 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\$	MCh\$	
Fair value hedging derivatives:										
Forwards	-	-	-	-	-	-	-	-	-	
Swaps	-	-	4,000	1,030,475	449,774	1,212,052	2,320,890	5,017,191	69,213	
Call options	-	-	-	-	-	-	-	-	-	
Put options	-	-	-	-	-	-	-	-	-	
Futures	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	-	4,000	1,030,475	449,774	1,212,052	2,320,890	5,017,191	69,213	
Cash flow hedging derivatives:										
Forwards	-	317,870	411,481	1,384,203	87,291	-	-	2,200,845	3,866	
Swaps	-	-	59,586	1,861,436	2,252,246	2,554,562	4,533,101	11,260,931	816,283	
Call options	-	-	-	-	-	-	-	-	-	
Put options	-	-	-	-	-	-	-	-	-	
Futures	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	317,870	471,067	3,245,639	2,339,537	2,554,562	4,533,101	13,461,776	820,149	
Hedging derivative abroad										
Other	-	-	-	-	-	-	-	-	-	
Subtotal	-	-	-	-	-	-	-	-	-	
Total	-	317,870	475,067	4,276,114	2,789,311	3,766,614	6,853,991	18,478,967	889,362	

b) Types of derivatives for hedge accounting

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.

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A detailed summary of the hedging items and instruments used in fair value hedges as of March 31, 2026 and December 31, 2025 in notional amounts presented below:

	As of March 31 , 2026									
	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	-	-	-	318,734	138,211	-	1,319,422	1,776,367	19,056	-
Items set / loans	-	-	-	1,000	35	700	-	1,735	2	10
Of the Government and Central Bank of Chile	-	-	35,000	15,000	7,000	5,000	-	62,000	-	119
Other instruments issued locally	-	-	-	530	1,000	-	124	1,654	-	15
Instruments issued abroad	-	-	-	-	-	-	294,059	294,059	507	3,386
Consumer	-	-	-	-	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-	-	-	-	-
Commercial	-	-	-	-	-	-	-	-	-	-
Items set / liabilities	-	-	-	-	-	-	-	-	-	-
Term deposit	-	204,000	-	425,000	-	-	-	629,000	-	443
Current bonds	-	-	119,525	596,071	305,208	445,052	874,643	2,340,499	66,050	24,303
Subordinated bonds	-	-	-	-	-	-	-	-	-	-
Bonds with no fixed maturity date	-	-	-	-	463,815	-	-	463,815	-	80
Mortgage bonds	-	-	-	-	-	-	-	-	-	-
Foreign investment	-	-	-	-	-	-	-	-	-	-
Subtotal	-	204,000	154,525	1,356,335	915,269	450,752	2,488,248	5,569,129	85,615	28,356
Hedging instrument:										
Forwards	-	-	-	-	-	-	-	-	-	-
CCS	-	-	119,525	535,071	240,926	394,960	1,820,992	3,111,474	18,542	39,877
IRS	-	204,000	35,000	821,263	674,344	55,792	667,256	2,457,655	7,415	48,477
Options	-	-	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-	-	-
Subtotal	-	204,000	154,525	1,356,334	915,270	450,752	2,488,248	5,569,129	25,957	88,354

	As of December 31 , 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	-	-	-	317,793	137,803	-	1,315,528	1,771,124	-	8,997
Items set / loans	-	-	-	899,330	-	-	-	899,330	7,503	-
Of the Government and Central Bank of Chile	-	-	4,000	-	7,000	426,500	65,950	503,450	5,947	1,095
Other instruments issued locally	-	-	-	476,393	481,312	-	112,181	1,069,886	2,330	6,399
Instruments issued abroad	-	-	-	-	-	-	250,913	250,913	1,111	2,258
Consumer	-	-	-	-	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-	-	-	-	-
Commercial	-	-	-	-	-	-	-	-	-	-
Items set / liabilities	-	-	-	-	-	-	-	-	-	-
Term deposit	-	-	-	204,000	-	-	-	204,000	-	109
Current bonds	-	-	-	678,733	330,643	390,010	701,335	2,100,721	63,730	7,908
Subordinated bonds	-	-	-	-	-	-	-	-	-	-
Bonds with no fixed maturity date	-	-	-	-	-	449,665	-	449,665	-	3,612
Mortgage bonds	-	-	-	-	-	-	-	-	-	-
Foreign investment	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	4,000	2,576,249	956,758	1,266,175	2,445,907	7,249,089	80,621	30,378
Hedging instrument:										
Forwards	-	-	-	-	-	-	-	-	-	-
CCS	-	-	-	617,733	266,328	341,446	1,724,491	2,949,998	14,430	31,436
IRS	-	-	4,000	1,958,516	690,430	924,729	721,416	4,299,091	20,272	53,886
Options	-	-	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	4,000	2,576,249	956,758	1,266,175	2,445,907	7,249,089	34,702	85,322

c) As of March 31, 2026 and December 31, 2025, 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 March 31, 2026							
	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 inflows	3,260	29,101	85,615	309,763	722,846	654,854	3,094,852	4,900,291
Cash outflows	(34,032)	(30,138)	(84,516)	(316,824)	(738,953)	(658,105)	(3,076,946)	(4,939,514)
Net cash flows	(30,772)	(1,037)	1,099	(7,061)	(16,107)	(3,251)	17,906	(39,223)
Hedging instruments								
Cash inflows	34,032	30,138	84,516	316,824	738,953	658,105	3,076,946	4,939,514
Cash outflows	(3,260)	(29,101)	(85,615)	(309,763)	(722,846)	(654,854)	(3,094,852)	(4,900,291)
Net cash flows	30,772	1,037	(1,099)	7,061	16,107	3,251	(17,906)	39,223

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Cash flow projections for interest rate risk	As of December 31, 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 inflows	-	14,103	16,707	121,171	292,559	262,354	2,565,867	3,272,761
Cash outflows	-	(13,910)	(17,824)	(124,066)	(305,775)	(272,393)	(2,571,320)	(3,305,288)
Net cash flows	-	193	(1,117)	(2,895)	(13,216)	(10,039)	(5,453)	(32,527)
Hedging instruments								
Cash inflows	-	13,910	17,824	124,066	305,775	272,393	2,571,320	3,305,288
Cash outflows	-	(14,103)	(16,707)	(121,171)	(292,559)	(262,354)	(2,565,867)	(3,272,761)
Net cash flows	-	(193)	1,117	2,895	13,216	10,039	5,453	32,527

ii) Cash flow projection for inflation risk:

Cash flow projection for inflation risk	As of March 31, 2026							
	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 inflows	33	202,261	422,847	2,553,972	1,851,625	2,564,377	3,444,796	11,039,911
Cash outflows	(4,976)	(207,801)	(438,138)	(2,622,583)	(1,938,288)	(1,997,664)	(2,870,597)	(10,080,047)
Net cash flows	(4,943)	(5,540)	(15,291)	(68,611)	(86,663)	566,713	574,199	959,864
Hedging instruments								
Cash inflows	4,976	207,801	438,138	2,622,583	1,938,288	1,997,664	2,870,597	10,080,047
Cash outflows	(33)	(202,261)	(422,847)	(2,553,972)	(1,851,625)	(2,564,377)	(3,444,796)	(11,039,911)
Net cash flows	4,943	5,540	15,291	68,611	86,663	(566,713)	(574,199)	(959,864)

Cash flow projection for inflation risk	As of December 31, 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 inflows	-	201,090	480,711	1,820,692	1,634,376	2,195,776	2,431,469	8,764,114
Cash outflows	-	(212,006)	(507,668)	(1,853,975)	(1,650,737)	(1,707,128)	(2,025,647)	(7,957,161)
Net cash flows	-	(10,916)	(26,957)	(33,283)	(16,361)	488,648	405,822	806,953
Hedging instruments								
Cash inflows	-	212,006	507,668	1,853,975	1,650,737	1,707,128	2,025,647	7,957,161
Cash outflows	-	(201,090)	(480,711)	(1,820,692)	(1,634,376)	(2,195,776)	(2,431,469)	(8,764,114)
Net cash flows	-	10,916	26,957	33,283	16,361	(488,648)	(405,822)	(806,953)

iii) Cash flow projections for exchange rate risk:

Cash flow projections for exchange rate risk	As of March 31, 2026							
	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 inflows	-	18,024	1,294	282,164	924,901	318,913	671,413	2,216,709
Cash outflows	-	(1,381)	(1,156)	(261,631)	(973,762)	(305,726)	(658,150)	(2,201,806)
Net cash flows	-	16,643	138	20,533	(48,861)	13,187	13,263	14,903
Hedging instruments								
Cash inflows	-	1,381	1,156	261,631	973,762	305,726	658,150	2,201,806
Cash outflows	-	(18,024)	(1,294)	(282,164)	(924,901)	(318,913)	(671,413)	(2,216,709)
Net cash flows	-	(16,643)	(138)	(20,533)	48,861	(13,187)	(13,263)	(14,903)

Cash flow projections for exchange rate risk	As of December 31, 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 inflows	-	119,025	30,675	267,529	916,861	314,608	686,927	2,335,625
Cash outflows	-	(117,636)	(21,569)	(235,874)	(955,085)	(298,697)	(654,007)	(2,282,868)
Net cash flows	-	1,389	9,106	31,655	(38,224)	15,911	32,920	52,757
Hedging instruments								
Cash inflows	-	117,636	21,569	235,874	955,085	298,697	654,007	2,282,868
Cash outflows	-	(119,025)	(30,675)	(267,529)	(916,861)	(314,608)	(686,927)	(2,335,625)
Net cash flows	-	(1,389)	(9,106)	(31,655)	38,224	(15,911)	(32,920)	(52,757)

d) As of March 31, 2026 and December 31, 2025, 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", in cash flow hedges, is as follows:

	December 31,	
	2026	2025
	MCh\$	MCh\$
Hedged item		
Sensitivity	-	-
Items set / loans	(75,119)	56,479
Of the Government and Central Bank of Chile	(25,186)	6,598
Other instruments issued locally	-	-
Instruments issued abroad	-	-
Consumer	-	-
Mortgage	-	-
Commercial	-	-
Items set / liabilities	53,459	56,397
Term deposit	6,077	(6,612)
Current bonds	(26,172)	(15,850)
Subordinated bonds	-	-
Bonds with no fixed maturity date	(30,198)	(32,821)
Mortgage bonds	-	-
Foreign investment	-	-
Unwinding	245	732
Total	(96,894)	64,923

e) As of March 31, 2026 and December 31, 2025, 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:

	March 31,	
	2026	2025
	MCh\$	MCh\$
Hedged item		
Sensitivity	-	-
Items set / loans	(651,200)	(654,442)
Of the Government and Central Bank of Chile	(9,575)	(21,952)
Other instruments issued locally	-	-
Instruments issued abroad	-	-
Consumer	-	-
Mortgage	-	-
Commercial	-	-
Items set / liabilities	11,895	7,515
Term deposit	(2,285)	(858)
Current bonds	76,183	60,120
Bonds with no fixed maturity date	(7,409)	(20,565)
Subordinated bonds	-	-
Mortgage bonds	-	-
Foreign investment	-	-
Total	(582,391)	(630,182)

NOTE 13 – FINANCIAL ASSETS AT AMORTIZED COST

a) As of March 31, 2026 and December 31, 2025, the details of financial assets at amortized cost is as follows:

	March 31,		December 31,	
	2026		2025	
	MCh\$		MCh\$	
Rights for reverse repurchase agreements and securities lending		551,246		400,485
Debt financial instruments		2,256,856		2,221,860
Loans and advances to banks		965,986		1,095,633
Loans and receivables from customers – Commercial		37,705,407		36,062,785
Loans and receivables from customers – Mortgage		15,911,654		15,577,799
Loans and receivables from customers – Consumer		3,199,244		3,145,533
Total		60,590,393		58,504,095

b) As of March 31, 2026 and December 31, 2025, the rights under repurchase agreements and securities loans are as follows:

	Maturity of the commitment as of March 31, 2026							
	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	5,529	526,388	8,835	10,494	-	-	-	551,246
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	5,529	526,388	8,835	10,494	-	-	-	551,246
Transactions with other foreign entities								
Transactions with other foreign entities	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Accumulated impairment on rights of reverse repurchases agreements								
	-	-	-	-	-	-	-	-
Total	5,529	526,388	8,835	10,494	-	-	-	551,246

	Maturity of the commitment as of December 31, 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	-	373,650	23,357	3,478	-	-	-	400,485
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	373,650	23,357	3,478	-	-	-	400,485
Transactions with other foreign entities								
Transactions with other foreign entities	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Accumulated impairment on rights of reverse repurchases agreements								
	-	-	-	-	-	-	-	-
Total	-	373,650	23,357	3,478	-	-	-	400,485

c) As of March 31, 2026 and December 31, 2025, the details of debt financial instruments is as follows:

	March 31 ,		December 31,	
	2026		2025	
	MCh\$		MCh\$	
Debt financial instruments:				
Of the Government and Central Bank of Chile		-		-
Other financial debt instruments issued locally		70,901		59,569
Debt financial instruments issued abroad		2,200,347		2,179,238
Accumulated impairment of financial debt instruments		(14,392)		(16,947)
Total		2,256,856		2,221,860

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d) As of March 31, 2026 and December 31, 2025, 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, 2026	2,191,012	47,795	-	2,238,807	(9,230)	(7,717)	-	(16,947)	2,221,860
Purchases made during the period	-	-	-	-	-	-	-	-	-
Transfers to stage 1	-	-	-	-	-	-	-	-	-
Transfers to stage 2	-	-	-	11,380	-	-	-	(2)	11,378
Transfers to stage 3	-	-	-	-	-	-	-	-	-
Assets derecognized or expired	(41,711)	-	-	(41,711)	2,762	-	-	2,762	(38,949)
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-	-
Exchange rate adjustments	62,772	11,380	-	62,772	(205)	(2)	-	(205)	62,567
Final balance as of March 31, 2026	2,212,073	59,175	-	2,271,248	(6,673)	(7,719)	-	(14,392)	2,256,856

	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 year	21,120	12,294	-	33,414	(150)	(585)	-	(735)	32,679
Transfers to stage 1	-	-	-	-	-	-	-	-	-
Transfers to stage 2	-	35,501	-	35,501	-	(7,132)	-	(7,132)	28,369
Transfers to stage 3	-	-	-	-	-	-	-	-	-
Assets derecognized or expired	(1,452,947)	-	-	(1,452,947)	1,906	-	-	1,906	(1,451,041)
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-	-
Exchange rate adjustments	(190,859)	-	-	(190,859)	884	-	-	884	(189,975)
Final balance as of December 31, 2025	2,191,012	47,795	-	2,238,807	(9,230)	(7,717)	-	(16,947)	2,221,860

e) As of March 31, 2026 and December 31, 2025, the details of loans and advances to banks are as follows:

March 31, 2026	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\$	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	967,469	-	-	967,469	(1,483)	-	-	(1,483)	965,986
Interbank liquidity loans	287,109	-	-	287,109	(252)	-	-	(252)	286,857
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	230,446	-	-	230,446	(371)	-	-	(371)	230,075
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	449,914	-	-	449,914	(860)	-	-	(860)	449,054
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	967,469	-	-	967,469	(1,483)	-	-	(1,483)	965,986
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	967,469	-	-	967,469	(1,483)	-	-	(1,483)	965,986

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December 31, 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\$	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	1,097,372	-	-	1,097,372	(1,739)	-	-	(1,739)	1,095,633
Interbank liquidity loans	439,459	-	-	439,459	(603)	-	-	(603)	438,856
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	238,987	-	-	238,987	(368)	-	-	(368)	238,619
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	418,926	-	-	418,926	(768)	-	-	(768)	418,158
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	1,097,372	-	-	1,097,372	(1,739)	-	-	(1,739)	1,095,633
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	1,097,372	-	-	1,097,372	(1,739)	-	-	(1,739)	1,095,633

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f) As of March 31, 2026 and December 31, 2025, the balances of loans and receivables from customers are as follows:

March 31 , 2026	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\$				
Commercial loans															
Commercial loans	25,881,245	3,272,277	2,526,548	642,760	412,034	32,734,864	(151,460)	(34,563)	(38,974)	(146,721)	(94,873)	(466,591)	(783)	(467,374)	32,267,490
Foreign trade credits Chilean exports	1,029,860	15,644	26,151	193	106	1,071,954	(8,595)	(350)	(1,068)	(19)	(103)	(10,135)	-	(10,135)	1,061,819
Foreign trade credits Chilean imports	399,752	31,674	72,129	464	-	504,019	(6,804)	(512)	(581)	(186)	-	(8,083)	-	(8,083)	495,936
Foreign trade credits between third Countries	468,807	-	15,483	-	-	484,290	(1,844)	-	(34)	-	-	(1,878)	-	(1,878)	482,412
Debtors in current accounts	38,275	45,102	4,431	1,504	9,452	98,764	(464)	(2,646)	(701)	(647)	(6,648)	(11,106)	-	(11,106)	87,658
Credit card debtors	8,915	53,753	1,224	144	6,094	70,130	(141)	(1,665)	(155)	(72)	(4,316)	(6,349)	-	(6,349)	63,781
Factoring operations	1,129,953	79,952	7,673	-	414	1,217,992	(6,285)	(1,408)	(47)	-	(158)	(7,898)	-	(7,898)	1,210,094
Commercial financial leasing Operations	1,452,128	318,153	152,833	46,934	11,318	1,981,366	(4,936)	(3,673)	(2,759)	(4,950)	(2,691)	(19,009)	-	(19,009)	1,962,357
Student loans	-	70,359	-	-	6,244	76,603	-	(925)	-	-	(1,631)	(2,556)	-	(2,556)	74,047
Other loans and receivable	-	320	-	4,316	526	5,162	(1,158)	(52)	-	(3,815)	(324)	(5,349)	-	(5,349)	(187)
Subtotal	30,408,935	3,887,234	2,806,472	696,315	446,188	38,245,144	(181,687)	(45,794)	(44,319)	(156,410)	(110,744)	(538,954)	(783)	(539,737)	37,705,407
Mortgage loans															
Loans with letters of credit	-	12	-	-	2	14	-	-	-	-	-	-	-	-	14
Loans with endorsable mortgage mutual funds	-	4,155,757	-	-	49,827	4,205,584	-	(38,925)	-	-	(561)	(39,486)	-	(39,486)	4,166,098
Loans with mutual funds financed with mortgage bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other credits with mortgage loans	-	11,234,943	-	-	602,959	11,837,902	-	(20,630)	-	-	(73,727)	(94,357)	-	(94,357)	11,743,545
Finance lease operations for Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loans and receivable	-	1,857	-	-	160	2,017	-	(5)	-	-	(15)	(20)	-	(20)	1,997
Subtotal	-	15,392,569	-	-	652,948	16,045,517	-	(59,560)	-	-	(74,303)	(133,863)	-	(133,863)	15,911,654
Consumer loans															
Consumer loans in installments	-	1,714,815	-	-	116,892	1,831,707	-	(68,218)	-	-	(59,050)	(127,268)	-	(127,268)	1,704,439
Debtors in current accounts	-	104,211	-	-	22,586	126,797	-	(6,463)	-	-	(12,855)	(19,318)	-	(19,318)	107,479
Credit card debtors	-	1,396,633	-	-	66,483	1,463,116	-	(77,105)	-	-	(43,085)	(120,190)	-	(120,190)	1,342,926
Consumer finance lease operations	-	354	-	-	-	354	-	(7)	-	-	-	(7)	-	(7)	347
Other loans and receivable	-	44,381	-	-	406	44,787	-	(504)	-	-	(230)	(734)	-	(734)	44,053
Subtotal	-	3,260,394	-	-	206,367	3,466,761	-	(152,297)	-	-	(115,220)	(267,517)	-	(267,517)	3,199,244
TOTAL	30,408,935	22,540,197	2,806,472	696,315	1,305,503	57,757,422	(181,687)	(257,651)	(44,319)	(156,410)	(300,267)	(940,334)	(783)	(941,117)	56,816,305

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December 31, 2025	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\$				
Commercial loans															
Commercial loans	24,697,435	3,310,391	2,256,281	654,191	412,552	31,330,850	(156,585)	(35,571)	(30,914)	(142,689)	(94,973)	(460,732)	(783)	(461,515)	30,869,335
Foreign trade credits Chilean exports	879,104	18,289	18,562	1,839	103	917,897	(6,881)	(448)	(698)	(1,655)	(62)	(9,744)	-	(9,744)	908,153
Foreign trade credits Chilean imports	418,430	39,083	51,143	450	-	509,106	(7,344)	(707)	(734)	(180)	-	(8,965)	-	(8,965)	500,141
Foreign trade credits between third Countries	486,809	-	15,507	-	-	502,316	(2,900)	-	(100)	-	-	(3,000)	-	(3,000)	499,316
Debtors in current accounts	45,062	44,924	4,945	1,493	9,249	105,673	(321)	(2,967)	(751)	(671)	(6,576)	(11,286)	-	(11,286)	94,387
Credit card debtors	7,856	52,297	1,125	143	6,218	67,639	(110)	(1,781)	(141)	(72)	(4,468)	(6,572)	-	(6,572)	61,067
Factoring operations	1,089,943	111,660	5,297	-	553	1,207,453	(7,080)	(1,747)	(53)	-	(197)	(9,077)	-	(9,077)	1,198,376
Commercial financial leasing Operations	1,337,116	317,361	161,015	45,494	12,081	1,873,067	(4,376)	(3,629)	(3,213)	(5,016)	(2,830)	(19,064)	-	(19,064)	1,854,003
Student loans	-	73,106	-	-	7,310	80,416	-	(1,069)	-	-	(1,878)	(2,947)	-	(2,947)	77,469
Other loans and receivable	-	1	-	4,222	353	4,576	(1,087)	-	-	(2,686)	(265)	(4,038)	-	(4,038)	538
Subtotal	28,961,755	3,967,112	2,513,875	707,832	448,419	36,598,993	(186,684)	(47,919)	(36,604)	(152,969)	(111,249)	(535,425)	(783)	(536,208)	36,062,785
Mortgage loans															
Loans with letters of credit	-	16	-	-	4	20	-	-	-	-	-	-	-	-	20
Loans with endorsable mortgage mutual funds	-	3,885,270	-	-	59,341	3,944,611	-	(32,592)	-	-	(336)	(32,928)	-	(32,928)	3,911,683
Loans with mutual funds financed with mortgage bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other credits with mortgage loans	-	11,164,143	-	-	585,080	11,749,223	-	(20,375)	-	-	(70,604)	(90,979)	-	(90,979)	11,658,244
Finance lease operations for Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loans and receivable	-	7,513	-	-	392	7,905	-	(18)	-	-	(35)	(53)	-	(53)	7,852
Subtotal	-	15,056,942	-	-	644,817	15,701,759	-	(52,985)	-	-	(70,975)	(123,960)	-	(123,960)	15,577,799
Consumer loans															
Consumer loans in installments	-	1,702,592	-	-	121,141	1,823,733	-	(68,767)	-	-	(61,276)	(130,043)	-	(130,043)	1,693,690
Debtors in current accounts	-	107,706	-	-	22,384	130,090	-	(7,002)	-	-	(12,743)	(19,745)	-	(19,745)	110,345
Credit card debtors	-	1,342,354	-	-	65,949	1,408,303	-	(73,724)	-	-	(42,849)	(116,573)	-	(116,573)	1,291,730
Consumer finance lease operations	-	357	-	-	-	357	-	(5)	-	-	-	(5)	-	(5)	352
Other loans and receivable	-	50,270	-	-	362	50,632	-	(1,014)	-	-	(202)	(1,216)	-	(1,216)	49,416
Subtotal	-	3,203,279	-	-	209,836	3,413,115	-	(150,512)	-	-	(117,070)	(267,582)	-	(267,582)	3,145,533
TOTAL	28,961,755	22,227,333	2,513,875	707,832	1,303,072	55,713,867	(186,684)	(251,416)	(36,604)	(152,969)	(299,294)	(926,967)	(783)	(927,750)	54,786,117

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g) As of March 31, 2026 and December 31, 2025, the balance of contingent loans related to commercial and consumer loans are as follows:

EXPOSURE TO CREDIT LOSS FOR CONTINGENT LOANS March 31, 2026	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	407,479	1,888	1,455	-	192	411,014	(2,825)	(9)	(198)	-	(48)	(3,080)	407,934
Letters of credit for merchandise circulation operations	137,737	5,019	7,903	-	-	150,659	(1,909)	(23)	(57)	-	-	(1,989)	148,670
Debt purchase commitments in local currency abroad	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions related to contingent events	1,717,132	84,297	32,760	6,497	1,554	1,842,240	(11,433)	(996)	(4,172)	(5,423)	(1,079)	(23,103)	1,819,137
Lines of credit for free disposal of immediate cancellation	131,637	525,081	2,685	262	10,821	670,486	(732)	(15,989)	(357)	(138)	(5,458)	(22,674)	647,812
Free lines of credit	1,573,718	26,336	35,769	2,701	-	1,638,524	(21,548)	(1)	(555)	(54)	-	(22,158)	1,616,366
Other credit commitments	1,923,983	66	-	-	-	1,924,049	(5,375)	(11)	-	-	-	(5,386)	1,918,663
Other contingent loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,891,686	642,687	80,572	9,460	12,567	6,636,972	(43,822)	(17,029)	(5,339)	(5,615)	(6,585)	(78,390)	6,558,582

EXPOSURE TO CREDIT LOSS FOR CONTINGENT LOANS December 31, 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	383,125	2,036	1,549	-	186	386,896	(2,487)	(14)	(218)	-	(8)	(2,727)	384,169
Letters of credit for merchandise circulation operations	98,838	4,952	4,990	-	629	109,409	(1,761)	(17)	(140)	-	-	(1,918)	107,491
Debt purchase commitments in local currency abroad	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions related to contingent events	1,656,294	88,125	41,238	6,993	1,330	1,793,980	(11,868)	(1,053)	(4,888)	(4,386)	(931)	(23,126)	1,770,854
Lines of credit for free disposal of immediate cancellation	127,750	509,797	3,004	408	12,339	653,298	(711)	(15,613)	(404)	(208)	(6,346)	(23,282)	630,016
Free lines of credit	1,533,067	26,287	27,366	2,758	-	1,589,478	(18,971)	(1)	(432)	(55)	-	(19,459)	1,570,019
Other credit commitments	1,480,597	77	-	-	-	1,480,674	(7,361)	(13)	-	-	-	(7,374)	1,473,300
Other contingent loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,279,671	631,274	78,147	10,159	14,484	6,013,735	(43,159)	(16,711)	(6,082)	(4,649)	(7,285)	(77,886)	5,935,849

h) As of March 31, 2026 and December 31, 2025, the summary of movements in provisions recorded by banks is as follows:

March 31, 2026	Movement in provisions constituted by portfolio in the period			
	Individual assessments			Total
	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	
	MCh\$	MCh\$	MCh\$	
Loans and advances to banks				
Opening balance as of January 1, 2026	1,739	-	-	1,739
Recording / (use) of provisions for:				
Change in measurement without portfolio reclassification during the period:	(146)	-	-	(146)
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	432	-	-	432
New loans acquired	-	-	-	-
New loans for conversion of contingent to loans	1	-	-	1
Sales or transfer of loans	-	-	-	-
Loan repayment	(636)	-	-	(636)
Application of provisions for write-offs	-	-	-	-
Recovery of written-off credits	-	-	-	-
Translation difference	93	-	-	93
Balance as of March 31, 2026	1,483	-	-	1,483

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December 31, 2025	Movement in provisions constituted by portfolio in the year			
	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 year:	-	-	-	-
Change in measurement due to portfolio reclassification from the beginning to the end of the year [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	1,812	-	-	1,812
New loans acquired	-	-	-	-
New loans for conversion of contingent to loans	-	-	-	-
Sales or transfer of loans	-	-	-	-
Loan repayment	(1,087)	-	-	(1,087)
Application of provisions for write-offs	-	-	-	-
Recovery of written-off credits	-	-	-	-
Translation difference	(166)	-	-	(166)
Balance as of December 31, 2025	1,739	-	-	1,739

i) As of March 31, 2026 and December 31, 2025, the summary of the movement of provisions recorded by commercial loans is as follows:

March 31, 2026	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\$	MCh\$
Commercial loans								
Opening balance as of January 1, 2026	186,684	47,919	36,604	152,969	111,249	535,425	783	536,208
Recording / (use) of provisions for:								
Change in measurement without portfolio reclassification during the period:	(6,979)	1,047	(380)	5,574	(2,652)	(3,390)	-	(3,390)
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(3,423)	(4,510)	10,607	2,738	9,033	14,445	-	14,445
Regular individual to Substandard	(4,089)	-	11,994	-	-	7,905	-	7,905
Regular individual to Individual non-performing	(261)	-	-	889	-	628	-	628
Substandard to individual non-performing	-	-	(958)	2,343	-	1,385	-	1,385
Substandard to regular individual	142	-	(368)	-	-	(226)	-	(226)
Individual non-performing to Substandard	-	-	-	-	-	-	-	-
Individual non-performing to Individual regular	-	-	-	-	-	-	-	-
Group regular to Group non-performing	-	(4,132)	-	-	10,278	6,146	-	6,146
Group non-performing to Group regular	-	223	-	-	(1,231)	(1,008)	-	(1,008)
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(212)	313	(99)	(494)	-	(492)	-	(492)
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	997	(914)	38	-	(14)	107	-	107
New loans originated	28,525	3,532	1,701	1,688	1,600	37,046	-	37,046
New loans for conversion of contingent to loans	346	1,436	183	14	568	2,547	-	2,547
New loans acquired	-	-	-	-	-	-	-	-
Sale or transfer of loans	-	-	-	-	-	-	-	-
Loan repayment	(27,970)	(3,800)	(5,391)	(7,176)	(2,226)	(46,563)	-	(46,563)
Application of provisions for write-offs	-	(18)	-	(942)	(6,979)	(7,939)	-	(7,939)
Recovery of written-off credits	-	1	-	-	-	1	-	1
Changes in models and methodologies	-	-	-	-	-	-	-	-
Translation differences	4,504	187	995	1,545	151	7,382	-	7,382
Other changes in provisions (if applicable)	-	-	-	-	-	-	-	-
Balance as of March 31, 2026	181,687	45,794	44,319	156,410	110,744	538,954	783	539,737

December 31, 2025	Movement in provisions recorded by portfolio in the year							
	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\$	MCh\$
Commercial loans								
Opening balance as of January 1, 2025	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 year:	10,913	4,104	463	12,532	(9,377)	18,635	-	18,635
Change in measurement due to portfolio reclassification from the beginning to the end of the year [portfolio from (-) to (+)]:	(6,128)	(5,916)	5,854	14,328	35,351	43,489	-	43,489
Regular individual to Substandard	(5,924)	-	11,081	-	-	5,157	-	5,157
Regular individual to Individual non-performing	(544)	-	-	10,284	-	9,740	-	9,740
Substandard to individual non-performing	-	-	(3,164)	9,897	-	6,733	-	6,733
Substandard to regular individual	1,027	-	(3,693)	-	-	(2,666)	-	(2,666)
Individual non-performing to Substandard	-	-	1,698	(5,828)	-	(4,130)	-	(4,130)
Individual non-performing to Individual regular	-	-	-	(7)	-	(7)	-	(7)
Group regular to Group non-performing	-	(6,892)	-	-	38,732	31,840	-	31,840
Group non-performing to Group regular	-	732	-	-	(3,967)	(3,235)	-	(3,235)
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(841)	670	(128)	(91)	589	199	-	199
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	154	(426)	60	73	(3)	(142)	-	(142)
New loans originated	76,970	8,751	5,359	11,912	9,921	112,913	-	112,913
New loans for conversion of contingent to loans	879	2,628	134	151	1,037	4,829	-	4,829
New loans acquired	-	-	-	-	-	-	-	-
Sale or transfer of loans	-	-	-	-	-	-	-	-
Loan repayment	(45,526)	(8,230)	(9,431)	(14,431)	(8,289)	(85,907)	-	(85,907)
Application of provisions for write-offs	-	(677)	(1,213)	(32,281)	(35,887)	(70,058)	280	(69,778)
Recovery of written-off credits	-	1	-	-	12	13	-	13
Changes in models and methodologies	-	-	-	-	-	-	-	-
Translation differences	(14,921)	(789)	(3,077)	(5,141)	(730)	(24,658)	-	(24,658)
Other changes in provisions (if applicable)	-	-	-	-	-	-	-	-
Balance as of December 31, 2025	186,684	47,919	36,604	152,969	111,249	535,425	783	536,208

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j) As of March 31, 2026 and December 31, 2025, the detail of movements in provisions recorded for mortgage loans is as follows:

March 31, 2026	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, 2026	52,985	70,975	123,960
Change in measurement without portfolio reclassification during the period:	5,598	(27)	5,571
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(1,425)	5,588	4,163
Group regular to Group non-performing	(1,663)	6,707	5,044
Group non-performing to Group regular	238	(1,119)	(881)
New loans originated	2,219	-	2,219
New credits for conversion of contingent to loans	-	-	-
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Loan repayment	(1,038)	(2,196)	(3,234)
Application of provisions for write-offs	-	(57)	(57)
Recovery of written-off credits	-	-	-
Changes in models and methodologies	-	-	-
Translation differences	1,221	20	1,241
Other changes in provisions (if applicable)	-	-	-
Balance as of March 31, 2026	59,560	74,303	133,863

December 31, 2025	Movement in provisions recorded by portfolio in the year		
	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 year:	7,073	(4,974)	2,099
Change in measurement due to portfolio reclassification from the beginning to the end of the year [portfolio from (-) to (+)]:	(3,107)	15,700	12,593
Group regular to Group non-performing	(3,960)	20,848	16,888
Group non-performing to Group regular	853	(5,148)	(4,295)
New loans originated	13,058	90	13,148
New credits for conversion of contingent to loans	-	-	-
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Loan repayment	(5,762)	(5,481)	(11,243)
Application of provisions for write-offs	(6)	(413)	(419)
Recovery of written-off credits	-	-	-
Changes in models and methodologies	-	-	-
Translation differences	(3,434)	(259)	(3,693)
Other changes in provisions (if applicable)	-	-	-
Balance as of December 31, 2025	52,985	70,975	123,960

k) As of March 31, 2026 and December 31, 2025, the balances for this concept are as follows:

March 31, 2026	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, 2026	150,512	117,070	267,582
Change in measurement without portfolio reclassification during the period:	15,329	(3,505)	11,824
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(19,170)	33,374	14,204
Group regular to Group non-performing	(19,493)	35,200	15,707
Group non-performing to Group regular	323	(1,826)	(1,503)
New loans originated	5,620	9,495	15,115
New credits for conversion of contingent to loans	14,744	3,692	18,436
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Repayment of loans	(14,762)	(3,238)	(18,000)
Application of provisions for write-offs	(47)	(41,673)	(41,720)
Recovery of written-off credits	65	1	66
Changes in models and methodologies (*)	-	-	-
Translation differences	6	4	10
Other changes in provisions (if applicable)	-	-	-
Balance as of March 31, 2026	152,297	115,220	267,517

December 31, 2025	Movement in provisions recorded by portfolio in the year		
	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 year:	29,388	(6,289)	23,099
Change in measurement due to portfolio reclassification from the beginning to the end of the year [portfolio from (-) to (+)]:	(44,028)	59,413	15,385
Group regular to Group non-performing	(44,872)	64,270	19,398
Group non-performing to Group regular	844	(4,857)	(4,013)
New loans originated	13,038	19,114	32,152
New credits for conversion of contingent to loans	37,382	9,613	46,995
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Repayment of loans	(11,169)	(9,808)	(20,977)
Application of provisions for write-offs	(31,495)	(78,870)	(110,365)
Recovery of written-off credits	188	32	220
Changes in models and methodologies (*)	32,033	(3,810)	28,223
Translation differences	(421)	(4)	(425)
Other changes in provisions (if applicable)	-	-	-
Balance as of December 31, 2025	150,512	117,070	267,582

(*) As of January 31, 2025, the Bank recorded the effects of implementing the standardized methodology for calculating allowances for consumer loans established in Chapter B-1 of the CNCB, which resulted in a debit to profit or loss of MCh\$33,962 before taxes. As of September 30, 2025, the subsidiary Servicios Financieros y Administración de Créditos Comerciales S.A. implemented a calibration of the allowance for credit risk model, which resulted in a release of MCh\$5,739 (see notes 2(o) and 5(d) to these Interim Consolidated Financial Statements).

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1) As of March 31, 2026 and December 31, the detail of the movement of provisions recorded by contingent loans are as follows:

March 31, 2026	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, 2026	43,159	16,711	6,082	4,649	7,285	77,886
Change in measurement without portfolio reclassification during the period:	(3,663)	7	245	1,370	(526)	(2,567)
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	338	(82)	(417)	62	880	781
Regular individual to Substandard	(53)	-	238	-	-	185
Regular individual to Individual non-performing	-	-	-	41	-	41
Substandard to individual non-performing	-	-	-	21	-	21
Substandard to regular individual	201	-	(519)	-	-	(318)
Individual non-performing to Substandard	-	-	-	-	-	-
Individual non-performing to Individual regular	-	-	-	-	-	-
Group regular to Group non-performing	-	(107)	-	-	1,575	1,468
Group non-performing to Group regular	-	8	-	-	(695)	(687)
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(26)	125	(136)	-	-	(37)
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	216	(108)	-	-	-	108
New loans originated	8,581	1,143	1,850	72	183	11,829
Contingent loans for conversion to loans	269	-	-	-	-	269
Loan repayment	(5,994)	(753)	(2,443)	(545)	(1,246)	(10,981)
Application of provisions for write-offs	-	-	-	-	-	-
Changes in models and methodologies	-	-	-	-	-	-
Translation differences	1,132	3	22	7	9	1,173
Other changes in provisions (if applicable)	-	-	-	-	-	-
Balance as of March 31, 2026	43,822	17,029	5,339	5,615	6,585	78,390

December 31, 2025	Movement in provisions recorded by portfolio in the year					
	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 year:	21,694	6,759	(185)	1,696	2,785	32,749
Change in measurement due to portfolio reclassification from the beginning to the end of the year [portfolio from (-) to (+)]:	663	(322)	588	(208)	2,831	3,552
Regular individual to Substandard	(473)	-	1,232	-	-	759
Regular individual to Individual non-performing	(6)	-	-	141	-	135
Substandard to individual non-performing	-	-	(3)	28	-	25
Substandard to regular individual	1,212	-	(618)	-	-	594
Individual non-performing to Substandard	-	-	-	(32)	-	(32)
Individual non-performing to Individual regular	-	-	-	-	-	-
Group regular to Group non-performing	-	(289)	-	-	3,921	3,632
Group non-performing to Group regular	-	18	-	-	(1,091)	(1,073)
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(137)	54	(28)	(345)	3	(453)
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	67	(105)	5	-	(2)	(35)
New loans originated	22,059	3,392	3,990	17	456	29,914
Contingent loans for conversion to loans	1,359	-	-	-	-	1,359
Loan repayment	(22,296)	(8,332)	(9,724)	(6,762)	(1,130)	(48,244)
Application of provisions for write-offs	-	(284)	-	-	(334)	(618)
Changes in models and methodologies	-	-	-	-	-	-
Translation differences	(3,637)	(12)	(111)	(36)	-	(3,796)
Other changes in provisions (if applicable)	(2,061)	(7,214)	(1,169)	-	-	(10,444)
Balance as of December 31, 2025	43,159	16,711	6,082	4,649	7,285	77,886

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m) As of March 31, 2026 and December 31, 2025, the concentration of credits and exposure to contingent loans by economic activity is as follows:

As of March 31, 2026	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	-	967,469	967,469	-	(1,483)	(1,483)
Commercial loans						
Agriculture and livestock	512,519	75,258	587,777	(21,047)	(1,114)	(22,161)
Fruit growing	315,093	84,373	399,466	(11,537)	(300)	(11,837)
Forestry and logging	90,225	4,723	94,948	(1,799)	-	(1,799)
Fishing	106,000	106,805	212,805	(1,571)	(231)	(1,802)
Exploitation of mines and quarries	247,932	451,748	699,680	(1,426)	(531)	(1,957)
Crude oil and natural gas production	5,655	200	5,855	(65)	(3)	(68)
Product Manufacturing Industry	1,848,456	608,404	2,456,860	(27,399)	(5,673)	(33,072)
Food, beverage, and tobacco industry	466,713	150,782	617,495	(7,082)	(2,899)	(9,981)
Textile and leather industry	30,465	5,480	35,945	(1,308)	(111)	(1,419)
Wood and furniture industry	58,169	21,080	79,249	(2,290)	(206)	(2,496)
Printing and publishing paper industry	66,505	4,729	71,234	(2,726)	(80)	(2,806)
Chemicals and petroleum derivatives	326,857	104,992	431,849	(3,878)	(717)	(4,595)
Metallic, non-metallic, machinery, or other	450,859	255,472	706,331	(6,153)	(1,387)	(7,540)
Other Manufacturing Industries	448,888	65,869	514,757	(3,962)	(273)	(4,235)
Electricity, gas, and water	1,122,626	35,894	1,158,520	(6,448)	(336)	(6,784)
Home building	89,594	-	89,594	(1,002)	-	(1,002)
Other works and constructions	2,092,733	162,624	2,255,357	(25,196)	(334)	(25,530)
Wholesale trade	2,072,294	426,144	2,498,438	(35,096)	(8,779)	(43,875)
Retail restaurants and hotels	930,204	781,081	1,711,285	(34,901)	(6,145)	(41,046)
Transport and storage	1,655,035	255,521	1,910,556	(19,304)	(2,776)	(22,080)
Telecommunications	410,521	16,614	427,135	(47,943)	(8)	(47,951)
Financial and insurance establishments	2,863,185	122,570	2,985,755	(25,317)	(1,370)	(26,687)
Real estate and services provided to companies	3,474,559	4,983,223	8,457,782	(44,541)	(11,455)	(55,996)
Community, social and personal services	2,942,165	9,351,166	12,293,331	(79,895)	(116,195)	(196,090)
Total Commercial loans	20,778,796	17,466,348	38,245,144	(384,487)	(155,250)	(539,737)
Mortgage loans	11,840,518	4,204,999	16,045,517	(94,394)	(39,469)	(133,863)
Consumer Loans	3,418,004	48,757	3,466,761	(265,254)	(2,263)	(267,517)
Contingent loan exposure	4,690,261	1,946,711	6,636,972	(55,742)	(22,648)	(78,390)

As of December 31, 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	-	1,097,372	1,097,372	-	(1,739)	(1,739)
Commercial loans						
Agriculture and livestock	480,236	65,795	546,031	(18,643)	(2,211)	(20,854)
Fruit growing	296,152	81,680	377,832	(9,680)	(338)	(10,018)
Forestry and logging	97,055	5,012	102,067	(1,930)	(412)	(2,342)
Fishing	82,956	96,905	179,861	(1,736)	(246)	(1,982)
Exploitation of mines and quarries	220,380	426,650	647,030	(2,083)	(586)	(2,669)
Crude oil and natural gas production	4,140	4,899	9,039	(63)	(4)	(67)
Product Manufacturing Industry	1,724,119	603,476	2,327,595	(26,854)	(5,138)	(31,992)
Food, beverage, and tobacco industry	426,431	143,516	569,947	(6,759)	(2,260)	(9,019)
Textile and leather industry	29,166	8,225	37,391	(1,246)	(143)	(1,389)
Wood and furniture industry	55,726	21,545	77,271	(1,980)	(282)	(2,262)
Printing and publishing paper industry	64,503	5,339	69,842	(2,883)	(75)	(2,958)
Chemicals and petroleum derivatives	260,687	93,016	353,703	(3,476)	(677)	(4,153)
Metallic, non-metallic, machinery, or other	438,065	269,691	707,756	(5,687)	(1,352)	(7,039)
Other Manufacturing Industries	449,541	62,144	511,685	(4,823)	(349)	(5,172)
Electricity, gas, and water	991,449	35,003	1,026,452	(7,812)	(1,440)	(9,252)
Home building	109,377	-	109,377	(875)	-	(875)
Other works and constructions	1,942,304	157,859	2,100,163	(26,110)	(557)	(26,667)
Wholesale trade	1,758,906	351,577	2,110,483	(34,710)	(7,956)	(42,666)
Retail restaurants and hotels	893,029	812,673	1,705,702	(33,332)	(5,877)	(39,209)
Transport and storage	1,610,603	292,195	1,902,798	(18,462)	(1,879)	(20,341)
Telecommunications	427,343	18,834	446,177	(43,872)	(3)	(43,875)
Financial and insurance establishments	2,933,447	139,517	3,072,964	(25,103)	(1,385)	(26,488)
Real estate and services provided to companies	3,487,352	5,182,987	8,670,339	(15,125)	(50,750)	(65,875)
Community, social and personal services	2,895,548	8,369,535	11,265,083	(79,415)	(111,621)	(191,036)
Total Commercial loans	19,954,396	16,644,597	36,598,993	(345,805)	(190,403)	(536,208)
Mortgage loans	11,757,794	3,943,965	15,701,759	(91,051)	(32,909)	(123,960)
Consumer Loans	3,358,775	54,340	3,413,115	(264,691)	(2,891)	(267,582)
Contingent loan exposure	3,659,920	2,353,815	6,013,735	(51,058)	(26,828)	(77,886)

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
Notes to the Interim Consolidated Financial Statements
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n) As of March 31, 2026 and December 31, 2025, 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:

March 31, 2026 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%	1,723,526	32,603	18,973	9,802	28,553	1,813,457	(8,174)	(1,409)	(1,012)	(764)	(3,102)	(14,461)
40% < PVG <= 80%	11,572,049	233,992	145,585	71,171	233,435	12,256,232	(47,385)	(9,624)	(6,916)	(5,022)	(29,785)	(98,732)
80% < PVG <= 90%	1,513,071	19,295	12,041	6,699	33,356	1,584,462	(4,773)	(584)	(557)	(363)	(7,741)	(14,018)
PVG > 90%	375,807	3,691	4,711	1,158	5,999	391,366	(4,873)	(143)	(244)	(57)	(1,335)	(6,652)
Total LTV	15,184,453	289,581	181,310	88,830	301,343	16,045,517	(65,205)	(11,760)	(8,729)	(6,206)	(41,963)	(133,863)

December 31, 2025 Loan Tranche / Guarantee Value (%)	Mortgage loans (MCh\$)						Provisions recorded for mortgage Loans (MCh\$)					
	Days past due at the end of the year						Days past due at the end of the year					
	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%	1,653,384	69,070	19,118	10,690	23,190	1,775,452	(6,882)	(1,961)	(1,010)	(712)	(2,631)	(13,196)
40% < PVG <= 80%	11,273,927	265,955	135,124	78,801	247,132	12,000,939	(41,181)	(10,201)	(7,004)	(4,899)	(29,091)	(92,376)
80% < PVG <= 90%	1,488,843	21,888	13,412	8,015	31,873	1,564,031	(3,796)	(669)	(518)	(495)	(7,478)	(12,956)
PVG > 90%	345,887	3,636	4,214	1,894	5,706	361,337	(4,073)	(123)	(143)	(114)	(979)	(5,432)
Total LTV	14,762,041	360,549	171,868	99,400	307,901	15,701,759	(55,932)	(12,954)	(8,675)	(6,220)	(40,179)	(123,960)

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
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o) As of March 31, 2026 and December 31, 2025, loans and advances to bank and commercial loans and their provisions recorded by classification category, are as follows:

March 31 , 2026	Loans and advances to banks and commercial loans																								Total	Deductible provision guarantees FOGAPE Covid-19
	Assessment																									
	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	Total	Normal Portfolio	Portfolio in Default	Total			
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	-	154,959	53,141	-	-	79,009	287,109	-	-	-	-	-	-	-	-	-	-	-	-	-	287,109	-	-	287,109		
Commercial interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Overdrafts on checking accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Foreign trade credits Chilean exports	114,830	28,919	77,422	9,275	-	-	230,446	-	-	-	-	-	-	-	-	-	-	-	-	-	230,446	-	-	230,446		
Foreign trade credits Chilean imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Foreign trade credits between third countries	-	341,320	86,308	22,286	-	-	449,914	-	-	-	-	-	-	-	-	-	-	-	-	-	449,914	-	-	449,914		
Non-transferable deposits in banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Other credit balances with banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Subtotal	114,830	525,198	216,871	31,561	-	79,009	967,469	-	-	-	-	-	-	-	-	-	-	-	-	967,469	-	-	967,469			
Provisions recorded	(41)	(433)	(449)	(552)	-	(8)	(1,483)	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,483)	-	-	(1,483)		
% Provisions recorded	0.04%	0.08%	0.21%	1.75%	0.00%	0.21%	0.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.00%	0.00%	0.00%	0.16%		
Commercial loans																										
Commercial loans	34,914	1,624,316	4,490,080	4,551,134	5,844,881	9,335,920	25,881,245	1,587,079	226,622	385,943	326,904	2,526,548	281,070	156,219	37,217	66,354	23,523	78,377	642,760	29,050,553	3,272,277	412,034	3,684,311	32,734,864	(783)	
Foreign trade credits Chilean exports	-	343,227	261,815	227,621	140,681	56,516	1,029,860	18,326	7,825	-	-	26,151	-	193	-	-	-	-	193	1,056,204	15,644	106	15,750	1,071,954	-	
Foreign trade credits Chilean imports	-	58,535	98,039	125,436	95,518	22,224	399,752	29,881	23,653	8,872	9,723	72,129	-	-	-	464	-	-	464	472,345	31,674	-	31,674	504,019	-	
Foreign trade credits between third countries	-	47,166	228,265	36,974	76,132	80,270	468,807	200	-	-	15,283	15,483	-	-	-	-	-	-	-	484,290	-	-	-	484,290	-	
Debtors in current accounts	-	2,485	10,936	8,001	11,680	5,173	38,275	1,712	2,310	54	355	4,431	642	84	22	65	112	579	1,504	44,210	45,102	9,452	54,554	98,764	-	
Credit card debtors	-	237	3,954	2,440	1,118	1,166	8,915	954	247	5	18	1,224	28	18	-	6	63	29	144	10,283	53,753	6,094	59,847	70,130	-	
Factoring operations	19,193	527,380	276,276	204,833	82,650	19,621	1,129,953	7,673	-	-	-	7,673	-	-	-	-	-	-	-	1,137,626	79,952	414	80,366	1,217,992	-	
Commercial finance lease operations	-	56,229	411,914	505,188	234,314	244,483	1,452,128	120,370	12,977	2,168	17,318	152,833	31,732	6,185	4,474	2,996	50	1,497	46,934	1,651,895	318,153	11,318	329,471	1,981,366	-	
Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70,359	6,244	76,603	76,603	-	
Other loans and receivable	-	-	-	-	-	-	-	-	-	-	-	-	36	1	-	-	147	4,132	4,316	4,316	320	526	846	5,162	-	
Subtotal	54,107	2,659,575	5,781,279	5,661,627	6,486,974	9,765,373	30,408,935	1,766,195	273,634	397,042	369,601	2,806,472	313,508	162,700	41,713	69,885	23,895	84,614	696,315	33,911,722	3,887,234	446,188	4,333,422	38,245,144	(783)	
Provisions recorded	(19)	(3,146)	(13,934)	(32,947)	(40,982)	(90,659)	(181,687)	(15,803)	(6,291)	(16,434)	(5,791)	(44,319)	(9,751)	(16,307)	(10,439)	(28,053)	(15,601)	(76,259)	(156,410)	(382,416)	(45,794)	(110,744)	(156,538)	(538,954)	-	
% Provisions recorded	0.04%	0.12%	0.21%	0.71%	0.62%	1.01%	0.64%	1.07%	2.27%	2.22%	1.78%	1.46%	3.38%	10.02%	25.04%	40.15%	64.00%	89.77%	21.61%	1.17%	1.21%	24.81%	3.60%	1.46%	-	

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
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December 31, 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	-	265,679	87,286	-	-	86,494	439,459	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	439,459	-	439,459
Commercial interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts on checking accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign trade credits Chilean exports	110,070	55,775	64,255	8,887	-	-	238,987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	238,987	-
Foreign trade credits Chilean imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign trade credits between third countries	-	347,906	49,664	21,356	-	-	418,926	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	418,926	-
Non-transferable deposits in banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other credit balances with banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	110,070	669,360	201,205	30,243	-	86,494	1,097,372	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,097,372	-	1,097,372
Provisions recorded	(40)	(562)	(427)	(529)	-	(181)	(1,739)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,739)	-	(1,739)
% Provisions recorded	0.04%	0.08%	0.21%	1.75%	0.00%	0.21%	0.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.00%	0.00%	0.16%
Commercial loans																										
Commercial loans	53,909	1,351,240	4,435,597	4,267,784	5,533,556	9,055,349	24,697,435	1,387,195	201,870	411,690	255,526	2,256,281	288,888	133,690	55,046	64,980	81,298	30,289	654,191	27,607,907	3,310,391	412,552	3,722,943	31,330,850	(783)	
Foreign trade credits Chilean exports	-	211,820	283,033	227,555	115,234	41,462	879,104	10,525	7,787	251	(1)	18,562	-	-	-	-	-	1,839	1,839	899,505	18,289	103	18,392	917,897	-	
Foreign trade credits Chilean imports	-	55,031	91,552	146,423	106,591	18,833	418,430	24,597	12,048	5,843	8,655	51,143	-	-	-	450	-	-	450	470,023	39,083	-	39,083	509,106	-	
Foreign trade credits between third countries	-	100,084	191,766	26,426	74,958	93,575	486,809	707	-	-	14,800	15,507	-	-	-	-	-	-	-	502,316	-	-	-	502,316	-	
Debtors in current accounts	-	12,028	11,540	5,122	13,433	2,939	45,062	2,325	2,340	54	226	4,945	626	67	6	65	126	603	1,493	51,500	44,924	9,249	54,173	105,673	-	
Credit card debtors	2	175	3,922	1,928	1,047	782	7,856	832	269	11	13	1,125	30	16	-	7	62	28	143	9,124	52,297	6,218	58,515	67,639	-	
Factoring operations	25,087	386,076	326,762	221,255	79,312	51,451	1,089,943	5,296	-	-	1	5,297	-	-	-	-	-	-	-	1,095,240	111,660	553	112,213	1,207,453	-	
Commercial finance lease operations	-	49,606	370,067	483,842	201,983	231,618	1,337,116	127,907	12,444	3,894	16,770	161,015	31,848	4,287	4,578	2,970	50	1,761	45,494	1,543,625	317,361	12,081	329,442	1,873,067	-	
Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	73,106	7,310	80,416	80,416	-	
Other loans and receivable	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	4,218	-	4,222	4,222	1	353	354	4,576	-	
Subtotal	78,998	2,166,060	5,714,239	5,380,335	6,126,114	9,496,009	28,961,755	1,559,384	236,758	421,743	295,990	2,513,875	321,396	138,060	59,630	68,472	85,754	34,520	707,832	32,183,462	3,967,112	448,419	4,415,531	36,598,993	(783)	
Provisions recorded	(28)	(2,630)	(12,167)	(38,121)	(37,712)	(96,026)	(186,684)	(16,622)	(5,365)	(9,356)	(5,261)	(36,604)	(10,846)	(13,833)	(14,932)	(27,489)	(54,878)	(30,991)	(152,969)	(376,257)	(47,919)	(111,249)	(159,168)	(535,425)	-	
% Provisions recorded	0.04%	0.12%	0.21%	0.71%	0.62%	1.01%	0.64%	1.07%	2.27%	2.22%	1.78%	1.46%	3.38%	10.02%	25.04%	40.15%	64.00%	89.77%	21.61%	1.17%	1.21%	24.81%	3.60%	1.46%	-	

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p) As of March 31, 2026 and December 31, 2025, the balances for loans and their provisions recorded by tranches of days past due, are as follows:

As of March 31, 2026	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			Assessment		Assessment	Assessment						
	Individual/group		Individual	Individual/group			Individual/group		Individual	Individual/group						
	MChS	MChS	MChS	MChS	MChS		MChS	MChS	MChS	MChS	MChS				MChS	
Loans and advances to banks																
0 days	967,469	-	-	-	-	967,469	(1,483)	-	-	-	-	(1,483)	-	(1,483)	965,986	
1 to 29 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
30 to 59 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60 to 89 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
>= 90 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Subtotal	967,469	-	-	-	-	967,469	(1,483)	-	-	-	-	(1,483)	-	(1,483)	965,986	
Commercial loans																
0 days	29,716,486	3,759,896	2,566,054	350,404	142,043	36,534,883	(179,145)	(35,805)	(40,201)	(45,530)	(28,328)	(329,009)	(783)	(329,792)	36,205,091	
1 to 29 days	684,658	87,953	206,821	56,849	42,749	1,079,030	(2,390)	(4,820)	(3,423)	(7,661)	(7,737)	(26,031)	-	(26,031)	1,052,999	
30 to 59 days	4,444	27,744	26,078	14,556	33,709	106,531	(61)	(3,174)	(292)	(2,489)	(5,985)	(12,001)	-	(12,001)	94,530	
60 to 89 days	3,325	11,641	7,519	33,999	30,901	87,385	(91)	(1,995)	(403)	(4,598)	(5,718)	(12,805)	-	(12,805)	74,580	
>= 90 days	22	-	-	240,507	196,786	437,315	-	-	-	(96,132)	(62,976)	(159,108)	-	(159,108)	278,207	
Subtotal	30,408,935	3,887,234	2,806,472	696,315	446,188	38,245,144	(181,687)	(45,794)	(44,319)	(156,410)	(110,744)	(538,954)	(783)	(539,737)	37,705,407	
Mortgage loans																
0 days	-	15,028,119	-	-	156,334	15,184,453	-	(51,333)	-	-	(13,872)	(65,205)	-	(65,205)	15,119,248	
1 to 29 days	-	219,326	-	-	70,255	289,581	-	(4,986)	-	-	(6,774)	(11,760)	-	(11,760)	277,821	
30 to 59 days	-	112,739	-	-	68,571	181,310	-	(2,521)	-	-	(6,208)	(8,729)	-	(8,729)	172,581	
60 to 89 days	-	32,385	-	-	56,445	88,830	-	(720)	-	-	(5,486)	(6,206)	-	(6,206)	82,624	
>= 90 days	-	-	-	-	301,343	301,343	-	-	-	-	(41,963)	(41,963)	-	(41,963)	259,380	
Subtotal	-	15,392,569	-	-	652,948	16,045,517	-	(59,560)	-	-	(74,303)	(133,863)	-	(133,863)	15,911,654	
Consumer loans																
0 days	-	3,150,671	-	-	69,137	3,219,808	-	(118,473)	-	-	(38,723)	(157,196)	-	(157,196)	3,062,612	
1 to 29 days	-	60,647	-	-	16,487	77,134	-	(13,425)	-	-	(8,773)	(22,198)	-	(22,198)	54,936	
30 to 59 days	-	33,381	-	-	14,488	47,869	-	(12,182)	-	-	(7,867)	(20,049)	-	(20,049)	27,820	
60 to 89 days	-	15,695	-	-	17,846	33,541	-	(8,217)	-	-	(9,904)	(18,121)	-	(18,121)	15,420	
>= 90 days	-	-	-	-	88,409	88,409	-	-	-	-	(49,953)	(49,953)	-	(49,953)	38,456	
Subtotal	-	3,260,394	-	-	206,367	3,466,761	-	(152,297)	-	-	(115,220)	(267,517)	-	(267,517)	3,199,244	
TOTAL	31,376,404	22,540,197	2,806,472	696,315	1,305,503	58,724,891	(183,170)	(257,651)	(44,319)	(156,410)	(300,267)	(941,817)	(783)	(942,600)	57,782,291	

As of December 31, 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			Assessment		Assessment	Assessment						
	Individual/group		Individual	Individual/group			Individual/group		Individual	Individual/group						
	MChS	MChS	MChS	MChS	MChS		MChS	MChS	MChS	MChS	MChS				MChS	
Loans and advances to banks																
0 days	1,074,414	-	-	-	-	1,074,414	(1,720)	-	-	-	-	(1,720)	-	(1,720)	1,072,694	
1 to 29 days	22,958	-	-	-	-	22,958	(19)	-	-	-	-	(19)	-	(19)	22,939	
30 to 59 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
60 to 89 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
>= 90 days	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Subtotal	1,097,372	-	-	-	-	1,097,372	(1,739)	-	-	-	-	(1,739)	-	(1,739)	1,095,633	
Commercial loans																
0 days	28,250,500	3,825,209	2,214,642	381,331	137,226	34,808,908	(184,531)	(36,862)	(34,593)	(48,321)	(27,476)	(331,783)	(783)	(332,566)	34,476,342	
1 to 29 days	682,213	99,861	245,193	22,286	43,822	1,093,375	(2,022)	(5,671)	(1,342)	(3,326)	(7,879)	(20,240)	-	(20,240)	1,073,135	
30 to 59 days	27,764	31,943	25,034	29,701	40,937	155,379	(32)	(3,971)	(541)	(6,128)	(8,048)	(18,720)	-	(18,720)	136,659	
60 to 89 days	1,083	10,099	29,006	12,641	30,370	83,199	(96)	(1,415)	(128)	(2,329)	(5,901)	(9,869)	-	(9,869)	73,330	
>= 90 days	195	-	-	261,873	196,064	458,132	(3)	-	-	(92,865)	(61,945)	(154,813)	-	(154,813)	303,319	
Subtotal	28,961,755	3,967,112	2,513,875	707,832	448,419	36,598,993	(186,684)	(47,919)	(36,604)	(152,969)	(111,249)	(535,425)	(783)	(536,208)	36,062,785	
Mortgage loans																
0 days	-	14,617,802	-	-	144,239	14,762,041	-	(43,432)	-	-	(12,500)	(55,932)	-	(55,932)	14,706,109	
1 to 29 days	-	288,817	-	-	71,732	360,549	-	(6,172)	-	-	(6,782)	(12,954)	-	(12,954)	347,595	
30 to 59 days	-	105,476	-	-	66,392	171,868	-	(2,384)	-	-	(6,291)	(8,675)	-	(8,675)	163,193	
60 to 89 days	-	44,847	-	-	54,553	99,400	-	(997)	-	-	(5,223)	(6,220)	-	(6,220)	93,180	
>= 90 days	-	-	-	-	307,901	307,901	-	-	-	-	(40,179)	(40,179)	-	(40,179)	267,722	
Subtotal	-	15,056,942	-	-	644,817	15,701,759	-	(52,985)	-	-	(70,975)	(123,960)	-	(123,960)	15,577,799	
Consumer loans																
0 days	-	3,091,430	-	-	65,380	3,156,810	-	(116,017)	-	-	(37,793)	(153,810)	-	(153,810)	3,003,000	
1 to 29 days	-	65,128	-	-	20,317	85,445	-	(14,732)	-	-	(10,600)	(25,332)	-	(25,332)	60,113	
30 to 59 days	-	32,552	-	-	16,119	48,671	-	(12,236)	-	-	(8,677)	(20,913)	-	(20,913)	27,758	
60 to 89 days	-	14,169	-	-	19,536	33,705	-	(7,527)	-	-	(10,838)	(18,365)	-	(18,365)	15,340	
>= 90 days	-	-	-	-	88,484	88,484	-	-	-	-	(49,162)	(49,162)	-	(49,162)	39,322	
Subtotal	-	3,203,279	-	-	209,836	3,413,115	-	(150,512)	-	-	(117,070)	(267,582)	-	(267,582)	3,145,533	
TOTAL	30,059,127	22,227,333	2,513,875	707,832	1,303,072	56,811,239	(188,423)	(251,416)	(36,604)	(152,969)	(299,294)	(928,706)	(783)	(929,489)	55,881,750	

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 finances the acquisition of both movable and immovable assets for its customers through financial lease agreements ranging from 1 to 10 years, depending on the specific contract. These agreements are presented under the caption "Lease Operations." As of March 31, 2026 and December 31, 2025, financial leases on movable assets amounted to MCh\$1,304,297 and MCh\$1,209,854, respectively. As of March 31, 2026 and December 31, 2025, financial leases on immovable assets amounted to MCh\$677,423 and MCh\$663,570, respectively.

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The detail of the reconciliation between the gross investment and the present value of the minimum collections as of March 31, 2026 and December 31, 2025, are as follows:

Net balance receivable	As of March 31, 2026		As of December 31, 2025	
	MCh\$		MCh\$	
Gross finance lease		2,283,029		2,153,948
Unaccrued finance income		(301,309)		(280,524)
Net finance lease		1,981,720		1,873,424

As of March 31, 2026 and December 31, 2025, the cash flows receivable by the Bank from finance lease agreements due to expiration are as follows:

Net balance receivable	As of March 31, 2026		As of December 31, 2025	
	MCh\$		MCh\$	
On-demand		-		-
Up to a month		195,501		184,818
More than 1 month to 3 months		209,092		197,665
More than 3e months to 1 year		487,222		460,597
More than 1 year to 3 years		526,043		497,299
More than 3 years to 5 years		276,341		261,239
More than 5 years		287,521		271,806
Total		1,981,720		1,873,424

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

As of March 31, 2026, and December 31, 2025, 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\$5,717 and MCh\$15,635, respectively.

NOTE 14 – INVESTMENTS IN COMPANIES

a) As of March 31, 2026 and December 31, 2025, the main investments in companies and joint ventures are detailed below:

	As of March 31, 2026			As of December 31, 2025		
	Equity	Ownership interest	Investment value	Equity	Ownership interest	Investment value
	MCh\$	%	MCh\$	MCh\$	%	MCh\$
Investments in associates						
Redbanc S.A.	17,706	12.71	2,250	17,195	12.71	2,185
Combank S.A.	9,788	12.97	1,270	9,602	12.97	1,245
Transbank S.A.	168,982	8.72	14,735	167,690	8.72	14,623
Servicio de Infraestructura de Mercado OTC S.A.	15,092	13.61	2,054	15,011	13.61	2,043
AFT S.A.	10,036	20.00	2,007	9,753	20.00	1,951
Centro de Compensación Automatizado S.A.	19,313	33.33	6,437	18,287	33.33	6,095
Sociedad Interbancaria de Depósitos de Valores S.A.	11,263	7.03	792	10,867	7.03	764
Pagos y Servicios S.A.	7,572	49.90	3,778	7,988	49.90	3,986
Minority investments						
Shares in SWIFT	-	-	296	-	-	296
Shares in BLADEX	-	-	2,747	-	-	2,333
Shares FRB and FHLB	-	-	215,681	-	-	183,924
Other shares	-	-	4,285	-	-	4,237
Investments in joint ventures						
Servipag Ltda.	18,117	50.00	9,058	19,389	50.00	9,695
Total	277,869		265,390	275,782		233,377

b) Changes in investments in companies As of March 31, 2026 and December 31, 2025, are as follows:

	March 31,		December 31,	
	2026		2025	
	MCh\$		MCh\$	
Balance as of January 1		233,377		241,627
Acquisition (disposal) of shares (*)		28,991		(25,715)
Equity in earnings (losses)		2,909		18,095
Disposal of investments in companies (**)		-		-
Acquisition of investments in companies		-		-
Dividends received		-		(3,269)
Adjustment of provision for minimum dividends and results		(75)		3,558
Provision for minimum dividends		(42)		(687)
Adjustment for capital movements		-		(17)
MTM shares		230		(215)
Total		265,390		233,377

(*) These correspond primarily to shares recorded at cost, as recognized by BCI Financial Group, Inc. and Subsidiaries in its Interim Consolidated Statements of Financial Position, for shares that City National Bank of Florida (CNB) must acquire 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 banks established in the State of Florida.

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NOTE 15 – INTANGIBLE ASSETS

a) As of March 31, 2026 and December 31, 2025, intangible assets are as follows:

March 31, 2026	Average years of useful life	Average years of remaining useful life	Gross Balance	Accumulated amortization	Net Balance
			MCh\$	MCh\$	MCh\$
Goodwill from business combination	-	-	165,079	-	165,079
Other intangible assets arising from business combinations:					
Customer relationships	7	3	33,391	(24,329)	9,062
Core deposits	-	-	112,531	(111,631)	900
Right to use trademarks	7	3	21,816	(3,754)	18,062
Right to use channels	7	3	2,538	(2,074)	464
Contract for collection of services	7	3	8,508	(6,239)	2,269
Mortgage loans servicing rights	-	-	104	(93)	11
Other intangible assets	7	3	9,593	(6,155)	3,438
Other independently generated intangible assets	6	4	763,865	(454,262)	309,603
Total			1,117,425	(608,537)	508,888

December 31, 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	-	-	160,105	-	160,105
Other intangible assets arising from business combinations:					
Customer relationships	10	3	33,391	(23,925)	9,466
Core deposits	8	2	110,765	(109,744)	1,021
Right to use trademarks	10	3	21,306	(3,626)	17,680
Right to use channels	10	3	2,538	(2,031)	507
Contract for collection of services	10	3	8,508	(6,026)	2,482
Mortgage loans servicing rights	-	-	1,666	(731)	935
Other intangible assets	11	3	9,398	(5,865)	3,533
Other independently generated intangible assets	6	4	752,226	(437,859)	314,367
Total			1,099,903	(589,807)	510,096

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b) Changes in intangible assets as of March 31, 2026 and December 31, 2025, are as follows:

	Goodwill from business combination	Other intangible assets generated from business combinations							Other independently generated intangible assets	Total
		Customer relationships	Stable deposits	Right to use trademarks	Right to use channels	Contract for collection of services	Mortgage loans service rights	Other intangible assets		
		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		
Balance as of January 1, 2026	160,105	33,391	110,765	21,306	2,538	8,508	1,666	9,398	752,226	1,099,903
Acquisitions	-	-	-	-	-	-	-	-	12,009	12,009
Transfers	-	-	-	-	-	-	-	-	(1,631)	(1,631)
Derecognition / disposals	-	-	-	-	-	-	(1,614)	-	(435)	(2,049)
Exchange rate variation	4,974	-	1,766	510	-	-	52	195	1,696	9,193
Goodwill remeasurement	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Impairment	-	-	-	-	-	-	-	-	-	-
Gross balance as of March 31, 2026	165,079	33,391	112,531	21,816	2,538	8,508	104	9,593	763,865	1,117,425
Amortization for the period	-	(404)	(146)	(128)	(43)	(213)	(73)	(172)	(15,836)	(17,015)
Accumulated amortization	-	(23,925)	(109,744)	(3,626)	(2,031)	(6,026)	(731)	(5,865)	(437,859)	(589,807)
Derecognition / disposals	-	-	-	-	-	-	727	-	435	1,162
Transfers	-	-	-	-	-	-	-	-	-	-
Exchange rate variation	-	-	(1,741)	-	-	-	(16)	(118)	(1,002)	(2,877)
Other	-	-	-	-	-	-	-	-	-	-
Impairment	-	-	-	-	-	-	-	-	-	-
Total amortization and accumulated impairment	-	(24,329)	(111,631)	(3,754)	(2,074)	(6,239)	(93)	(6,155)	(454,262)	(608,537)
Net balance as of March 31, 2026	165,079	9,062	900	18,062	464	2,269	11	3,438	309,603	508,888

	Goodwill from business combination	Other intangible assets generated from business combinations							Other independently generated intangible assets	Total
		Customer relationships	Stable deposits	Right to use trademarks	Right to use channels	Contract for collection of services	Mortgage loans service rights	Other intangible assets		
		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
Acquisitions	-	-	-	-	-	-	74	-	104,265	104,339
Transfers	-	-	-	-	-	-	-	-	-	-
Derecognition / disposals	-	-	-	-	-	-	-	-	(13,374)	(13,374)
Exchange rate variation	(16,764)	-	(5,951)	(1,717)	-	-	(169)	(657)	(6,284)	(31,542)
Goodwill remeasurement	-	-	-	-	-	-	-	-	-	-
Impairment	-	-	-	-	-	-	-	-	(43)	(43)
Gross balance as of December 31, 2025	160,105	33,391	110,765	21,306	2,538	8,508	1,666	9,398	752,226	1,099,903
Amortization for the year	-	(1,892)	(613)	(512)	(175)	(850)	(263)	(716)	(59,364)	(64,385)
Accumulated amortization	-	(22,033)	(114,930)	(3,114)	(1,856)	(5,176)	(533)	(7,951)	(383,463)	(539,056)
Derecognition / disposals	-	-	-	-	-	-	-	-	7,230	7,230
Transfers	-	-	-	-	-	-	-	-	-	-
Exchange rate variation	-	-	5,799	-	-	-	65	363	2,987	9,214
Other	-	-	-	-	-	-	-	2,439	(5,249)	(2,810)
Impairment	-	-	-	-	-	-	-	-	-	-
Total amortization and accumulated impairment	-	(23,925)	(109,744)	(3,626)	(2,031)	(6,026)	(731)	(5,865)	(437,859)	(589,807)
Net balance as of December 31, 2025	160,105	9,466	1,021	17,680	507	2,482	935	3,533	314,367	510,096

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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 March 31, 2026, and December 31, 2025, the Bank conducted an assessment of whether there were any indications of impairment of its assets, concluding that there were no indications of impairment to be recognized in the intangible assets and/or goodwill related to these business combinations.

As of December 31, 2025, the subsidiary Bci Peru conducted an assessment to identify the existence of indicators of impairment in the value of its assets. As a result of this analysis, an impairment loss of MCh\$43 was recognized, stemming from the discontinuation of a project due to technical and strategic decisions adopted by Management.

NOTE 16 – PROPERTY AND EQUIPMENT

a) As of March 31, 2026 and December 31, 2025, property and equipment are detailed as follows:

Concept	As of March 31, 2026				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
			MCh\$	MCh\$	MCh\$
Land	-	-	60,120	-	60,120
Buildings	47	35	228,124	(60,225)	167,899
Equipment	5	3	165,669	(107,805)	57,864
Other property and equipment	9	7	122,162	(78,899)	43,263
Total			576,075	(246,929)	329,146

Concept	As of December 31, 2025				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
			MCh\$	MCh\$	MCh\$
Land	-	-	59,420	-	59,420
Buildings	47	35	208,062	(59,009)	149,053
Equipment	5	3	161,344	(104,104)	57,240
Other property and equipment	9	7	116,803	(76,381)	40,422
Total			545,629	(239,494)	306,135

b) Changes in property and equipment as of March 31, 2026 and December 31, 2025, are as follows:

	Lands	Buildings	Machinery and Equipment	Other property and equipment	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2026	59,420	208,062	161,344	116,803	545,629
Acquisitions	-	17,178	1,768	8,057	27,003
Derecognition/disposal	-	-	-	-	-
Transfers	-	1,864	1,740	(2,709)	895
Exchange rate fluctuations	700	1,020	817	11	2,548
Impairment	-	-	-	-	-
Gross balance as of March 31, 2026	60,120	228,124	165,669	122,162	576,075
Depreciation for the period	-	(973)	(2,446)	(1,611)	(5,030)
Derecognition/disposal	-	-	-	-	-
Transfers	-	-	-	-	-
Accumulated depreciation at the beginning of the year	-	(59,009)	(104,104)	(76,381)	(239,494)
Exchange rate fluctuations	-	(243)	(1,255)	(904)	(2,402)
Impairment	-	-	-	(3)	(3)
Total accumulated depreciation	-	(60,225)	(107,805)	(78,899)	(246,929)
Net balance as of March 31, 2026	60,120	167,899	57,864	43,263	329,146

	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	-	248	6,239	49,000	55,487
Derecognition/disposal	(1,457)	-	(2,610)	(3,577)	(7,644)
Transfers	82	14,353	7,180	(23,620)	(2,005)
Exchange rate fluctuations	(2,500)	(3,181)	(2,559)	(73)	(8,313)
Impairment	-	-	-	(249)	(249)
Gross balance as of December 31, 2025	59,420	208,062	161,344	116,803	545,629
Depreciation for the year	-	(10,050)	(10,056)	(5,737)	(25,843)
Derecognition/disposal	-	-	605	925	1,530
Transfers	-	-	288	-	288
Accumulated depreciation at the beginning of the year	-	(56,526)	(99,492)	(73,458)	(229,476)
Exchange rate fluctuations	-	7,567	4,551	1,889	14,007
Impairment	-	-	-	-	-
Total accumulated depreciation	-	(59,009)	(104,104)	(76,381)	(239,494)
Net balance as of December 31, 2025	59,420	149,053	57,240	40,422	306,135

The Bank has no restrictions on property and equipment as of March 31, 2026, and December 31, 2025. 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.

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

a) As of March 31, 2026 and December 31, 2025, this caption is detailed as follows:

Concept	As of March 31, 2026				
	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	191,315	(113,961)	77,354
Leasehold improvements	10	8	62,839	(51,253)	11,586
Other property and equipment	-	-	-	-	-
Other intangible assets	-	-	-	-	-
Total			254,154	(165,214)	88,940

Concept	As of December 31, 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	185,328	(109,012)	76,316
Leasehold improvements	10	8	64,155	(51,784)	12,371
Other property and equipment	-	-	-	-	-
Other intangible assets	-	-	-	-	-
Total			249,483	(160,796)	88,687

b) Changes in right-of-use assets as of March 31, 2026 and December 31, 2025, are as follows:

	Buildings and land	Leasehold improvements	Other property and equipment	Other intangible assets	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance January 1, 2026	185,328	64,155	-	-	249,483
Acquisitions	11,972	-	-	-	11,972
Derecognition/disposal	(8,094)	(2,536)	-	-	(10,630)
Transfers	-	466	-	-	466
Other	2,109	754	-	-	2,863
Impairment	-	-	-	-	-
Gross balance as of March 31, 2026	191,315	62,839	-	-	254,154
Depreciation for the period	(5,376)	(767)	-	-	(6,143)
Derecognition/disposal	(134)	-	-	-	(134)
Transfers	-	-	-	-	-
Accumulated depreciation	(109,012)	(51,784)	-	-	(160,796)
Other	561	1,298	-	-	1,859
Impairment	-	-	-	-	-
Total accumulated depreciation	(113,961)	(51,253)	-	-	(165,214)
Net balance as of March 31, 2026	77,354	11,586	-	-	88,940

	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	19,384	1,582	-	-	20,966
Derecognition/disposal	(24,200)	(5,431)	-	-	(29,631)
Transfers	-	2,005	-	-	2,005
Other	(8,211)	(2,316)	-	-	(10,527)
Impairment	-	-	-	-	-
Gross balance as of December 31, 2025	185,328	64,155	-	-	249,483
Depreciation for the year	(21,278)	(3,363)	-	-	(24,641)
Derecognition/disposal	7,625	3,784	-	-	11,409
Transfers	-	-	-	-	-
Accumulated depreciation	(100,052)	(49,180)	-	-	(149,232)
Other	4,693	(3,025)	-	-	1,668
Impairment	-	-	-	-	-
Total accumulated depreciation	(109,012)	(51,784)	-	-	(160,796)
Net balance as of December 31, 2025	76,316	12,371	-	-	88,687

c) As of March 31, 2026 and December 31, 2025, lease liabilities are as follows:

	March 31,	December 31,
	2026	2025
	MCh\$	MCh\$
Lease liabilities	79,078	78,587
Total	79,078	78,587

d) Lease liabilities as of March 31, 2026 and December 31, 2025:

	March 31,	December 31,
	2026	2025
	MCh\$	MCh\$
Depreciation	6,143	24,641
Interests	407	2,014
Short-term leases	-	-
Total	6,550	26,655

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e) As of March 31, 2026 and December 31, 2025, the expenses related to right-of-use assets and lease liabilities are as follows:

	March 31,		December 31,	
	2026		2025	
	MCh\$		MCh\$	
Contract maturity				
On demand		-		-
Up to one month		1,064		1,062
From 1 to 3 months		3,084		3,030
From 3 months to 1 years		13,805		13,554
Between 1 and 3 years		20,265		25,198
From 3 to 5 years		28,673		27,152
More than 5 years		12,187		8,591
Total		79,078		78,587

f) As of March 31, 2026 and December 31, 2025, the Bank does not maintain any minimum future income to be received for non-cancellable operating lease concepts.

NOTE 18 – CURRENT TAXES AND DEFERRED TAXES

a) Current tax

As of March 31, 2026 and December 31, 2025, 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 regulations, recording a current tax asset of MCh\$97,495 and MCh\$109,612 . These provisions are presented net of recoverable taxes, as follows:

	March 31,		December 31,	
	2026		2025	
	MCh\$		MCh\$	
Current tax assets		111,972		119,292
Current tax (liabilities)		(14,477)		(9,680)
Total assets (liabilities)		97,495		109,612

Legal fees by jurisdiction	March 31,		December 31,	
	2026		2025	
Chile		27.00%		27.00%
United States		21.00%		21.00%
Peru		29.50%		29.50%

	As of March 31, 2026			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Income tax (legal tax rate)	(64,667)	(4,025)	3,605	(65,087)
Previous year provision	-	-	-	-
Provision for 40% of single tax	(51)	-	-	(51)
Less:				
Monthly provisional payments	111,230	24,834	-	136,064
Tax credit for training expenses	2,990	-	-	2,990
Credit for acquisition of property and equipment	-	-	-	-
Credit for donations	1,316	-	-	1,316
Taxes to be recovered from previous years	15,255	-	-	15,255
Withholding 4% Interest No.7 Art 74.	7,766	-	-	7,766
Other taxes and withholdings recoverable	540	(3,562)	2,264	(758)
Total	74,379	17,247	5,869	97,495

	As of December 31, 2025			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Income tax (legal tax rate)	(59,870)	(106,670)	2,899	(163,641)
Previous year provision	-	-	-	-
Provision for 40% of single tax	(45)	-	-	(45)
Less:				
Monthly provisional payments	96,604	160,963	-	257,567
Tax credit for training expenses	3,051	-	-	3,051
Credit for acquisition of property and equipment	-	-	-	-
Credit for donations	959	-	-	959
Taxes to be recovered from previous years	5,229	-	2,671	7,900
Withholding 4% Interest No.7 Art 74.	6,739	-	-	6,739
Other taxes and withholdings recoverable	533	(3,451)	-	(2,918)
Total	53,200	50,842	5,570	109,612

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

	As of March 31, 2026			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Current tax asset	84,831	21,272	5,869	111,972
Current tax liability	(10,452)	(4,025)	-	(14,477)
Net total	74,379	17,247	5,869	97,495

	As of December 31, 2025			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Current tax asset	61,235	52,487	5,570	119,292
Current tax liability	(8,035)	(1,645)	-	(9,680)
Net total	53,200	50,842	5,570	109,612

b) Income tax

The effect of tax expenditure for the periods ended as of March 31, 2026 and December 31, 2025, is comprised of the following:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Income tax expense:		
Current year tax	(44,605)	(33,442)
Surplus/deficit in previous year provision	-	(17)
Deferred tax credit (debit):		
Origination and reversal of temporary differences	1,351	16,062
Subtotal	(43,254)	(17,397)
Tax for non-deductible expenses under Article 21	(14)	(110)
Others	-	-
Net income tax debit (credit) to profit or loss	(43,268)	(17,507)

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 for the periods ended as of March 31, 2026 and December 31, 2025:

	As of March 31,			
	2026		2025	
	Tax rate	Amount	Tax rate	Amount
	%	MCh\$	%	MCh\$
Profit before tax		331,308		290,945
Tax at the current tax rate	27.00%	89,453	27.00%	78,555
Tax effect of expenses that are not deductible when calculating taxable income:				
CNB monetary correction (1)	(3.69%)	(12,210)	(7.19%)	(20,910)
Rate difference between the U.S. and Peru (2)	(1.47%)	(4,856)	(1.99%)	(5,787)
Own capital monetary correction	(1.27%)	(4,216)	(9.12%)	(26,527)
Single tax (rejected expenses)	-	14	0.04%	110
Law 104 Bonds (3)	(5.06%)	(16,759)	(2.88%)	(8,385)
Monetary correction on investments, Bci Miami	(1.99%)	(6,592)	-	-
Other permanent differences	(0.48%)	(1,566)	0.15%	451
Effective tax rate and income tax expense	13.04%	43,268	6.01%	17,507

- (1) The investment that BCI holds in the United States (CNB) is adjusted, for Chilean tax purposes, by the variation in the exchange rate (U.S. dollar). This adjustment is subject to Corporate Income Tax. The impact of this adjustment as of March 2026 is a tax profit of MCh\$12,210 and as of March 2025, it resulted in a tax profit of MCh\$20,910.
- (2) The statutory income tax rate in Chile is 27%, while the tax rate in the United States is 25.345% (21% federal tax and 5.5% state tax). Therefore, for a portion of the Bank's consolidated profit or loss (CNB, Miami Branch, and BCI Securities), there is a tax saving associated with the difference in tax rates between the two jurisdictions.
- (3) This corresponds to fair value adjustments and the gains or losses generated from the sale of Chilean Government bonds issued in the local market and recorded in the Bank's trading portfolio as these instruments fall under Article 104 of the Income Tax Law, which exempts from taxation the amounts obtained from the disposal of such securities.

d) Effect of deferred taxes in equity

The deferred tax that has been recognized as a debit to equity as of March 31, 2026 and 2025, is comprised of the following:

	Accumulated balances		Effect on Other Comprehensive Income	
	March 31,	December 31,	March 31,	
	2026	2025	2026	2025
	MCh\$	MCh\$	MCh\$	MCh\$
Changes in fair value of financial assets at fair value through other comprehensive income	89,094	87,369	1,724	(20,962)
Cash flow accounting hedges	30,744	(14,836)	45,581	16,318
Effect of deferred taxes on equity	119,838	72,533	47,305	(4,644)

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e) Deferred tax effect

As of March 31, 2026 and December 31, 2025, the Bank has recorded the effects of deferred taxes in accordance with IAS 12 in its Interim Consolidated Financial Statements.

	March 31,	December 31,
	2026	2025
	MCh\$	MCh\$
Deferred tax assets:		
With effect in income	464,642	456,369
With effect in equity	119,838	72,533
Total deferred tax assets	584,480	528,902
Deferred tax liabilities:		
With effect in profit or loss	-	-
With effect in Shareholders' equity	-	-
Total deferred tax liabilities	-	-
Total net deferred tax assets:	584,480	528,902

The following are the effects of net deferred taxes by jurisdiction as of March 31, 2026 and December 31, 2025:

	March 31, 2026			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Detail of deferred tax assets (liabilities)				
Allowance for credit losses	205,866	56,451	-	262,317
Provision for employee vacations and bonuses	39,716	15,662	246	55,624
Leases (net)	35,696	(22,672)	-	13,024
Property and equipment	(19,130)	(439)	41	(19,528)
Transitory assets	(23,568)	8,644	11	(14,913)
Derivative contracts	(35,065)	2,199	-	(32,866)
Subordinated bonds	24,820	-	-	24,820
Tax loss	130,633	15,303	270	146,206
Other	(6,438)	34,065	2,331	29,958
Total net assets (liabilities)	352,530	109,213	2,899	464,642
Deferred tax credit (debit) on equity	42,455	77,383	-	119,838
Net effect of deferred tax asset	394,985	186,596	2,899	584,480

	December 31, 2025			
	Chile	United States	Peru	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Detail of deferred tax assets (liabilities)				
Allowance for credit losses	193,749	54,729	-	248,478
Provision for employee vacations and bonuses	67,031	15,184	755	82,970
Leases (net)	6,100	(27,087)	-	(20,987)
Property and equipment	(18,754)	(426)	(24)	(19,204)
Transitory assets	(29,957)	8,380	-	(21,577)
Derivative contracts	9,041	3,000	-	12,041
Subordinated bonds	24,820	-	-	24,820
Tax loss	58,085	14,836	479	73,400
Other	46,187	27,823	2,418	76,428
Total net assets (liabilities)	356,302	96,439	3,628	456,369
Deferred tax credit (debit) on equity	(5,687)	78,220	-	72,533
Net effect of deferred tax asset	350,615	174,659	3,628	528,902

NOTE 19 – OTHER ASSETS

As of March 31, 2026 and December 31, 2025, other assets are as follows:

	March 31,	December 31,
	2026	2025
	MCh\$	MCh\$
Assets to be assigned in finance leases as lessor	148,243	217,848
Cash guarantees granted for derivative financial transactions	564,314	414,594
Debtors for brokerage of financial instruments	-	-
Accounts receivable for use of payment cards with provision of funds	-	-
Accounts receivable from third parties	188,095	94,683
Investment property	-	-
VAT fiscal credit receivable	24,440	24,053
Prepaid expenses	121,073	110,883
Valuation adjustments for macro hedges	51,649	33,537
Assets to support obligations for post-employment defined benefit plans (*)	410,678	393,688
Assets from revenue from ordinary activities from contracts with customers	-	-
Investments in gold	19,395	17,807
Other cash collateral provided	43,651	73,022
Pending operations	144,482	137,373
Other assets	19,425	40,124
Total	1,735,445	1,557,612

(*) 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).

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

a) As of March 31, 2026 and December 31, 2025, non-current assets and disposal group held for sale are as follows:

	March 31,	December 31,
	2026	2025
	MCh\$	MCh\$
Assets received in payment or foreclosed at judicial auction (*):		
Goods received in payment	817	189
Assets foreclosed at judicial auction	10,885	9,405
Provisions for goods received in payment or foreclosed at judicial auction	(854)	(542)
Subtotal	10,848	9,052
Non-current assets held for sale:		
Investment in companies	-	-
Intangible assets	-	-
Property and equipment	-	-
Assets for recovery of assets under finance leases	24,263	27,800
Other assets	-	-
Subtotal	24,263	27,800
Total	35,111	36,852

(*) The Bank receives assets when clients make payments on overdue debts or when it acquires them at a judicial auction for payment of debts previously incurred in its favor. These asset portfolios do not exceed 20% of the Bank's effective equity at any time, 0.11% and 0.10% as of March 31, 2026, and December 31, 2025, respectively.

b) As of March 2026, and December 31, 2025, changes in provisions for assets received in payment are as follows:

	March 31,	December 31,
	2026	2025
	MCh\$	MCh\$
Balance as of January 1	(542)	(347)
Provisions recorded	126	138
Release of provisions	(438)	(333)
Total	(854)	(542)

c) As of March 31, 2026 and December 31, 2025, 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 March 31, 2026 and December 31, 2025, financial liabilities held for trading at fair value through profit or loss are as follows:

	March 31	December 31
	2026	2025
	MCh\$	MCh\$
Financial derivative contracts	5,563,342	5,486,238
Other financial instruments	-	-
Total	5,563,342	5,486,238

b) As of March 31, 2026 and December 31, 2025, financial derivative contracts are as follows:

	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	Fair value as of March 31, 2026
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Financial derivative contracts									
Forwards	1,699,214	34,439,926	24,706,434	46,514,102	9,492,972	3,488,766	952,852	121,294,266	1,332,854
Swaps	127,599	33,294,937	39,957,006	69,356,663	78,801,166	38,758,135	54,104,294	314,399,800	4,224,240
Call options	10,900	120,556	113,554	123,630	-	-	-	368,640	3,555
Put options	-	32,254	204,954	59,254	-	-	-	296,462	2,682
Futures	-	-	35,670	-	-	-	-	35,670	11
Other	-	-	-	-	-	-	-	-	-
Total	1,837,713	67,887,673	65,017,618	116,053,649	88,294,138	42,246,901	55,057,146	436,394,838	5,563,342

	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	Fair value as of December 31, 2025
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Financial derivative contracts									
Forwards	-	23,360,975	23,115,644	38,669,877	9,953,809	3,199,889	948,236	99,248,430	1,250,199
Swaps	833,531	20,212,059	41,079,608	61,708,274	70,151,064	34,977,310	51,147,298	280,109,144	4,229,603
Call options	-	67,608	103,181	134,093	-	-	-	304,882	1,553
Put options	-	76,563	42,219	69,763	-	-	-	188,545	3,840
Futures	-	-	51,689	-	-	-	-	51,689	1,043
Other	-	-	-	-	-	-	-	-	-
Total	833,531	43,717,205	64,392,341	100,582,007	80,104,873	38,177,199	52,095,534	379,902,690	5,486,238

c) As of March 31, 2026 and December 31, 2025, 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 March, 2026 and December 31, 2025 and for the three-month periods ended March 31, 2026 and 2025

NOTE 22 – FINANCIAL LIABILITIES AT AMORTIZED COST

a) As of March 31, 2026 and December 31, 2025, financial liabilities at amortized cost are as follows:

	March 31,	December 31, 2025
	2026	2025
	MCh\$	MCh\$
Deposits and other obligations on demand		
Current accounts	24,377,773	23,068,592
Demand deposit accounts	895,408	870,438
Other demand deposits	299,159	313,741
Obligations for fund provision accounts for payment cards	25,093	24,376
Other obligations on demand	2,510,441	2,555,822
Subtotal	28,107,874	26,832,969
Deposits and other time deposits		
Time deposits	20,887,067	19,437,528
Term savings accounts	218,780	213,668
Other term credit balances	362,715	335,117
Subtotal	21,468,562	19,986,313
Obligations for repurchase agreements and securities lending		
Transactions with domestic banks	-	-
Transactions with foreign banks	7,972	45,491
Transactions with other domestic entities	230,354	704,807
Transactions with other foreign entities	123,373	81,266
Subtotal	361,699	831,564
Bank borrowings		
Domestic banks	255,599	313,087
Foreign banks	2,144,598	2,177,376
Central Bank of Chile	807	-
Foreign Central Banks	-	-
Subtotal	2,401,004	2,490,463
Financial debts instruments issued		
Letters of credit	33	77
Current bonds	8,809,905	8,158,369
Subtotal	8,809,938	8,158,446
Other financial obligations		
Other financial obligations with the public sector	-	-
Other domestic financial obligations	96,023	115,107
Other foreign financial obligations	3,634,446	3,086,008
Subtotal	3,730,469	3,201,115
Total	64,879,546	61,500,870

b) As of March 31, 2026, current bonds are detailed as follows:

CURRENT BONDS IN PESOS							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance owed	Balance owed
	Ch\$	Ch\$				Ch\$	MCh\$
SERIE_O2	100,000,000,000	100,000,000,000	12-01-2020	12-01-2026	7.11%	98,407,936,704	98,408
SERIE_O3	100,000,000,000	100,000,000,000	12-01-2020	12-01-2027	5.49%	97,231,350,679	97,231
SERIE_T1	35,000,000,000	8,500,000,000	02-01-2023	02-01-2027	7.05%	8,530,366,471	8,530
SERIE_T2	35,000,000,000	35,000,000,000	02-01-2023	08-01-2027	6.36%	35,253,065,143	35,253
SERIE_T3	35,000,000,000	35,000,000,000	02-01-2023	02-01-2028	6.52%	35,140,463,676	35,140
SERIE_T4	35,000,000,000	35,000,000,000	02-01-2023	02-01-2029	6.80%	34,711,239,239	34,711
SERIE_T5	35,000,000,000	35,000,000,000	02-01-2023	02-01-2031	6.58%	34,666,524,209	34,667
SERIE_T6	35,000,000,000	35,000,000,000	02-01-2023	02-01-2033	6.24%	35,114,783,731	35,115
SERIE_V1	35,000,000,000	35,000,000,000	07-01-2023	01-01-2028	6.35%	35,387,613,904	35,388
SERIE_V2	35,000,000,000	35,000,000,000	07-01-2023	07-01-2028	6.23%	35,382,244,581	35,382
SERIE_V3	35,000,000,000	35,000,000,000	07-01-2023	01-01-2029	6.26%	35,149,630,722	35,150
SERIE_V5	35,000,000,000	12,500,000,000	07-01-2023	01-01-2030	6.47%	12,530,918,362	12,531
SERIE_W1	35,000,000,000	9,000,000,000	07-01-2023	07-01-2030	5.92%	9,186,657,783	9,187
SERIE_W2	35,000,000,000	6,000,000,000	07-01-2023	01-01-2031	5.95%	6,119,894,270	6,120
SERIE_W3	35,000,000,000	35,000,000,000	07-01-2023	07-01-2031	6.45%	34,971,428,526	34,971
SERIE_W4	35,000,000,000	35,000,000,000	07-01-2023	01-01-2032	6.52%	34,821,520,259	34,822
SERIE_W5	35,000,000,000	35,000,000,000	07-01-2023	07-01-2032	6.23%	34,902,060,535	34,902
SERIE_AA1	80,000,000,000	68,300,000,000	09-01-2025	09-01-2031	5.76%	71,199,448,921	71,199
SERIE_AA2	80,000,000,000	80,000,000,000	09-01-2025	03-01-2032	5.84%	83,261,683,660	83,262
SERIE_AA3	80,000,000,000	34,000,000,000	09-01-2025	09-01-2032	5.87%	35,469,407,162	35,469
SERIE_AA4	80,000,000,000	80,000,000,000	09-01-2025	03-01-2033	5.83%	84,109,920,277	84,110
SERIE_AA5	80,000,000,000	80,000,000,000	09-01-2025	03-01-2035	5.93%	84,171,050,779	84,171
SERIE_AA6	80,000,000,000	54,750,000,000	09-01-2025	09-01-2037	6.05%	59,733,310,044	59,733
SERIE_AC4	120,000,000,000	33,500,000,000	09-01-2025	09-01-2049	6.24%	36,463,608,320	36,464
Fair value adjustment (fair value hedge)						1,803,538,197	1,804
Subtotal	1,325,000,000,000	1,051,550,000,000				1,073,719,666,154	1,073,720

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CURRENT BONDS IN UF							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance owed	Balance owed
	UF	UF				UF	MChS
SERIE_AL4	3,000,000	3,000,000	06-01-2016	06-01-2028	2.36%	3,034,228	120,889
SERIE_AL5	3,000,000	3,000,000	06-01-2016	06-01-2031	2.50%	3,026,742	120,591
SERIE_AN3	3,000,000	3,000,000	12-01-2016	12-01-2026	2.00%	3,019,890	120,318
SERIE_A2	3,000,000	3,000,000	04-01-2017	04-01-2027	2.18%	3,024,855	118,483
SERIE_C4	3,000,000	3,000,000	07-01-2017	07-01-2026	2.42%	3,011,792	119,995
SERIE_D3	3,000,000	3,000,000	11-01-2017	11-01-2028	2.34%	2,999,986	119,525
SERIE_D4	3,000,000	3,000,000	11-01-2017	11-01-2029	2.45%	2,979,846	118,722
SERIE_F4	3,000,000	3,000,000	04-01-2018	04-01-2028	2.17%	3,020,399	120,338
SERIE_F5	3,000,000	3,000,000	04-01-2018	04-01-2029	2.36%	2,999,699	119,513
Serie_G2	3,000,000	3,000,000	06-01-2018	06-01-2026	1.09%	3,024,426	120,498
Serie_G3	3,000,000	3,000,000	06-01-2018	06-01-2029	2.10%	3,011,449	119,981
SERIE_I1	3,000,000	3,000,000	02-01-2019	02-01-2028	0.70%	3,080,809	122,745
SERIE_I2	3,000,000	3,000,000	02-01-2019	02-01-2029	0.72%	3,118,136	124,232
SERIE_I3	3,000,000	3,000,000	02-01-2019	02-01-2030	1.19%	3,100,834	123,543
SERIE_K4	3,000,000	3,000,000	05-01-2019	05-01-2029	0.45%	3,167,206	126,187
SERIE_M3	3,000,000	3,000,000	10-01-2019	10-01-2028	(0.09%)	3,141,917	125,179
SERIE_M4	3,000,000	3,000,000	10-01-2019	10-01-2029	(0.31%)	3,213,828	128,044
SERIE_M5	3,000,000	3,000,000	10-01-2019	10-01-2030	0.27%	3,187,403	126,992
SERIE_N1	3,000,000	3,000,000	12-01-2020	06-01-2027	2.05%	2,996,183	118,685
SERIE_N2	3,000,000	3,000,000	12-01-2020	12-01-2027	2.76%	2,954,516	117,713
SERIE_N3	3,000,000	3,000,000	12-01-2020	12-01-2028	2.25%	2,957,533	117,833
SERIE_N4	3,000,000	3,000,000	12-01-2020	12-01-2030	2.84%	2,842,775	113,261
SERIE_P1	3,000,000	3,000,000	10-01-2021	10-01-2031	2.55%	3,115,843	124,141
SERIE_P2	3,000,000	3,000,000	10-01-2021	10-01-2032	3.04%	3,041,161	121,165
SERIE_P3	3,000,000	3,000,000	10-01-2021	10-01-2033	2.75%	3,099,537	123,491
SERIE_P4	3,000,000	3,000,000	10-01-2021	10-01-2035	2.59%	3,146,407	125,358
SERIE_P5	3,000,000	3,000,000	10-01-2021	10-01-2036	2.63%	3,150,144	125,507
SERIE_R1	1,000,000	1,000,000	09-01-2022	03-01-2028	2.85%	1,005,526	40,062
SERIE_R2	1,000,000	1,000,000	09-01-2022	09-01-2028	2.80%	1,007,362	40,135
SERIE_R3	1,000,000	1,000,000	09-01-2022	03-01-2029	2.80%	1,008,496	40,180
SERIE_S1	2,000,000	2,000,000	02-01-2023	02-01-2028	3.38%	1,997,187	79,571
SERIE_S2	2,000,000	2,000,000	02-01-2023	02-01-2029	3.41%	1,988,675	79,232
SERIE_S3	2,000,000	970,000	02-01-2023	02-01-2030	3.13%	970,837	38,680
SERIE_S4	2,000,000	2,000,000	02-01-2023	02-01-2031	3.11%	2,001,860	79,758
SERIE_S5	2,000,000	2,000,000	02-01-2023	02-01-2032	3.14%	1,997,494	79,584
SERIE_U2	3,000,000	3,000,000	02-01-2023	02-01-2034	3.05%	3,008,194	119,852
SERIE_U3	3,000,000	3,000,000	02-01-2023	08-01-2034	3.17%	2,983,333	118,861
SERIE_U4	3,000,000	3,000,000	02-01-2023	02-01-2035	3.32%	2,946,876	117,409
SERIE_X1	3,000,000	1,080,000	05-01-2024	11-01-2029	3.53%	1,095,515	43,647
SERIE_X3	3,000,000	500,000	05-01-2024	11-01-2030	3.35%	510,894	20,355
SERIE_X4	3,000,000	2,100,000	05-01-2024	11-01-2031	2.90%	2,196,883	87,528
SERIE_X5	3,000,000	1,800,000	05-01-2024	11-01-2035	2.95%	1,910,615	76,122
SERIE_Y1	3,000,000	3,000,000	05-01-2024	05-01-2036	2.90%	3,341,527	133,132
SERIE_Y2	3,000,000	800,000	05-01-2024	05-01-2037	3.24%	871,497	34,722
SERIE_Y3	3,000,000	400,000	05-01-2024	05-01-2038	3.06%	445,288	17,741
SERIE_Y4	3,000,000	1,330,000	05-01-2024	05-01-2039	2.68%	1,472,042	58,649
SERIE_Y5	3,000,000	2,300,000	05-01-2024	05-01-2040	2.98%	2,476,195	98,656
SERIE_AB1	3,000,000	725,000	09-01-2025	09-01-2034	2.79%	766,296	30,531
SERIE_AB2	3,000,000	2,500,000	09-01-2025	09-01-2036	2.91%	2,642,454	105,280
SERIE_AB3	3,000,000	760,000	09-01-2025	09-01-2038	2.85%	814,942	32,469
SERIE_AB4	3,000,000	230,000	09-01-2025	09-01-2042	2.86%	250,387	9,976
SERIE_Z6	3,000,000	415,000	09-01-2025	03-01-2034	2.82%	436,553	17,393
Fair value adjustment (fair value hedge)						346,566	13,808
Subtotal	145,000,000	119,910,000				122,961,038	4,896,262

CURRENT BONDS IN FOREIGN CURRENCY, US DOLLAR							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance owed	Balance owed
	USD	USD				USD	MChS
US05890MAA18	500,000,000	500,000,000	10-12-2017	10-12-2027	3.65%	506,349,380	469,705
XS2012024696	50,000,000	50,000,000	06-14-2019	06-14-2029	3.32%	50,341,847	46,699
XS2024766276	50,000,000	50,000,000	07-10-2019	07-10-2029	3.21%	50,204,689	46,571
XS2318617185	54,000,000	54,000,000	03-17-2021	12-03-2029	2.37%	54,117,691	50,201
XS2337108497	10,000,000	10,000,000	04-27-2021	04-27-2026	4.20%	10,078,066	9,349
XS2357310379	10,000,000	10,000,000	06-23-2021	06-23-2031	2.60%	10,009,278	9,285
XS2377687442	10,000,000	10,000,000	08-18-2021	08-18-2031	2.53%	9,965,278	9,244
XS2387450393	30,000,000	30,000,000	09-16-2021	09-16-2026	4.91%	30,033,273	27,860
XS2388190592	10,000,000	10,000,000	09-21-2021	09-21-2026	4.73%	9,997,469	9,274
XS2384719667	133,000,000	133,000,000	09-24-2021	09-24-2026	1.89%	132,865,940	123,250
XS2389126280	10,000,000	10,000,000	09-27-2021	09-27-2031	2.42%	9,940,834	9,221
US05890MAB90	500,000,000	500,000,000	10-14-2021	10-14-2031	3.08%	497,987,781	461,948
XS2398895651	17,000,000	17,000,000	10-19-2021	10-19-2026	4.81%	17,136,194	15,896
XS2402142371	20,000,000	20,000,000	10-27-2021	10-27-2028	4.99%	20,102,911	18,648
XS2407022313	20,000,000	20,000,000	12-01-2021	12-01-2026	4.92%	20,049,097	18,598
XS2454830824	10,000,000	10,000,000	03-10-2022	03-10-2029	5.21%	9,978,908	9,257
XS2457006521	25,000,000	25,000,000	03-15-2022	03-15-2027	5.29%	25,002,943	23,193
XS2668166775	35,000,000	35,000,000	08-18-2023	08-18-2028	5.59%	34,997,173	32,464
XS3011342741	30,000,000	30,000,000	02-25-2025	02-25-2030	4.87%	29,886,819	27,724
XS3015679874	20,000,000	20,000,000	03-03-2025	03-03-2032	4.95%	19,894,432	18,455
XS3019799165	12,500,000	12,500,000	03-11-2025	03-11-2030	4.86%	12,423,732	11,525
XS3112847978	20,000,000	20,000,000	07-09-2025	07-09-2030	4.71%	20,025,018	18,576
XS3114264784	20,000,000	20,000,000	07-10-2025	07-10-2035	4.96%	19,984,455	18,538
XS3201160317	30,000,000	30,000,000	10-09-2025	10-09-2035	4.93%	30,375,123	28,177
XS3201253161	35,000,000	35,000,000	10-09-2025	10-09-2035	4.91%	35,001,836	32,469
XS3311331832	10,000,000	10,000,000	03-09-2026	03-09-2031	4.71%	9,920,298	9,202
XS2697475015	10,000,000	10,000,000	09-28-2023	09-28-2028	5.64%	9,992,792	9,270
XS2764433640	10,000,000	10,000,000	02-15-2024	02-15-2029	5.84%	10,042,256	9,315
XS2764264433	10,000,000	10,000,000	02-16-2024	02-16-2029	5.82%	10,041,891	9,315
XS2765503144	10,000,000	10,000,000	02-16-2024	02-16-2028	5.59%	10,049,910	9,323
Fair value adjustment (fair value hedge)						(43,122,833)	(40,002)
Subtotal	1,711,500,000	1,711,500,000				1,673,674,481	1,552,550

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CURRENT BONDS IN FOREIGN CURRENCY, AUD

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance owed	Balance owed
	AUD	AUD				AUD	MCh\$
XS1717587007	80,000,000	80,000,000	11-15-2017	11-15-2027	4.15%	81,090,192	51,614
XS1859545367	40,000,000	40,000,000	07-25-2018	07-25-2033	4.67%	41,078,720	26,147
XS1879612973	60,000,000	60,000,000	09-14-2018	09-14-2033	4.65%	61,177,681	38,940
XS1897619968	40,000,000	40,000,000	10-24-2018	10-24-2033	4.70%	40,403,590	25,717
XS2087687435	30,000,000	30,000,000	12-02-2019	12-03-2029	4.50%	30,014,328	19,134
Fair value adjustment (fair value hedge)						(5,828,543)	(3,710)
Subtotal	250,000,000	250,000,000				247,935,968	157,842

CURRENT BONDS IN FOREIGN CURRENCY, SWISS FRANC

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance owed	Balance owed
	CHF	CHF				CHF	MCh\$
CH0494734376	100,000,000	100,000,000	09-24-2019	09-24-2029	0.22%	99,806,769	115,420
CH0506071239	125,000,000	125,000,000	03-18-2020	09-18-2026	0.10%	124,964,318	144,514
CH1120085696	100,000,000	100,000,000	07-15-2021	12-15-2026	0.39%	99,938,993	115,573
CH1142512339	200,000,000	200,000,000	01-26-2022	04-26-2027	0.60%	200,638,609	232,026
CH1248666963	135,000,000	135,000,000	03-22-2023	03-22-2028	2.89%	134,384,608	155,408
CH1405472171	125,000,000	125,000,000	03-11-2025	09-11-2030	1.31%	124,798,311	144,322
CH1503892668	130,000,000	130,000,000	12-03-2025	12-03-2031	1.18%	128,607,983	148,727
Fair value adjustment (fair value hedge)						(4,427,906)	(5,121)
Subtotal	915,000,000	915,000,000				908,711,685	1,050,869

CURRENT BONDS IN FOREIGN CURRENCY, YEN

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance owed	Balance owed
	YEN	YEN				YEN	MCh\$
XS1830985781	5,000,000,000	5,000,000,000	06-01-2018	12-01-2028	0.75%	4,994,623,749	29,142
XS2424489958	5,000,000,000	5,000,000,000	01-07-2022	01-07-2027	0.50%	4,994,194,842	29,139
Fair value adjustment (fair value hedge)						(81,701,813)	(477)
Subtotal	10,000,000,000	10,000,000,000				9,907,116,778	57,804

CURRENT BONDS FOREIGN CURRENCY SOLES

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance owed	Balance owed
	PEN	PEN				PEN	MCh\$
BCIP1DBC1A	77,840,000	77,840,000	01-15-2026	01-15-2029	5.00%	78,529,778	20,858
Subtotal	77,840,000	77,840,000				78,529,778	20,858
Total current bonds							8,809,905

c) As of December 31, 2025, current bonds are detailed as follows:

CURRENT BONDS IN PESOS

Series	Amount issued	Amount placed	Issuance date	Maturity Date	Average rate	Balance owed	Balance owed
	Ch\$	Ch\$				Ch\$	MCh\$
SERIES_O2	100,000,000,000	100,000,000,000	12-01-2020	12-01-2026	7.11%	96,754,937,562	96,755
SERIES_O3	100,000,000,000	100,000,000,000	12-01-2020	12-01-2027	5.49%	95,973,859,335	95,974
SERIES_T1	35,000,000,000	8,500,000,000	02-01-2023	02-01-2027	7.05%	8,645,836,738	8,646
SERIES_T2	35,000,000,000	35,000,000,000	02-01-2023	08-01-2027	6.36%	35,771,253,762	35,771
SERIES_T3	35,000,000,000	35,000,000,000	02-01-2023	02-01-2028	6.52%	35,649,969,485	35,650
SERIES_T4	35,000,000,000	35,000,000,000	02-01-2023	02-01-2029	6.80%	35,196,666,362	35,197
SERIES_T5	35,000,000,000	35,000,000,000	02-01-2023	02-01-2031	6.58%	35,171,495,884	35,171
SERIES_T6	35,000,000,000	35,000,000,000	02-01-2023	02-01-2033	6.24%	35,642,208,725	35,642
SERIES_V1	35,000,000,000	35,000,000,000	07-01-2023	01-01-2028	6.35%	35,907,769,425	35,908
SERIES_V2	35,000,000,000	35,000,000,000	07-01-2023	07-01-2028	6.23%	35,905,215,350	35,905
SERIES_V3	35,000,000,000	35,000,000,000	07-01-2023	01-01-2029	6.26%	35,657,203,084	35,657
SERIES_V5	35,000,000,000	12,500,000,000	07-01-2023	01-01-2030	6.47%	11,462,177,484	11,462
SERIES_W1	35,000,000,000	9,000,000,000	07-01-2023	07-01-2030	5.92%	9,327,255,469	9,327
SERIES_W2	35,000,000,000	6,000,000,000	07-01-2023	01-01-2031	5.95%	6,213,266,820	6,213
SERIES_W3	35,000,000,000	35,000,000,000	07-01-2023	07-01-2031	6.45%	35,486,379,661	35,486
SERIES_W4	35,000,000,000	35,000,000,000	07-01-2023	01-01-2032	6.52%	35,333,758,719	35,334
SERIES_W5	35,000,000,000	35,000,000,000	07-01-2023	07-01-2032	6.23%	35,419,017,518	35,419
SERIES_AA1	80,000,000,000	50,600,000,000	09-01-2025	09-01-2031	5.76%	53,631,090,538	53,631
SERIES_AA2	80,000,000,000	80,000,000,000	09-01-2025	03-01-2032	5.84%	84,678,154,373	84,678
Fair value adjustment (fair value hedge)						4,056,574,831	4,057
Subtotal	885,000,000,000	751,600,000,000				761,884,091,125	761,883

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CURRENT BONDS IN UF							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance owed	Balance owed
	UF	UF				UF	MChS
SERIES_AL4	3,000,000	3,000,000	06-01-2016	06-01-2028	2.36%	3,016,827	119,852
SERIES_AL5	3,000,000	3,000,000	06-01-2016	06-01-2031	2.50%	3,008,369	119,516
SERIES_AN3	3,000,000	3,000,000	12-01-2016	12-01-2026	2.00%	3,005,182	119,390
SERIES_A2	3,000,000	3,000,000	04-01-2017	04-01-2027	2.18%	2,957,896	117,511
SERIES_C4	3,000,000	3,000,000	07-01-2017	07-01-2026	2.42%	3,024,085	120,141
SERIES_D3	3,000,000	3,000,000	11-01-2017	11-01-2028	2.34%	2,982,925	118,506
SERIES_D4	3,000,000	3,000,000	11-01-2017	11-01-2029	2.45%	2,962,115	117,679
SERIES_F4	3,000,000	3,000,000	04-01-2018	04-01-2028	2.17%	3,004,453	119,361
SERIES_F5	3,000,000	3,000,000	04-01-2018	04-01-2029	2.36%	2,982,497	118,489
Series_G2	3,000,000	3,000,000	06-01-2018	06-01-2026	1.09%	3,016,350	119,833
Series_G3	3,000,000	3,000,000	06-01-2018	06-01-2029	2.10%	2,996,058	119,027
SERIES_I1	3,000,000	3,000,000	02-01-2019	02-01-2028	0.70%	3,105,499	123,375
SERIES_I2	3,000,000	3,000,000	02-01-2019	02-01-2029	0.72%	3,142,729	124,854
SERIES_I3	3,000,000	3,000,000	02-01-2019	02-01-2030	1.19%	3,121,774	124,022
SERIES_K4	3,000,000	3,000,000	05-01-2019	05-01-2029	0.45%	3,163,701	125,687
SERIES_M3	3,000,000	3,000,000	10-01-2019	10-01-2028	(0.09%)	3,142,612	124,850
SERIES_M4	3,000,000	3,000,000	10-01-2019	10-01-2029	(0.31%)	3,216,287	127,777
SERIES_M5	3,000,000	3,000,000	10-01-2019	10-01-2030	0.27%	3,185,285	126,545
SERIES_N1	3,000,000	3,000,000	12-01-2020	06-01-2027	2.05%	2,981,222	118,438
SERIES_N2	3,000,000	3,000,000	12-01-2020	12-01-2027	2.76%	2,934,776	116,593
SERIES_N3	3,000,000	3,000,000	12-01-2020	12-01-2028	2.25%	2,941,352	116,854
SERIES_N4	3,000,000	3,000,000	12-01-2020	12-01-2030	2.84%	2,823,239	112,162
SERIES_P1	3,000,000	3,000,000	10-01-2021	10-01-2031	2.55%	3,096,559	123,020
SERIES_P2	3,000,000	3,000,000	10-01-2021	10-01-2032	3.04%	3,018,787	119,930
SERIES_P3	3,000,000	3,000,000	10-01-2021	10-01-2033	2.75%	3,078,911	122,319
SERIES_P4	3,000,000	3,000,000	10-01-2021	10-01-2035	2.59%	3,126,631	124,215
SERIES_P5	3,000,000	3,000,000	10-01-2021	10-01-2036	2.63%	3,130,043	124,350
SERIES_R1	1,000,000	1,000,000	09-01-2022	03-01-2028	2.85%	1,013,513	40,265
SERIES_R2	1,000,000	1,000,000	09-01-2022	09-01-2028	2.80%	1,015,458	40,342
SERIES_R3	1,000,000	1,000,000	09-01-2022	03-01-2029	2.80%	1,016,585	40,387
SERIES_S1	2,000,000	2,000,000	02-01-2023	02-01-2028	3.38%	2,010,819	79,886
SERIES_S2	2,000,000	2,000,000	02-01-2023	02-01-2029	3.41%	2,002,199	79,543
SERIES_S3	2,000,000	970,000	02-01-2023	02-01-2030	3.13%	977,998	38,854
SERIES_S4	2,000,000	2,000,000	02-01-2023	02-01-2031	3.11%	2,016,732	80,121
SERIES_S5	2,000,000	2,000,000	02-01-2023	02-01-2032	3.14%	2,012,264	79,943
SERIES_U2	3,000,000	3,000,000	02-01-2023	02-01-2034	3.05%	3,030,870	120,410
SERIES_U3	3,000,000	3,000,000	02-01-2023	08-01-2034	3.17%	3,005,385	119,398
SERIES_U4	3,000,000	3,000,000	02-01-2023	02-01-2035	3.32%	2,968,110	117,917
SERIES_X1	3,000,000	1,080,000	05-01-2024	11-01-2029	3.53%	1,086,188	43,152
SERIES_X3	3,000,000	500,000	05-01-2024	11-01-2030	3.35%	506,760	20,133
SERIES_X4	3,000,000	2,100,000	05-01-2024	11-01-2031	2.90%	2,181,452	86,665
SERIES_X5	3,000,000	1,600,000	05-01-2024	11-01-2035	2.96%	1,684,748	66,932
SERIES_Y1	3,000,000	3,000,000	05-01-2024	05-01-2036	2.90%	3,318,054	131,820
SERIES_Y2	3,000,000	800,000	05-01-2024	05-01-2037	3.24%	864,678	34,352
SERIES_Y3	3,000,000	400,000	05-01-2024	05-01-2038	3.06%	441,992	17,559
SERIES_Y4	3,000,000	1,330,000	05-01-2024	05-01-2039	2.68%	1,462,492	58,102
SERIES_Y5	3,000,000	2,300,000	05-01-2024	05-01-2040	2.98%	2,458,348	97,665
SERIES_AB1	3,000,000	350,000	09-01-2025	09-01-2034	2.90%	370,568	14,722
Fair value adjustment (fair value hedge)						(193,632)	(7,693)
Subtotal	133,000,000	115,430,000				117,417,745	4,664,771

CURRENT BONDS IN FOREIGN CURRENCY, US DOLLAR							
Series	Amount issued	Amount placed	Placement date	Maturity date	Average rate	Balance owed	Balance owed
	US\$	US\$				US\$	MChS
US05890MAA18	500,000,000	500,000,000	10-12-2017	10-12-2027	3.65%	501,663,993	451,161
XS2012024696	50,000,000	50,000,000	06-14-2019	06-14-2029	3.32%	49,911,650	44,887
XS2024766276	50,000,000	50,000,000	07-10-2019	07-10-2029	3.21%	50,590,712	45,498
XS2318617185	54,000,000	54,000,000	03-17-2021	12-03-2029	2.37%	53,773,500	48,360
XS2337108497	10,000,000	10,000,000	04-27-2021	04-27-2026	4.21%	10,079,717	9,065
XS2357310379	10,000,000	10,000,000	06-23-2021	06-23-2031	2.60%	9,940,344	8,940
XS2377687442	10,000,000	10,000,000	08-18-2021	08-18-2031	2.53%	10,024,257	9,015
XS2387450393	30,000,000	30,000,000	09-16-2021	09-16-2026	4.91%	30,017,641	26,996
XS2388190592	10,000,000	10,000,000	09-21-2021	09-21-2026	4.73%	9,991,721	8,986
XS2384719667	133,000,000	133,000,000	09-24-2021	09-24-2026	1.89%	133,399,095	119,970
XS2389126280	10,000,000	10,000,000	09-27-2021	09-27-2031	2.42%	9,997,375	8,991
US05890MAB90	500,000,000	500,000,000	10-14-2021	10-14-2031	3.08%	493,958,815	444,232
XS2398895651	17,000,000	17,000,000	10-19-2021	10-19-2026	4.84%	17,138,079	15,413
XS2402142371	20,000,000	20,000,000	10-27-2021	10-27-2028	5.05%	20,106,725	18,083
XS2407022313	20,000,000	20,000,000	12-01-2021	12-01-2026	4.94%	20,042,824	18,025
XS2454830824	10,000,000	10,000,000	03-10-2022	03-10-2029	5.25%	9,974,278	8,970
XS2457006521	25,000,000	25,000,000	03-15-2022	03-15-2027	5.31%	24,993,466	22,477
XS2668166775	35,000,000	35,000,000	08-18-2023	08-18-2028	5.69%	35,000,464	31,477
XS3011342741	30,000,000	30,000,000	02-25-2025	02-25-2030	5.06%	29,879,699	26,872
XS3015679874	20,000,000	20,000,000	03-03-2025	03-03-2032	5.08%	19,884,715	17,883
XS3019799165	12,500,000	12,500,000	03-11-2025	03-11-2030	4.91%	12,414,707	11,165
XS3112847978	20,000,000	20,000,000	07-09-2025	07-09-2030	4.98%	20,029,053	18,013
XS3114264784	20,000,000	20,000,000	07-10-2025	07-10-2035	5.23%	20,021,332	18,006
XS3201160317	30,000,000	30,000,000	10-09-2025	10-09-2035	4.93%	29,989,648	26,971
XS3201253161	35,000,000	35,000,000	10-09-2025	10-09-2035	5.21%	35,017,378	31,492
XS2697475015	10,000,000	10,000,000	09-28-2023	09-28-2028	5.64%	9,993,224	8,987
XS2764433640	10,000,000	10,000,000	02-15-2024	02-15-2029	5.84%	10,047,944	9,036
XS2764264433	10,000,000	10,000,000	02-16-2024	02-16-2029	5.82%	10,045,843	9,035
XS2765503144	10,000,000	10,000,000	02-16-2024	02-16-2028	5.59%	10,054,227	9,039
Fair value adjustment (fair value hedge)						(39,225,876)	(35,277)
Subtotal	1,701,500,000	1,701,500,000				1,658,756,550	1,491,768

CURRENT BONDS IN FOREIGN CURRENCY, AUD							
Series	Amount issued	Amount placed	Placement Date	Maturity Date	Average rate	Balance owed	Balance owed
	AUD	AUD				AUD	MChS
XS1717587007	80,000,000	80,000,000	11-15-2017	11-15-2027	4.15%	80,229,425	48,294
XS1859545367	40,000,000	40,000,000	07-25-2018	07-25-2033	4.67%	40,597,414	24,438
XS1879612973	60,000,000	60,000,000	09-14-2018	09-14-2033	4.65%	60,455,984	36,391
XS1897619968	40,000,000	40,000,000	10-24-2018	10-24-2033	4.70%	39,907,407	24,022
XS2087687435	30,000,000	30,000,000	12-02-2019	12-03-2029	4.37%	29,994,058	18,055
Fair value adjustment (fair value hedge)						(4,294,138)	(2,585)
Subtotal	250,000,000	250,000,000				246,890,150	148,615

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CURRENT BONDS IN FOREIGN CURRENCY, SWISS FRANC							
Series	Amount issued	Amount placed	Placement date	Maturity date	Average rate	Balance owed	Balance owed
	CHF	CHF				CHF	MCh\$
CH0494734376	100,000,000	100,000,000	09-24-2019	09-24-2029	0.22%	99,718,586	113,305
CH0506071239	125,000,000	125,000,000	03-18-2020	09-18-2026	0.10%	124,878,008	141,892
CH1120085696	100,000,000	100,000,000	07-15-2021	12-15-2026	0.39%	99,781,183	113,376
CH1142512339	200,000,000	200,000,000	01-26-2022	04-26-2027	0.60%	200,225,647	227,506
CH1248666963	135,000,000	135,000,000	03-22-2023	03-22-2028	2.89%	137,221,152	155,917
CH1405472171	125,000,000	125,000,000	03-11-2025	09-11-2030	1.31%	124,305,262	141,242
CH1503892668	130,000,000	130,000,000	12-03-2025	12-03-2031	1.18%	128,128,194	145,586
Fair value adjustment (fair value hedge)						(3,770,489)	(4,284)
Subtotal	915,000,000	915,000,000				910,487,543	1,034,540

CURRENT BONDS IN FOREIGN CURRENCY, YEN							
Series	Amount issued	Amount placed	Placement date	Maturity Date	Average rate	Balance owed	Balance owed
	YEN	YEN				YEN	MCh\$
XS1830985781	5,000,000,000	5,000,000,000	06-01-2018	12-01-2028	0.75%	4,983,482,126	28,633
XS2424489958	5,000,000,000	5,000,000,000	01-07-2022	01-07-2027	0.50%	4,996,624,338	28,709
Fair value adjustment (fair value hedge)						(95,759,324)	(550)
Subtotal	10,000,000,000	10,000,000,000				9,884,347,140	56,792
Total current bonds							8,158,369

d) As of March 31, 2026 and December 31, 2025, the maturity of current bonds is as follows:

	March 31, 2026		
	Long-term	Long-term	Long-term
	MCh\$	MCh\$	MCh\$
Short and long-term maturity			
Current bonds		7,825,509	984,396
Total		7,825,509	984,396

	December 31, 2025		
	Long-term	Short-term	Total
	MCh\$	MCh\$	MCh\$
Short and long-term maturity			
Current bonds	7,248,527	909,842	8,158,369
Total	7,248,527	909,842	8,158,369

e) As of March 31, 2026 and December 31, 2025, the securities under sale and repurchase agreements are as follows:

Entity type	Maturity of the commitment as of March 31, 2026							
	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	-	-	-	-	-	-	-	-
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Transactions with foreign banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with foreign central banks	-	-	-	7,972	-	-	-	7,972
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	-	-	7,972	-	-	-	7,972
Transactions with other domestic entities								
Repurchase agreement	120,174	104,892	2,371	2,917	-	-	-	230,354
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	120,174	104,892	2,371	2,917	-	-	-	230,354
Transactions with other foreign entities								
Repurchase agreement	75	123,298	-	-	-	-	-	123,373
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	75	123,298	-	-	-	-	-	123,373
Total	120,249	228,190	2,371	10,889	-	-	-	361,699

Entity type	Maturity of the commitment as of December 31, 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	-	-	-	-	-	-	-	-
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Transactions with foreign banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with foreign central banks	-	36,129	9,362	-	-	-	-	45,491
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	36,129	9,362	-	-	-	-	45,491
Transactions with other domestic entities								
Repurchase agreement	-	693,257	11,550	-	-	-	-	704,807
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	693,257	11,550	-	-	-	-	704,807
Transactions with other foreign entities								
Repurchase agreement	-	81,266	-	-	-	-	-	81,266
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	-	81,266	-	-	-	-	-	81,266
Total	-	810,652	20,912	-	-	-	-	831,564

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NOTE 23 – REGULATORY CAPITAL FINANCIAL INSTRUMENTS ISSUED

- a) As of March 31, 2026 and December 31, 2025, 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 March 31, 2026 and December 31, 2025, the detail of the regulatory capital financial instruments issued are as follows:

	March 31		December 31,	
	2026		2025	
	MCh\$		MCh\$	
Regulatory capital financial instruments issued				
Subordinated bonds		1,648,779		1,638,208
Bonds without fixed maturity		918,797		893,460
Preferred stock		-		-
Total		2,567,576		2,531,668

- c) As of March 31, 2026 and December 31, 2025, 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, 2026	1,638,208	893,460	-
New issues	-	-	-
Acquisition or redemption by the issuer	-	-	-
Modification of the issuance conditions	-	-	-
Payment of interest to the holder	(7,642)	-	-
Payment of principal to the holder	-	-	-
Accrued interest	13,506	-	-
Inflation-indexation accrued by the UF and/or the exchange rate	4,707	-	-
Foreign currency translation differences	-	28,300	-
Depreciation	-	-	-
Revaluation	-	-	-
Maturity	-	-	-
Conversion to common stock	-	-	-
Other	-	(2,963)	-
Balances as of March 31, 2026	1,648,779	918,797	-

	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	(72,068)	-	-
Payment of principal to the holder	-	-	-
Accrued interest	87,841	-	-
Inflation-indexation accrued by the UF and/or the exchange rate	44,011	-	-
Foreign currency translation differences	-	(73,999)	-
Depreciation	-	-	-
Revaluation	-	-	-
Maturity	-	-	-
Conversion to common stock	-	-	-
Other	(22,826)	(5,870)	-
Balances as of December 31, 2025	1,638,208	893,460	-

- d) As of March 31, 2026 and December 31, 2025, subordinated bonds are as follows:

SUBORDINATED BONDS IN UNIDADES DE FOMENTO								
As of March 31, 2026								
Series	Amount issued	Amount placed	Issuance date	Maturity date	Insurance term (year)	Average rate	Balance due UF	Balance due MCh\$
SERIES_AD1	4,000,000	4,000,000	01-06-2010	01-06-2040	30	4.17%	3,798,623	151,344
SERIES_AD2	3,000,000	3,000,000	01-06-2010	01-06-2042	32	4.14%	2,820,242	112,363
SERIES_L	1,200,000	1,200,000	01-10-2001	01-10-2026	25	6.39%	98,966	3,943
SERIES_M	1,800,000	1,800,000	01-10-2001	01-10-2027	26	6.43%	281,267	11,206
SERIES_N	1,500,000	1,500,000	01-06-2004	01-06-2029	25	5.25%	369,766	14,732
SERIES_O	1,500,000	1,500,000	01-06-2004	01-06-2030	26	3.93%	411,676	16,402
SERIES_R	1,500,000	1,500,000	01-06-2005	01-06-2038	33	4.72%	969,565	38,629
SERIES_S	2,000,000	2,000,000	01-12-2005	01-12-2030	25	4.86%	624,694	24,889
SERIES_T	2,000,000	2,000,000	01-12-2005	01-12-2031	26	4.52%	721,545	28,748
SERIES_U	2,000,000	2,000,000	01-06-2007	01-06-2032	25	4.19%	1,424,811	56,767
SERIES_W	4,000,000	4,000,000	01-06-2008	01-06-2036	28	4.05%	2,670,352	106,391
SERIES_Y	4,000,000	4,000,000	01-12-2007	01-12-2030	23	4.25%	3,292,856	131,193
SERIES_AC	6,000,000	6,000,000	01-03-2010	01-03-2040	30	3.96%	5,636,403	224,564
SERIES_AH	15,000,000	9,000,000	01-09-2013	01-09-2043	30	3.63%	8,156,665	324,976
SERIES_B1S	3,000,000	3,000,000	01-12-2019	01-12-2039	20	1.32%	3,275,500	130,502
SERIES_B2S	3,000,000	3,000,000	01-12-2019	01-12-2044	25	1.30%	3,368,571	134,210
SERIES_B3S	3,000,000	3,000,000	01-12-2019	01-12-2049	30	1.28%	3,461,719	137,920
Total subordinated bonds	58,500,000	52,500,000					41,383,221	1,648,779

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SUBORDINATED BONDS IN UNIDADES DE FOMENTO								
As of December 31, 2025								
Series	Amount issued	Amount placed	Issuance date	Maturity date	Issuance term (years)	Average rate	Balance due	Balance due
	UF	UF					UF	MCh\$
SERIES_AD1	4,000,000	4,000,000	06-01-2010	06-01-2040	30	4.17%	3,760,539	149,399
SERIES_AD2	3,000,000	3,000,000	06-01-2010	06-01-2042	32	4.14%	2,792,176	110,927
SERIES_L	1,200,000	1,200,000	10-01-2001	10-01-2026	25	6.39%	97,466	3,872
SERIES_M	1,800,000	1,800,000	10-01-2001	10-01-2027	26	6.43%	276,978	11,004
SERIES_N	1,500,000	1,500,000	06-01-2004	06-01-2029	25	5.25%	365,123	14,506
SERIES_O	1,500,000	1,500,000	06-01-2004	06-01-2030	26	3.93%	407,772	16,200
SERIES_R	1,500,000	1,500,000	06-01-2005	06-01-2038	33	4.72%	958,595	38,083
SERIES_S	2,000,000	2,000,000	12-01-2005	12-01-2030	25	4.86%	617,438	24,530
SERIES_T	2,000,000	2,000,000	12-01-2005	12-01-2031	26	4.52%	713,719	28,355
SERIES_U	2,000,000	2,000,000	06-01-2007	06-01-2032	25	4.19%	1,410,473	56,035
SERIES_W	4,000,000	4,000,000	06-01-2008	06-01-2036	28	4.05%	2,644,340	105,054
SERIES_Y	4,000,000	4,000,000	12-01-2007	12-01-2030	23	4.25%	3,259,236	129,483
SERIES_AC	6,000,000	6,000,000	03-01-2010	03-01-2040	30	3.96%	5,773,358	229,364
SERIES_AH	15,000,000	9,000,000	09-01-2013	09-01-2043	30	3.63%	8,084,728	321,190
SERIES_B1S	3,000,000	3,000,000	12-01-2019	12-01-2039	20	1.32%	3,264,925	129,709
SERIES_B2S	3,000,000	3,000,000	12-01-2019	12-01-2044	25	1.30%	3,357,861	133,401
SERIES_B3S	3,000,000	3,000,000	12-01-2019	12-01-2049	30	1.28%	3,450,881	137,096
Total subordinated bonds	58,500,000	52,500,000					41,235,608	1,638,208

e) As of March 31, 2026 and December 31, 2025, the detail of bonds with no fixed maturity date is as follows:

BONDS WITH NO FIXED MATURITY DENOMINATED IN FOREIGN CURRENCY (US DOLLAR)						
As of March 31, 2026						
Series	Amount issued	Amount placed	Issuance date	Average rate	Balance due	Balance due
	USD	USD			USD	MCh\$
US05890MAC73	500,000,000	500,000,000	08-02-2024	1.94%	495,322,590	459,476
US05956NAF96	500,000,000	500,000,000	12-09-2024	2.96%	495,070,251	459,242
Fair value adjustment (fair value hedge)					85,847	79
Total bonds with no fixed maturity	1,000,000,000	1,000,000,000			990,478,688	918,797

BONDS WITH NO FIXED MATURITY DENOMINATED IN FOREIGN CURRENCY (US DOLLAR)						
As of December 31, 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%	494,837,625	445,022
US05956NAF96	500,000,000	500,000,000	09-12-2024	2.96%	494,619,928	444,827
Fair value adjustment (fair value hedge)					4,016,417	3,611
Total bonds with no fixed maturity	1,000,000,000	1,000,000,000			993,473,970	893,460

NOTE 24 – PROVISIONS FOR CONTINGENCIES

a) As of March 31, 2026 and December 31, 2025, the provisions for contingencies are comprised of the following:

	March 31	December 31,
	2026	2025
	MCh\$	MCh\$
Provisions for employee benefit obligations	96,061	172,855
Provisions recorded by a foreign bank branch for remittances of profits to its parent	-	-
Provisions for restructuring plans	-	-
Provisions for lawsuits and litigation	3,194	2,828
Provisions for obligations related to customer loyalty and merit-based programs	2,402	3,353
Provisions for operational risk	390	570
Other provisions for other contingencies	14,566	27,216
Total	116,613	206,822

b) The changes in provisions for contingencies as of March 31, 2026 and December 31, 2025, 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	172,855	-	-	2,828	3,353	570	27,216	206,822
Provisions recorded	2,871	-	-	366	-	22	856	4,115
Use of provisions	(78,532)	-	-	-	(951)	(202)	(13,506)	(93,191)
Release of provisions	(3,486)	-	-	-	-	-	-	(3,486)
Exchange rate changes	2,353	-	-	-	-	-	-	2,353
Balance as of March 31, 2026	96,061	-	-	3,194	2,402	390	14,566	116,613

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	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	93,140	-	-	-	-	213	23,643	116,996
Use of provisions	(55,681)	-	-	(1,611)	(8,270)	-	(154)	(65,716)
Release of provisions	(1,193)	-	-	-	-	-	-	(1,193)
Exchange rate changes	(5,801)	-	-	-	-	-	-	(5,801)
Balance as of December 31, 2025	172,855	-	-	2,828	3,353	570	27,216	206,822

c) As of March 31, 2026 and December 31, 2025, the provisions for employee benefit obligations are as follows:

	March 31		December 31,	
	2026		2025	
	MCh\$		MCh\$	
Provision for short-term employee benefits (*)		68,755		141,720
Provision for employee benefits		-		-
Provision for long-term employee benefits		-		-
Provision for employee termination benefits		159		159
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		27,147		30,976
Total		96,061		172,855

(*) As of March 31, 2026, and December 31, 2025, movements in short-term employee benefit accruals include 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, 2026	120,939	20,781	141,720
Provisions recorded	35,792	5,102	40,894
Use of provisions	(103,222)	(8,803)	(112,025)
Release of provisions	(3,486)	-	(3,486)
Other changes	1,662	(10)	1,652
Balance as of March 31, 2026	51,685	17,070	68,755

	Provisions for employee benefit obligations		
	Performance bonuses	Provision for accrued vacations	Total
	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2026	93,931	20,519	114,450
Provisions recorded	115,285	16,567	131,852
Use of provisions	(86,540)	(18,602)	(105,142)
Release of provisions	(1,193)	-	(1,193)
Other changes	(544)	2,297	1,753
Balance as of December 31, 2025	120,939	20,781	141,720

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

a) As of March 31, 2026 and December 31, 2025, the detail of the provisions for dividends, interest payments and revaluation of regulatory capital financial instruments are as follows:

	March 31		December 31,	
	2026		2025	
	MCh\$		MCh\$	
Provisions for dividends, Interest payment and revaluation of regulatory capital financial instruments issued				
Provisions for dividends		385,196		298,802
Provision for interest payment on bonds without fixed maturity		7,811		25,840
Provision for revaluation of bonds without fixed maturity		-		-
Total		393,007		324,642

b) As of March 31, 2026 and December 31, 2025, 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, 2026	298,802	-	25,840	-	324,642
Provisions recorded	86,394	-	14,152	-	100,546
Use of provisions	-	-	(32,181)	-	(32,181)
Release of provisions	-	-	-	-	-
Balance as of March 31, 2025	385,196	-	7,811	-	393,007

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	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	298,802	-	66,998	-	365,800
Use of provisions	(240,493)	-	(69,738)	-	(310,231)
Release of provisions	-	-	-	-	-
Balance as of December 31, 2025	298,802	-	25,840	-	324,642

NOTE 26 – SPECIAL PROVISIONS FOR CREDIT LOSS

a) As of March 31, 2026 and December 31, 2025, special provisions for credit loss are as follows:

	March 31	December 31,
	2026	2025
	MCh\$	MCh\$
Provisions for credit loss for contingent loans	78,390	77,886
Provisions for country risk for operations with debtors domiciled abroad	5,934	6,746
Special provisions for foreign loans	-	-
Additional provisions for loans (*)	223,610	218,977
Provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis	9,858	11,201
Provisions accrued for credit loss as a result of complementary prudential requirements	-	-
Total	317,792	314,810

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

b) As of March 31, 2026 and December 31, 2025, the composition of special provisions for credit risk for contingent credits are as follows:

	March 31	December 31,
	2026	2025
	MCh\$	MCh\$
Provisions for credit loss for contingent loans		
Guarantors and surety bonds	3,080	2,727
Confirmed foreign letters of credit	1,989	1,918
Documentary letters of credit issued	-	-
Transactions related to contingent events	23,103	23,126
Subtotal	28,172	27,771
Undrawn lines of credit in:		
Current account - business portfolio	22,158	19,459
Credit card - business portfolio	-	-
Current account - consumer portfolio	-	-
Credit card - consumer portfolio	-	-
Subtotal	22,158	19,459
Other credit commitments		
Credits for higher education Law No. 20,027 (CAE)	11	13
Other irrevocable credit commitments	5,375	7,361
Subtotal	5,386	7,374
Undrawn credit lines with immediate termination in:		
Current account – business portfolio	1,273	1,322
Credit card – business portfolio	887	1,041
Current account – consumer portfolio	3,132	3,011
Credit card – consumer portfolio	17,382	17,908
Subtotal	22,674	23,282
Commitments to acquire debt in local currency abroad	-	-
Other contingent loans	-	-
Provisions for country risk for operations with debtors domiciled abroad	5,934	6,746
Special provisions for loans abroad	-	-
Additional provisions for loans	223,610	218,977
Provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis	9,858	11,201
Provisions accrued for credit loss as a result of complementary prudential requirements	-	-
Subtotal	239,402	236,924
Total	317,792	314,810

c) As of March 31, 2026 and December 31, 2025, 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, 2026	77,886	6,746	-	218,977	11,201	-	314,810
Provisions recorded	11,037	860	-	4,446	1,709	-	18,052
Use of provisions	-	-	-	-	-	-	-
Release of provisions	(11,819)	(1,859)	-	-	(3,052)	-	(16,730)
Exchange rate changes	1,286	187	-	187	-	-	1,660
Balance as of March 31, 2026	78,390	5,934	-	223,610	9,858	-	317,792

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	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	24,559	816	-	-	22,613	-	47,988
Use of provision	-	-	-	-	-	-	-
Release of provisions	(16,361)	(208)	-	(41,677)	(24,122)	-	(82,368)
Exchange rate changes	(3,726)	(568)	-	(1,448)	-	-	(5,742)
Balance as of December 31, 2025	77,886	6,746	-	218,977	11,201	-	314,810

NOTE 27 – OTHER LIABILITIES

a) As of March 31, 2026 and December 31, 2025, other liabilities are as follows:

	March 31	December 31,
	2026	2025
	MCh\$	MCh\$
Cash guarantees received for derivative financial operations	560,594	759,273
Creditors for brokerage of financial instruments	-	-
Accounts payable to third parties	877,451	747,200
Accounts receivable from subsidiaries for services rendered (applicable only at individual bank level)	-	-
Agreed dividends payable	-	-
Valuation adjustments for macro hedges	-	8,997
Liability for revenue from contract with customers	31,120	45,936
VAT fiscal debit payable	25,601	26,148
Other cash collateral received	-	-
Pending transactions	182,577	26,834
Other liabilities	17,779	15,514
Total	1,695,122	1,629,902

NOTE 28 – EQUITY

a) Capital and shares

As of March 31, 2026 and December 31, 2025, the Bank's paid-in capital amounts to MCh\$5,383,715, which consists of 218,604,259 shares for both periods.

The detail of the capital balance as of March 31, 2026 and December 31, 2025 is as follows:

	March 31	December 31,
	2026	2025
	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 March 31, 2026 and December 31, 2025, are as follows:

	March 31	December 31,
	2026	2025
	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

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As of March 31, 2026 and December 31, 2025, the distribution of shareholders is as follows:

As of March 31, 2026	Shares		As of December 31, 2025	Shares	
	Number of shares	Ownership %		Number of shares	Ownership %
Empresas Juan Yarur S.P.A. (Parent)	121,017,770	55.36%	Empresas Juan Yarur S.P.A. (Parent)	121,017,770	55.36%
Banco de Chile on behalf of non-resident third parties	13,309,854	6.09%	Banco de Chile on behalf of non-resident third parties	12,944,855	5.92%
Banco Santander on behalf of Foreign Investors	8,487,834	3.88%	Banco Santander on behalf of Foreign Investors	8,350,935	3.82%
AFP Hábitat S.A.	5,423,892	2.48%	AFP Hábitat S.A.	5,403,558	2.47%
AFP Cuprum S.A.	5,177,861	2.37%	AFP Provida S.A.	5,199,101	2.38%
AFP Provida S.A.	4,891,575	2.24%	BCI Corredores de Bolsa S.A.	5,132,861	2.35%
AFP Capital S.A.	4,805,332	2.20%	AFP Capital S.A.	4,832,741	2.21%
BCI Corredores de Bolsa S.A.	4,172,113	1.91%	Banchile Corredores de Bolsa S.A.	4,274,439	1.96%
Inversiones Cerro Sombrero Financiero S.P.A.	3,719,525	1.70%	AFP Cuprum S.A.	3,719,525	1.70%
Imsa Financiera S.P.A.	3,262,820	1.49%	Inversiones Cerro Sombrero Financiero S.P.A.	3,262,820	1.49%
Inversiones Nueva Altamira S.P.A.	3,059,664	1.40%	Imsa Financiera S.P.A.	3,059,664	1.40%
AFP Modelo S.A.	3,039,680	1.39%	Inversiones Nueva Altamira S.P.A.	2,842,226	1.30%
Banchile Corredores de Bolsa S.A.	2,646,499	1.21%	AFP Modelo S.A.	2,544,107	1.16%
Jorge Juan Yarur Bascañán	2,537,916	1.16%	Larraín Vial S.A. Corredora de Bolsa	2,537,916	1.16%
Inversiones Tarascona Corporation Agencia en Chile	1,977,063	0.90%	Inversiones Tarascona Corporation Agencia en Chile	1,977,063	0.90%
Larraín Vial S.A. Corredora de Bolsa	1,891,270	0.87%	Jorge Juan Yarur Bascañán	1,797,561	0.82%
AFP Planvital S.A.	1,846,705	0.84%	Bolsa de Comercio de Santiago Bolsa de Valores	1,702,705	0.78%
Empresas JY S.A.	1,202,436	0.55%	AFP Planvital S.A.	1,202,436	0.55%
BTG Pactual Chile S.A. Corredores de Bolsa	1,137,208	0.52%	BTG Pactual Chile S.A. Corredores de Bolsa	1,192,050	0.55%
Banchile Adm. General de Fondos S.A.	1,020,858	0.47%	Empresas JY S.A.	1,080,921	0.49%
Inversiones Colibrí Financiera S.A.	1,003,983	0.46%	Inversiones Colibrí Financiera S.A.	1,020,858	0.47%
Inversiones VYR S.P.A.	821,337	0.38%	Inversiones VYR S.P.A.	1,003,983	0.46%
Bolsa de comercio de Santiago Bolsa de Valores	740,260	0.34%	Banchile Administradora General de Fondos S.A.	819,166	0.37%
Fondo Mutuo Santander Acciones MID CAP Chile	691,024	0.32%	Bolsa Electrónica de Chile Bolsa de Valores	801,506	0.37%
AFP Uno S.A.	690,064	0.32%	Credicorp Capital S.A. Corredores de Bolsa	624,030	0.29%
Other shareholders	20,029,716	9.15%	Other shareholders	20,259,462	9.27%
Subscribed and paid-in shares	218,604,259	100.00%	Subscribed and paid-in shares	218,604,259	100.00%

b) Reserves

On March 17, 2026, 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\$668,099 recorded in the account called profit from the previous year to be assigned, to the accumulated earnings account of previous years, for MCh\$199,201, and to the account of reserves from profits MCh\$486,898.

c) Other comprehensive income

Items that can be classified as 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 year as part of the gain or loss related to investments (Note 2 letter (r)) 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.

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As of March 31, 2026 and December 31, 2025, 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\$	MCh\$		
Closing balance as of December 31, 2025	(56)	1,530	-	-	-	-	1,474	(193,956)	506,033	-	64,923	-	-	-	-	-	72,533	449,533	451,007	
Effect of the correction or errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Effects of changes in accounting compendium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Opening balance as of January 1, 2026	(56)	1,530	-	-	-	-	1,474	(193,956)	506,033	-	64,923	-	-	-	-	-	72,533	449,533	451,007	
Profit for the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other comprehensive income for the period	-	342	-	-	-	-	342	(34,477)	90,950	-	(161,817)	-	-	-	-	-	47,305	(58,039)	(57,697)	
Closing balance as of March 31, 2026	(56)	1,872	-	-	-	-	1,816	(228,433)	596,983	-	(96,894)	-	-	-	-	-	119,838	391,494	393,310	

	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\$	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 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other comprehensive income for the year	4	465	-	-	-	-	469	213,569	(271,852)	-	(101,269)	-	-	-	-	-	(20,301)	(179,853)	(179,384)	
Closing balance as of December 31, 2025	(56)	1,530	-	-	-	-	1,474	(193,956)	506,033	-	64,923	-	-	-	-	-	72,533	449,533	451,007	

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d) Dividends

i. During the period ended March 31, 2026 and December 31, 2025, the Bank declared the following dividends:

	March 31	December 31,
	2026	2025
	MCh\$	MCh\$
Ch\$ per common share	Ch\$1,500	Ch\$1,110

ii. Dividends agreed for the year ended December 31, 2025:

On March 17, 2026, the Board of Directors agreed to propose to the shareholders the distribution of the net profits obtained by the Bank in 2025, approving the distribution of the remaining net profits amounting to Ch\$996,006,092,414 (MCh\$996,006), as follows:

Distribute a dividend of Ch\$1,500 per share between the total of 218,604,259 shares issued and registered with the Shareholders' Registry, which implies allocating for this purpose the sum of Ch\$327,906,388,500 (MCh\$327,906); i.e., 32.92% of the distributable net profit for 2025.

iii. Dividends agreed for the year ended December 31, 2024:

On March 13, 2025, the Board of Directors agreed to propose to the shareholders the distribution of the net profits obtained by the Bank in 2024, approving the distribution of the remaining net profits amounting to Ch\$801,641,776,346 (MCh\$801,642), as follows:

Distribute a dividend of Ch\$1,110 per share between the total of 218,604,259 shares issued and registered with 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 profit for 2024.

e) Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments:

	March 31	December 31,
	2026	2025
	MCh\$	MCh\$
Provision for minimum dividends	(385,196)	(298,802)
Provision for interest payment on bond with no fixed maturity date	(6,022)	(22,068)
Total	(391,218)	(320,870)

i) Provision for interest payments on bonds with no fixed maturity:

	March 31	December 31,
	2026	2025
	MCh\$	MCh\$
Provision for interest payment on bond with no fixed maturity date	(7,811)	(25,840)
Accrual for hedge accounting	(440)	(4,392)
Current tax accrual for bond with no fixed maturity date	2,109	6,977
Current tax accrual for hedge accounting	120	1,187
Total	(6,022)	(22,068)

f) As of March 31, 2026 and December 31, 2025, there are no dilutive securities, such that basic and diluted earnings per share are the same:

	March 31	December 31,
	2026	2025
Earnings attributable to equity holders of the parent	287,980	996,006
Profit available to shareholders in MCh\$	287,980	996,006
Weighted average number of shares	218,604,259	218,604,259
Basic earnings per share (\$/share)	1,317	4,556
Diluted earnings per share (\$/share)	1,317	4,556

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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 March 31, 2026, the Bank and its subsidiaries had provisions for civil, labor, and other claims amounting to MCh\$3,194 (MCh\$2,828 as of December 31, 2025).

b. Guarantees granted for operations:

- Direct commitments

As of March 31, 2026 and December 31, 2025, the Bank does not maintain guarantees for this concept.

- Guarantees for operations

As of March 31, 2026, and December 31, 2025, the Bank has the following guarantees:

Bci Corredor de Bolsa S.A.

Bci Corredor de Bolsa S.A. has established guarantees for simultaneous transactions on the Santiago Stock Exchange, valued at MCh\$ 74,335 as of March 31, 2026 (MCh\$ 61,450 million as of December 31, 2025).

Bci Corredor de Bolsa S.A. holds guarantees for the proper settlement of transactions on the CCLV system at the Santiago Stock Exchange, valued at MCh\$ 13,284 million as of March 31, 2026 (MCh\$ 9,778 million as of December 31, 2025).

Bci Corredor de Bolsa S.A. does not hold any guarantees for the proper settlement of CCLV system transactions in derivatives on the Santiago Stock Exchange as of March 31, 2026, and December 31, 2025.

Bci Corredor de Bolsa S.A. holds guarantees abroad for international market transactions totaling MCh\$56 as of March 31, 2026 (MCh\$54 as of December 31, 2025).

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 proper 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 taken out on August 19, 2025 (No.330-23-000335632) effective until August 19, 2026, 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 et seq. 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 22, 2026.

BCI Corredor de Bolsa S.A. has an insurance policy taken out 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 US\$ 5,000,000.

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 March 31, 2026 and December 31, 2025, BCI Factoring S.A., does not maintain coverage lines for Factor Chain International operators.

BCI Corredores de Bolsa de Productos S.A.

BCI Corredores de Bolsa de Productos S.A. holds Guarantee Bond No. 724530 with Banco de Crédito e Inversiones for UF 2,000, in favor of Bolsa de Productos S.A., to guarantee the fulfillment of the Company's obligations as a commodities intermediary to its customers, in accordance with Article 11 of Law 19,220. This bond is held by the financial institution and is effective through October 14, 2026.

BCI Corredores de Bolsa de Productos S.A. holds Guarantee Bond No. 724534, issued by Banco de Crédito e Inversiones for UF 6,000, to guarantee the company's fulfillment of its obligations as a product intermediary to its customers, in accordance with Article 11 of Law 19,220. This bond is held by the financial institution and is effective through October 14, 2026.

On March 14, 2025, Guarantee Bond No. 696844 was issued by Banco de Crédito e Inversiones for UF 2,000, also in favor of Bolsa de Productos S.A. This bond is intended to guarantee the broker's clients' fulfillment of its obligations as a contract intermediary, in accordance with Article 8 of the Manual of Operations with mutual loans or loans. This bond is held by the financial institution and is effective through March 14, 2027.

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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 March 31, 2026 and December 31, 2025, there are guarantee policies for all funds and portfolio management, amounting to MCh\$129,055 and MCh\$118,803, respectively.

Fund	Type of Guarantee	March 31, 2026		December 31, 2025	
		Amount	Amount Issued	Amount	Amount Issued
		MCh\$	UF	MCh\$	UF
Fund	Surety bonds in UF	112,775	2,834,207.25	104,263	2,624,434.19
Portfolio Management	Surety bonds in UF	16,280	409,141.44	14,540	365,986.85
Other guarantees	Surety bonds in Pesos	-	-	-	-
Total		129,055	3,243,348.69	118,803	2,990,421.04

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 1,790, mutual funds defined as collateralized structured funds must always have 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 March 31, 2026, Normaliza S.A. does not hold provisions for contingencies (MCh\$ 88 as of December 31, 2025).

c) As of March 31, 2026 and December 31, 2025, the composition of the contingent receivables are as follows:

	March 31,	December 31,
	2026	2025
	MCh\$	MCh\$
Guarantees and finance	411,014	386,896
Guarantees and finance in Chilean currency	-	-
Guarantees and finance in foreign currency	411,014	386,896
Letters of credit for merchandise circulation transactions	753,295	544,523
Commitments to purchase debt in local currency abroad	-	-
Transactions related to contingent events	3,676,430	3,579,637
Transactions related to contingent events in Chilean currency	2,318,893	2,288,616
Transactions related to contingent events in foreign currencies	1,357,537	1,291,021
Undrawn lines of credit with immediate cancellation	6,605,120	6,418,259
Available balance of line of credit and overdraft line of credit agreed in current account - commercial portfolio	1,482,728	1,447,015
Available balance of credit line in credit card - commercial portfolio	263,991	263,597
Available balance of line of credit and overdraft line of credit agreed in current account - consumer portfolio	587,703	582,330
Available balance of line of credit on credit card - consumer portfolio	4,270,698	4,125,317
Available balance of line of credit and overdraft line of credit agreed on current account - portfolio due from banks	-	-
Unrestricted lines of credit	4,092,259	3,969,559
Available balance of line of credit and overdraft line of credit agreed in current account - commercial portfolio	4,092,254	3,969,554
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	-	-
Available balance of line of credit on credit card - consumer portfolio	5	5
Available balance of line of credit and overdraft line of credit agreed on current account - portfolio due from banks	-	-
Other credit commitments	1,924,421	1,481,107
Loans for higher education studies Law No. 20,027 (CAE)	437	510
Other irrevocable credit commitments	1,923,984	1,480,597
Other contingent loans	-	-
Total	17,462,539	16,379,981

NOTE 30 – INTEREST INCOME AND EXPENSES

a) The detail of interest income and expenses for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Interest income	952,635	984,272
Interest expenses	(459,626)	(479,300)
Total net interest income	493,009	504,972

b) The detail of net interest income for the three-month periods ended March 31, 2026 and 2025, is as follows:

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	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Interest income		
Financial assets at amortized cost:		
Rights for repurchase agreements and securities lending	4,565	2,585
Debt financial instruments	18,895	25,132
Debts held by banks	10,245	11,297
Commercial loans	561,006	568,256
Mortgage housing loans	141,791	133,982
Consumer loans	127,689	125,162
Other financial instruments	16,550	16,168
Subtotal	880,741	882,582
Financial assets at fair value through other comprehensive income:		
Debt financial instruments	68,911	78,374
Other financial instruments	-	-
Subtotal	68,911	78,374
Gain (loss) from interest rate risk hedges		
Profit from financial derivative contracts for hedge accounting	32,335	51,721
Loss from financial derivative contracts for hedge accounting	(49,758)	(96,544)
Results from adjustment of hedged financial assets	20,406	68,139
Subtotal	2,983	23,316
Total interest income	952,635	984,272
Interest expenses		
Financial liabilities at amortized cost:		
Deposits and other obligations on demand	(95,556)	(108,585)
Deposits and other time deposits	(215,607)	(240,145)
Obligations for repurchase agreements and securities lending	(11,024)	(14,488)
Bank borrowings	(33,588)	(39,196)
Debt financial instruments issued	(59,801)	(54,977)
Other financial obligations	(26,206)	(27,668)
Subtotal	(441,782)	(485,059)
Lease liabilities	(407)	(572)
Regulatory capital financial instruments issued	(13,506)	(13,328)
Gain (loss) from interest rate risk hedges		
Gain from financial derivative contracts for hedge accounting	6,423	69,805
Loss from financial derivative contracts for hedge accounting	(18,172)	(32,761)
Gain (loss) from adjustment of hedged financial liabilities	7,818	(17,385)
Subtotal	(3,931)	19,659
Total interest expense	(459,626)	(479,300)
Net interest income	493,009	504,972

c) The detail of interest income suspended for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Suspended interest income		
Debts held by banks	-	-
Commercial loans	3,280	5,336
Mortgage housing loans	4,264	4,162
Consumer loans	283	426
Total	7,827	9,924

d) The detail of interest income received for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Interest received from impaired portfolio		
Debts held by banks	-	-
Commercial loans	3,441	4,995
Mortgage housing loans	6,266	5,430
Consumer loans	1,655	1,918
Total	11,362	12,343

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NOTE 31 – INFLATION-INDEXATION INCOME AND EXPENSES

a) The detail of inflation-indexation income and expenses for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Inflation-indexation income from	103,507	189,552
Inflation-indexation expenses	(28,263)	(79,917)
Total net inflation-indexation income	75,244	109,635

b) The detail of net inflation-indexation income for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Inflation-indexation income		
Financial assets at amortized cost:		
Rights for repurchase agreements and securities lending	-	-
Debt financial instruments	-	-
Debts held by banks	-	-
Commercial loans	27,300	69,442
Mortgage housing loans	34,490	136,726
Consumer loans	14	53
Other financial instruments	360	17
Subtotal	62,164	206,238
Financial assets at fair value through other comprehensive income:		
Debt financial instruments	5,193	13,272
Other financial instruments	-	-
Subtotal	5,193	13,272
Gain (loss) from interest rate risk hedges		
Gain from financial derivative contracts for hedge accounting	65,110	119,123
Loss from financial derivative contracts for accounting coverage	(28,960)	(149,081)
Results from adjustment of hedged financial assets	-	-
Subtotal	36,150	(29,958)
Total Inflation-indexation income	103,507	189,552
Inflation-indexation expenses		
Financial liabilities at amortized cost:		
Deposits and other obligations on demand	(313)	(1,253)
Deposits and other time deposits	(880)	(3,443)
Obligations for repurchase agreements and securities lending	(697)	140
Bank borrowings	694	(61)
Debt financial instruments issued	(13,859)	(60,458)
Other financial obligations	(688)	(3,101)
Subtotal	(15,743)	(68,176)
Gain (loss) from interest rate risk hedges		
Gain from financial derivative contracts for hedge accounting	22,056	25,222
Loss from financial derivative contracts for hedge accounting	(8,367)	(13,619)
Gain (loss) from adjustment of hedged financial liabilities	(21,500)	(3,371)
Subtotal	(7,811)	8,232
Regulatory capital financial instruments issued:		
Subordinated bonds	(4,709)	(19,973)
Bonds without fixed maturity	-	-
Subtotal	(4,709)	(19,973)
Total inflation-indexation expenses	(28,263)	(79,917)
Net inflation-indexation income	75,244	109,635

c) The detail of income from suspended inflation-indexation for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Income from suspended inflation-indexation		
Debts held by banks	-	-
Commercial loans	8,401	4,330
Mortgage housing loans	22,364	22,931
Consumer loans	15	19
Total	30,780	27,280

d) The detail of income from inflation-indexation received for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Income from inflation-indexation received		
Debts held by banks	-	-
Commercial loans	2,436	1,885
Mortgage housing loans	12,007	11,258
Consumer loans	41	88
Total	14,484	13,231

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NOTE 32 – FEE INCOME AND EXPENSES

The detail of fee income and expenses for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Fee income		
Loan prepayment fees	1,569	1,639
Fes for loans with letters of credit	-	-
Fees for lines of credit and checking account overdrafts	1,869	2,142
Fees for guarantees and letters of credit	10,743	10,217
Fees for card services	38,626	31,036
Account management fees	21,128	19,686
Fees for collections and payments	26,355	31,213
Fees for securities brokerage and management (Stockbrokers and/or Securities Agency)	2,895	1,742
Fees for administration of mutual funds, Investment funds or other	23,869	20,930
Fees for brokerage and insurance advisory services	16,351	15,786
Fees for factoring services	1,241	1,261
Fees for finance lease transaction services	-	-
Fees for securitizations	109	65
Fees for financial advisory services	8,602	10,419
Other fees earned	13,156	12,587
Total fee income	166,513	158,723
Fee expenses		
Fee for card operation	(12,977)	(14,579)
License fees for the use of card brands	(1,652)	(2,561)
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	(5,374)	(9,109)
Fees for securities trading	(6,964)	(8,318)
Other commissions for services received	(9,484)	(10,408)
Total commission expenses	(36,451)	(44,975)
Net fee income	130,062	113,748

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NOTE 33 – NET FINANCE INCOME (EXPENSE)

The detail of the net finance income (expense) for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Financial assets held for trading at fair value through profit or loss:		
Financial derivative contracts	47,247	(6,791)
Debt financial instruments	40,615	41,012
Other financial instruments	(4,714)	(4,901)
Equity instruments	(3,087)	15,468
Loans granted and received by the entity	-	14
Other	(238)	(388)
Subtotal	79,823	44,414
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	71	251
Other	503	546
Subtotal	574	797
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	14	(137)
Financial assets at fair value through other comprehensive income	29,367	(8,531)
Financial liabilities at amortized costs	-	-
Regulatory capital financial instruments issued	-	-
Subtotal	29,381	(8,668)
Financial income (expense) for changes, adjustments, and foreign currency hedge		
Gain (loss) from foreign currency translation	(122,981)	84,585
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	7,683	(8,925)
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	48,844	(66,576)
Subtotal	(66,454)	9,084
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	-	-
Other financial income (expense) for changes in financial assets and liabilities		
Financial assets at amortized cost	-	-
Financial assets at fair value through other comprehensive income	-	-
Financial liabilities at amortized cost	-	-
Lease liabilities	-	-
Regulatory capital instruments issued	-	-
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)	43,324	45,627

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NOTE 34 – INCOME FROM INVESTMENTS IN COMPANIES

Income from investment in companies for the three-month periods ended March 31, 2026 and 2025, is detailed as follows:

	As of March 31,					
	2026			2025		
	Profit/ Loss MCh\$	Ownership %	Accrued income MCh\$	Profit/ Loss MCh\$	Ownership %	Accrued income MCh\$
Investments in associates						
Redbanc S.A.	883	12.71	112	556	12.71	71
Combank S.A.	262	12.97	34	311	12.97	40
Transbank S.A.	(918)	8.72	(80)	2,826	8.72	246
Servicio de Infraestructura de Mercado OTC S.A.	86	13.61	12	386	13.61	53
Administrador Financiero del Transantiago S.A.	404	20.00	81	429	20.00	86
Centro de Compensación Automatizado S.A.	1,099	33.33	366	1,092	33.33	364
Sociedad Interbancaria de Depósitos de Valores S.A.	404	7.03	28	292	7.03	21
Pagos y servicios S.A.	35	49.90	17	(141)	49.90	(70)
Minority investments						
Shares of SWIFT	-	-	-	-	-	-
Shares of BLADDEX	-	-	214	-	-	20
CNB shares (FHLB and FRB)	-	-	2,767	-	-	3,151
Other actions	-	-	(5)	-	-	106
Investments in joint ventures						
Servipag Ltda.	(1,273)	50.00	(637)	320	50.00	160
Total	982		2,909	6,071		4,248

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 three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026 MCh\$	2025 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	542	408
Other income from assets received in payment or foreclosed judicial auction	798	374
Provisions for adjustments to the net realizable value of assets received in payment or foreclosed at judicial auction	(312)	(76)
Write-offs of assets received in payment or foreclosed at judicial auction	(449)	(446)
Expenses for maintenance of assets received in payment or foreclosed at judicial auction	(1,215)	(866)
Subtotal	(636)	(606)
Non-current assets held for sale:		
Investments in companies	-	-
Intangible assets	-	-
Property and equipment	203	636
Assets for recovery of assets under finance lease agreements	849	3,581
Other assets	-	-
Subtotal	1,052	4,217
Disposal group held for sale	-	-
Total	416	3,611

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NOTE 36 – OTHER OPERATING INCOME AND EXPENSES

The detail of other operating income and expenses for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	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.)	-	1,414
Income from correspondent banks	-	-
Income other than interest and fees from lease agreements	-	-
Income from expense recovery	1,242	1,000
CNB leasing platform revenue	-	-
CNB BOLI revenue	4,463	4,343
Consulting income	-	-
Leases income	427	409
Income from lease contracts	-	-
Other operating income	105	837
Total	6,237	8,003
Other operating expenses		
Insurance premium expense to cover operational risk events	(54)	(31)
Gross loss expense from operational risk events	(3,275)	(5,101)
Recovery of expenses for operational risk events	1,008	1,502
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	(377)	1,954
Other provisions for other contingencies	13,364	(38,243)
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	(687)	(713)
Expenses for loyalty program redemption	-	-
Expenses under lease contracts	(2,675)	(3,545)
Donation expenses	(487)	(754)
Subsidiary bank charges	(387)	(381)
Write-offs expenses	(1,030)	(1,219)
Agreement and judicial conciliation	-	(2,078)
BOLI CNB restructuring expense	-	-
Other operating expenses	(1,997)	(2,854)
Total	3,403	(51,463)

NOTE 37 – EXPENSES FOR EMPLOYEE BENEFITS OBLIGATIONS

The detail of expenses for employee benefit obligations for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Short-term employee benefits		
Remuneration	(104,484)	(100,375)
Incentives (performance bonuses)	(38,005)	(41,617)
Legal bonus	(16,822)	(16,543)
Other	(26,380)	(24,553)
Subtotal	(185,691)	(183,088)
Post-employment benefits		
Post-employment employee benefits	-	-
Subtotal	-	-
Long-term employee benefits		
Remuneration	-	-
Incentives (performance bonuses)	-	-
Other	-	-
Subtotal	-	-
Termination benefits		
Severance indemnity	(3,713)	(5,190)
Other	-	-
Subtotal	(3,713)	(5,190)
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	(4,402)	(4,293)
Subtotal	(4,402)	(4,293)
Total	(193,806)	(192,571)

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NOTE 38 – ADMINISTRATIVE EXPENSES

The detail of administrative expenses for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Administrative expenses	(79,254)	(82,701)
Expenses for short-term leases	-	-
Expenses for leases of low-value assets	-	-
Other expenses for lease liabilities	(1,948)	(2,002)
Maintenance and repair of property and equipment	(5,125)	(4,480)
Insurance premiums except for those intended to cover operational risk events	(6,645)	(8,147)
Office supplies	(880)	(835)
IT and communications expenses	(38,139)	(36,304)
Lighting, heating, and other services	(2,640)	(2,608)
Surveillance services and transportation of securities	(3,404)	(2,673)
Staff representation and travel expenses	(2,286)	(1,841)
Legal and notary expenses	(4,239)	(4,069)
Fees for review and audit of the financial statements by the external auditor	(1,922)	(1,851)
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	(4,991)	(9,764)
Fines by the CMF	-	-
Fines by other agencies	(25)	(11)
Other general administrative expenses	(7,010)	(8,116)
Outsourced services	(22,677)	(22,611)
Board Expenses	(2,647)	(2,305)
Board Remuneration	(2,395)	(2,035)
Other expenses of the Board of Directors	(252)	(270)
Advertising	(10,304)	(11,964)
Taxes, property taxes and other legal charges	(16,006)	(15,044)
Property taxes	(1,200)	(1,262)
Municipal patents	(746)	(744)
Other taxes other than income tax	(8,185)	(7,470)
Control contributions to the regulator	(5,875)	(5,568)
Other legal fees	-	-
Total	(130,888)	(134,625)

NOTE 39 – DEPRECIATION AND AMORTIZATION

The amounts related to debits to profit or loss for depreciation and amortization for the three-month periods ended March 31, 2026 and 2025, are detailed as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Amortization of intangible assets	(17,015)	(15,292)
Depreciation of property and equipment	(5,030)	(5,234)
Depreciation and amortization of right-of-use assets under lease agreements	(6,143)	(6,325)
Total	(28,188)	(26,851)

NOTE 40 – IMPAIRMENT OF NON-FINANCIAL ASSETS

The impairment of non-financial assets for the three-month periods ended March 31, 2026 and 2025, is detailed as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Impairment of investments in companies	-	-
Impairment of intangible assets (*)	-	-
Impairment of property and equipment	(3)	(26)
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	(3)	(26)

NOTE 41 – EXPENSES FOR CREDIT LOSSES

a) The summary of the expense for credit losses for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Expense for provisions for credit loss of loans	(105,140)	(147,125)
Expense for special provisions for credit loss	(537)	24,144
Recovery of written-off loans	26,603	29,440
Impairment due to credit risk of other financial assets not measured at fair value through profit or loss	8,663	178
Total	(70,411)	(93,363)

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b) The summary of the expense for allowances made and expense for credit losses for the three-month periods ended March 31, 2026 and 2025, is as follows:

As of March 31, 2026	Expense for provisions recorded for loans during the period							Deductible guarantees FOGAPE Covid-19	Total
	Normal Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	MCh\$		
	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	(177)	-	-	-	-	(177)	-	(177)	
Subtotal	(177)	-	-	-	-	(177)	-	(177)	
Commercial loans									
Provisions recorded	-	-	6,154	11,889	20,198	38,241	-	38,241	
Release of provisions	(6,779)	(1,865)	-	-	-	(8,644)	-	(8,644)	
Subtotal	(6,779)	(1,865)	6,154	11,889	20,198	29,597	-	29,597	
Mortgage loans									
Provisions recorded	-	307	-	-	7,041	7,348	-	7,348	
Release of provisions	-	-	-	-	-	-	-	-	
Subtotal	-	307	-	-	7,041	7,348	-	7,348	
Consumer loans									
Provisions recorded	-	2,345	-	-	66,027	68,372	-	68,372	
Release of provisions	-	-	-	-	-	-	-	-	
Subtotal	-	2,345	-	-	66,027	68,372	-	68,372	
Expense of provisions recorded for loan credit risk: (A)	(6,956)	787	6,154	11,889	93,266	105,140	-	105,140	
Recovery of written-off loans: (B)									
Loans and advances to banks								-	
Commercial loans								9,170	
Mortgage loans								2,060	
Consumer loans								15,373	
Subtotal								26,603	
Expense for loan losses: (AB)								78,537	

As of March 31, 2025	Expense for provisions recorded for loans during the period							Deductible guarantees FOGAPE Covid-19	Total
	Normal Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	MCh\$		
	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	(75)	-	-	-	-	(75)	-	(75)	
Subtotal	(75)	-	-	-	-	(75)	-	(75)	
Commercial loans									
Provisions recorded	44,315	-	-	6,175	18,552	69,042	-	69,042	
Release of provisions	-	(552)	(3,022)	-	-	(3,574)	-	(3,574)	
Subtotal	44,315	(552)	(3,022)	6,175	18,552	65,468	-	65,468	
Mortgage loans									
Provisions recorded	-	-	-	-	3,447	3,447	-	3,447	
Release of provisions	-	(10)	-	-	-	(10)	-	(10)	
Subtotal	-	(10)	-	-	3,447	3,437	-	3,437	
Consumer loans									
Provisions recorded	-	26,327	-	-	51,968	78,295	-	78,295	
Release of provisions	-	-	-	-	-	-	-	-	
Subtotal	-	26,327	-	-	51,968	78,295	-	78,295	
Expense of provisions recorded for loan credit risk: (A)	44,240	25,765	(3,022)	6,175	73,967	147,125	-	147,125	
Recovery of written-off loans: (B)									
Loans and advances to banks								-	
Commercial loans								10,503	
Mortgage loans								1,413	
Consumer loans								17,524	
Subtotal								29,440	
Expense for loan losses: (AB)								117,685	

c) The summary of the expense for special provisions for credit risk for the three-month periods ended March 31, 2026 and 2025, is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Expense of provisions for credit loss for contingent loans	809	(15,906)
Loans and advances to banks	-	-
Commercial loans	209	943
Consumer loans	600	(16,849)
Expense of provisions for country risk for operations with debtors domiciled abroad	949	149
Expense of special provisions for loans abroad	-	-
Expense of additional provisions for loans	(3,637)	35,050
Additional provisions for commercial loans	(3,637)	1,088
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	1,342	4,851
Expense of provisions constituted for credit risk as a result of complementary prudential requirements	-	-
Total	(537)	24,144

NOTE 42 – PROFIT OR LOSS FROM DISCONTINUED OPERATIONS

The Bank has no gains or losses from discontinued operations for the three-month periods ended March 31, 2026 and 2025.

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NOTE 43 – RELATED PARTIES DISCLOSURES

a) For the three-month periods ended March 31, 2026 and 2025, the assets and liabilities for transactions with related parties are detailed as follows:

As of March 31, 2026	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	-	-	-	1,163	1,163
Financial assets at fair value through other comprehensive income:	-	-	-	-	-
Financial derivative contracts for accounting coverage	-	-	5,374	431,787	437,161
Financial assets at amortized cost:	-	-	-	119	119
Rights for repurchase agreements and securities lending	-	-	-	-	-
Debt financial instruments	-	-	1,313	353,542	354,855
Loans and accounts receivable from customers - Commercial	-	-	3,642	67,388	71,030
Loans and accounts receivable from customers - Mortgage	-	-	433	11,615	12,048
Loans and accounts receivable from customers - Consumer	-	-	(14)	(877)	(891)
Provisions made for credit risk	38	992	-	7,465	8,495
Other assets	29	95,676	1,399	86,171	183,275
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:	5	23,146	7,255	157,622	188,028
Deposits and other on-demand deposits	5	9,283	756	79,685	89,729
Deposits and other term deposits	-	13,863	6,499	77,818	98,180
Obligations for repurchase agreements and securities lending	-	-	-	119	119
Bank borrowings	-	-	-	-	-
Debt financial instruments issued	-	-	-	-	-
Other financial obligations	-	-	-	-	-
Lease liabilities	-	-	-	-	-
Other liabilities	-	157	-	6,629	6,786

As of December 31, 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:	-	-	-	4	4
Financial derivative contracts	-	-	-	4	4
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	-	-	-	1,152	1,152
Financial assets at fair value through other comprehensive income:	-	-	-	-	-
Financial derivative contracts for accounting coverage	-	2	5,388	285,107	290,497
Financial assets at amortized cost:	-	-	-	38	38
Rights for repurchase agreements and securities lending	-	-	-	-	-
Debt financial instruments	-	2	1,296	205,066	206,364
Loans and accounts receivable from customers - Commercial	-	-	3,682	68,849	72,531
Loans and accounts receivable from customers - Mortgage	-	-	424	11,926	12,350
Loans and accounts receivable from customers - Consumer	-	-	(14)	(772)	(786)
Provisions made for credit risk	35	3,562	2,862	27,543	34,002
Other assets	28	95,675	1,475	73,137	170,315
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:	17	22,142	7,093	147,151	176,403
Deposits and other on-demand deposits	17	8,163	684	83,888	92,752
Deposits and other term deposits	-	13,980	6,409	63,225	83,614
Obligations for repurchase agreements and securities lending	-	-	-	38	38
Bank borrowings	-	-	-	-	-
Debt financial instruments issued	-	-	-	-	-
Other financial obligations	-	-	-	-	-
Lease liabilities	-	-	-	-	-
Other liabilities	-	1,430	-	21,964	23,394

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b) For the three-month periods ended March 31, 2026 and 2025, the income and expenses from related party transactions, is as follows:

As of March 31, 2026	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	-	2	37	5,159	5,198
Inflation-indexation income	-	-	14	674	688
Fee income	92	1,313	57	15,409	16,871
Net financial result	-	(8,160)	-	334	(7,826)
Other income	-	-	1	42	43
Total income	92	(6,845)	109	21,618	14,974
Interest expense	-	(126)	(62)	(463)	(651)
Inflation-indexation expense	-	-	-	(43)	(43)
Commission expense	-	(4)	(4)	(119)	(127)
Credit loss expense	-	-	-	(4)	(4)
Expenses for employee benefit obligations	-	-	-	-	-
Administrative expenses	-	(308)	-	(6,357)	(6,665)
Other expenses	-	(2)	(5)	(101)	(108)
Total expenses	-	(440)	(71)	(7,087)	(7,598)

As of March 31, 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	-	90	36	2,520	2,646
Inflation-indexation income	-	-	56	1,305	1,361
Fee income	94	1,419	46	16,954	18,513
Net financial result	-	2,614	-	(723)	1,891
Other income	-	-	-	1	1
Total income	94	4,123	138	20,057	24,412
Interest expense	-	(421)	(75)	(1,455)	(1,951)
Inflation-indexation expense	-	(1)	(4)	(52)	(57)
Commission expense	-	(328)	-	(66)	(394)
Credit loss expense	-	(88)	(1)	(28)	(117)
Expenses for employee benefit obligations	-	-	-	-	-
Administrative expenses	-	(467)	-	(4,484)	(4,951)
Other expenses	-	(35)	(41)	(123)	(199)
Total expenses	-	(1,340)	(121)	(6,208)	(7,669)

c) For the three-month periods ended March 31, 2026 and 2025, the individual transactions with related parties in the period that are legal entities, which do not relate to the usual business operations performed with customers in general that consider a transfer of resources, services and obligations higher than UF 2,000 as established in the Chapter 1-4 of CNCB chapter 1-4 are detailed as follows:

As of March 31, 2026										
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
BCI Seguros de Vida S.A.	Common shareholder	Collection service and use of channels, suitcase	Annual	Annual Hiring	Yes	228	228	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Brand use	Annual	Annual Hiring	Yes	448	448	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Use of channels	Annual	Annual Hiring	Yes	149	149	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Financial Bond	Annual	Annual Hiring	Yes	299	299	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Bank charges	Annual	Annual Hiring	Yes	8,830	-	50	-	-
BCI Seguros de Vida S.A.	Common shareholder	Commissions for collection, Servicios Financieros y Administración de Créditos Comerciales S.A.	Annual	Annual Hiring	Yes	185	156	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	1,930	1,620	-	-	-
BCI Seguros de Vida S.A.	Common shareholder	Brand use	Annual	Annual Hiring	Yes	2,935	2,935	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Use of channels	Annual	Annual Hiring	Yes	448	448	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Commissions use of Channel	Annual	Annual Hiring	Yes	149	149	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Financial Bond	Annual	Annual Hiring	Yes	242	203	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Subordinated bond	Annual	Annual Hiring	Yes	32,397	-	369	-	-
BCI Seguros Generales S.A.	Common shareholder	Insurance	Annual	Annual Hiring	Yes	361	-	308	-	-
BCI Seguros Generales S.A.	Common shareholder	Brokerage commissions financial services Corredores de Seguros y Gestión Financiera Ltda.	Annual	Annual Hiring	Yes	2,120	1,781	-	-	-
BCI Seguros Generales S.A.	Common shareholder	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	9,197	9,197	-	-	-
Zenit Seguros Generales S.A.	Common shareholder	Fair Value Investments, Financial Bond	Annual	Not applicable	Yes	2,881	-	32	-	-
Centro de Compensación Automatizado S.A.	Other	Electronic banking transactions	Undefined	Automatic renewal every 1 year	Yes	389	-	389	-	-
Comban S.A.	Associate	High-value compensation and payments	Indefinite	Automatic renewal	Yes	177	-	177	-	-
Comder Contraparte Central S.A.	Associate	Bank processing	Indefinite	Automatic renewal	Yes	214	-	214	-	-
Jordan (Chile) S.A.	Common shareholder	Printing forms	Indefinite	Automatic renewal every 1 year	Yes	998	-	998	-	-
Redban S.A.	Associate	ATM operation	Indefinite	Automatic renewal every 3 year	Yes	1,580	-	1,580	-	-
Servipag Ltda.	Joint venture	Collection and payment of services	Indefinite	Automatic renewal	Yes	784	-	784	-	-

As of March 31, 2026										
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
FUNDACION ENSEÑA CHILE	Other	Donation	Defined	2 years	Yes	191	-	191	-	-
Transbank S.A.	Associate	Credit card administration and credit card revenue	Indefinite	Automatic renewal every 2 year	Yes	89	-	89	-	-

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As of March 31, 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
Bci Seguros de Vida S.A.	Common shareholder	Collection and channel usage service, briefcase	Annual	Annual Hiring	Yes	737	737	-	-	-
Bci Seguros de Vida S.A.	Common shareholder	Brand use	Annual	Annual Hiring	Yes	438	438	-	-	-
Bci Seguros de Vida S.A.	Common shareholder	Suitcase	Annual	Annual Hiring	Yes	146	146	-	-	-
Bci Seguros de Vida S.A.	Common shareholder	Use of channels	Annual	Annual Hiring	Yes	100	100	-	-	-
Bci Seguros de Vida S.A.	Common shareholder	Financial Bond	Annual	Annual Hiring	Yes	8,708	-	119	-	-
Bci Seguros de Vida S.A.	Common shareholder	Bank charges	Annual	Annual Hiring	Yes	151	127	-	-	-
Bci Seguros de Vida S.A.	Common shareholder	Commissions for collection, Servicios Financieros y Administración de Créditos Comerciales S.A.	Annual	Annual Hiring	Yes	4,302	3,977	-	-	-
Bci Seguros de Vida S.A.	Common shareholder	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	2,955	2,955	-	-	-
Bci Seguros Generales S.A.	Common shareholder	Brand use	Annual	Annual Hiring	Yes	438	438	-	-	-
Bci Seguros Generales S.A.	Common shareholder	Use of channels	Annual	Annual Hiring	Yes	146	146	-	-	-
Bci Seguros Generales S.A.	Common shareholder	Marketing	Annual	Annual Hiring	Yes	485	485	-	-	-
Bci Seguros Generales S.A.	Common shareholder	Commissions use of Channel	Annual	Annual Hiring	Yes	104	88	-	-	-
Bci Seguros Generales S.A.	Common shareholder	Fixed Term Deposits	Annual	Annual Hiring	Yes	297	-	12	-	-
Bci Seguros Generales S.A.	Common shareholder	Financial Bond	Annual	Annual Hiring	Yes	33,886	-	654	-	-
Bci Seguros Generales S.A.	Common shareholder	Subordinated Bond	Annual	Annual Hiring	Yes	162	-	4	-	-
Bci Seguros Generales S.A.	Common shareholder	Insurance policies hired	Annual	Annual Hiring	Yes	417	-	355	-	-
Bci Seguros Generales S.A.	Common shareholder	Commissions for intermediation SSFF Insurance Brokers and Financial Management Ltd.	Annual	Annual Hiring	Yes	2,930	526	-	-	-
Bci Seguros Generales S.A.	Common shareholder	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	9,626	9,626	-	-	-
Zenit Seguros Generales S.A.	Common shareholder	Fair Value Investments, Financial Bond	Annual	Not applicable	Yes	2,755	-	57	-	-
Boston Consulting Group	Other	Strategic consulting	Defined	Defined	Yes	286	-	286	-	-
Centro de Compensación Automatizado S.A.	Associate	Electronic banking transactions	Indefinite	Automatic renewal every 1 year	Yes	565	-	565	-	-
Combank S.A.	Associate	High-value compensation and payments	Indefinite	Automatic renewal	Yes	255	-	255	-	-
Comder Contraparte Central S.A.	Associate	Bank processing	Indefinite	Automatic renewal	Yes	421	-	421	-	-
Demos una Oportunidad al Menor	Other	Corporation	Defined	52 Months (4 years and 4 months)	Yes	282	-	282	-	-
Jordan (Chile) S.A.	Common shareholder	Printing forms	Indefinite	Automatic renewal every 1 year	Yes	818	-	818	-	-
Redbanc S.A.	Associate	ATM operation	Indefinite	Automatic renewal every 3 year	Yes	2,139	-	2,139	-	-
Servipag Ltda.	Joint venture	Collection and payment of services	Indefinite	Automatic renewal	Yes	1,076	-	1,076	-	-
FUNDACION ENSEÑA CHILE	Other	FUNDACION ENSEÑA CHILE	Defined	2 years	Yes	186	-	186	-	-
Transbank S.A.	Associate	Credit card administration and credit card revenue	Indefinite	Automatic renewal every 2 year	Yes	293	151	142	-	-

d) For the three-month periods ended March 31, 2026 and 2025, the compensation of the key personnel of the Bank and its subsidiaries is as follows:

	As of March 31,	
	2026	2025
	MCh\$	MCh\$
Directors:		
Payment of salaries and expenses of the Board of Directors - Bank and Bank Subsidiaries	2,395	2,035
Key personnel of the Management of the Bank and its Subsidiaries:		
Payment for short-term employee benefits	23,796	23,396
Payment for benefits to post-employment employees	-	-
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:	23,796	23,396
TOTAL	26,191	25,431

e) For the three-month periods ended March 31, 2026 and 2025, the Bank presents Number of key management personnel members of the Bank and its Subsidiaries:

	As of March 31,	
	2026	2025
	Number of Executives	
Directors:		
Directors - Bank and Bank Subsidiaries	83	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	67	65
Subtotal	94	93
TOTAL	177	182

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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 March 31, 2026 and December 31, 2025:

	As of March 31, 2026		As of December 31, 2025	
	Carrying amount	Fair Value	Carrying amount	Fair Value
	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS				
Cash and bank deposits	2,961,256	2,961,256	3,376,962	3,376,962
Transactions in course of collection	1,555,832	1,555,832	1,192,277	1,192,277
Financial assets held for trading at fair value through profit or loss	7,785,985	7,785,985	7,325,394	7,325,394
Financial assets not held for trading mandatorily measured at fair value through profit or loss	59,728	59,728	57,398	57,398
Financial assets designated at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	8,567,243	8,567,243	7,286,848	7,286,848
Financial derivative contracts for hedge accounting	473,195	473,195	441,633	441,633
Financial assets at amortized cost	60,590,393	60,891,850	58,504,095	66,196,195
Total assets	81,993,632	82,295,089	78,184,607	85,876,707
LIABILITIES				
Transactions in the course of payment	1,434,287	1,434,287	1,146,699	1,146,699
Financial liabilities held for trading at fair value through profit or loss	5,563,342	5,563,342	5,486,238	5,486,238
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Financial derivative contracts for hedge accounting	1,018,001	1,018,001	889,362	889,362
Financial liabilities at amortized cost	64,879,546	65,428,664	61,500,870	62,807,265
Regulatory capital financial instruments issued	2,567,576	2,567,576	2,531,668	2,531,668
Total liabilities	75,462,752	76,011,870	71,554,837	72,861,232

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:

1. 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).
2. In quantitative terms. The provision percentage assigned to an operation is an approximation variable to the credit profile of said operation.
3. 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.

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.

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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 loans and receivables and other 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 interim consolidated statement of financial position, as of March 31, 2026 and December 31, 2025:

As of March 31, 2026				
	Total	Level 1	Level 2	Level 3
	MCh\$	MCh\$	MCh\$	MCh\$
Financial assets at amortized cost				
Rights for reverse repurchase agreements and securities lending	551,246	551,246	-	-
Debt securities	2,256,856	2,256,856	-	-
Loans and advances to banks	965,986	965,986	-	-
Loans and receivables from customers - Commercial	36,879,545	-	-	36,879,545
Loans and receivables from customers - Mortgage	16,694,707	-	-	16,694,707
Loans and receivables from customers - Consumer	3,543,510	-	-	3,543,510
Total	60,891,850	3,774,088	-	57,117,762
Financial liability at amortized cost				
Deposits and other on-demand liabilities	28,107,874	28,107,874	-	-
Deposits and other term deposits	20,377,757	-	-	20,377,757
Liabilities for repurchase agreements and securities lending	361,699	361,699	-	-
Bank borrowings	2,401,004	2,401,004	-	-
Debt financial instruments issued	10,449,861	-	-	10,449,861
Other financial liabilities	3,730,469	3,730,469	-	-
Regulatory capital financial instruments issued	2,567,576	2,567,576	-	-
Total	67,996,240	37,168,622	-	30,827,618

As of December 31, 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	400,485	400,485	-	-
Debt securities	2,221,860	2,221,860	-	-
Loans and advances to banks	1,095,633	1,095,633	-	-
Loans and receivables from customers - Commercial	38,388,890	-	-	38,388,890
Loans and receivables from customers - Mortgage	19,984,227	-	-	19,984,227
Loans and receivables from customers - Consumer	4,105,100	-	-	4,105,100
Total	66,196,195	3,717,978	-	62,478,217
Financial liability at amortized cost				
Deposits and other on-demand liabilities	26,832,969	26,832,969	-	-
Deposits and other term deposits	19,372,495	-	-	19,372,495
Liabilities for repurchase agreements and securities lending	831,564	831,564	-	-
Bank borrowings	2,490,463	2,490,463	-	-
Debt financial instruments issued	10,078,660	-	-	10,078,660
Other financial liabilities	3,201,114	3,201,115	-	-
Regulatory capital financial instruments issued	2,531,668	2,531,668	-	-
Total	65,338,933	35,887,779	-	29,451,155

As of March 31, 2026 and December 31, 2025, the Bank and its subsidiaries did not transfer any financial assets or liabilities between levels 1 and 2 of the fair value hierarchy. The balances of these instruments, classified according to the valuation levels applied by the Bank, are detailed below:

	As of March 31, 2026			
	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:	1,641,630	6,144,355	-	7,785,985
Financial derivative contracts	-	6,144,355	-	6,144,355
Debt instruments	1,493,334	-	-	1,493,334
Other Financial Instruments	148,296	-	-	148,296
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	59,728	59,728
Financial assets designated at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income:	8,462,851	-	104,392	8,567,243
Debt financial instruments	8,462,851	-	104,392	8,567,243
Other Financial Instruments	-	-	-	-
Financial derivative contracts for hedge accounting	-	473,195	-	473,195
Total financial assets	10,104,481	6,617,550	164,120	16,886,151
FINANCIAL LIABILITIES				
Financial liabilities held for trading at fair value through profit or loss	-	5,563,342	-	5,563,342
Financial derivative contracts	-	5,563,342	-	5,563,342
Other	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Financial derivative contracts for hedging	-	1,018,001	-	1,018,001
Total financial liabilities	-	6,581,343	-	6,581,343

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	As of December 31, 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:	1,497,984	5,827,410	-	7,325,394
Financial derivative contracts	-	5,827,410	-	5,827,410
Debt instruments	1,348,504	-	-	1,348,504
Other Financial Instruments	149,480	-	-	149,480
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	57,398	57,398
Financial assets designated at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income:	7,185,640	-	101,208	7,286,848
Debt financial instruments	7,185,640	-	101,208	7,286,848
Other Financial Instruments	-	-	-	-
Financial derivative contracts for hedge accounting	-	441,633	-	441,633
Total financial assets	8,683,624	6,269,043	158,606	15,111,273
FINANCIAL LIABILITIES				
Financial liabilities held for trading at fair value through profit or loss	-	5,486,238	-	5,486,238
Financial derivative contracts	-	5,486,238	-	5,486,238
Other	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Financial derivative contracts for hedging	-	889,362	-	889,362
Total financial liabilities	-	6,375,600	-	6,375,600

a) Valuation of “La Polar” Bonds

As of March 31, 2026 and December 31, 2025, 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 March 31, 2026 and December 31, 2025, 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.

c) Level 3 Reconciliation

Value changes in level 3 financial assets as of March 31, 2026, and December 31, 2025, are explained by the following reconciliation table:

As of March 31, 2026						
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 through profit or loss	57,398	2,330	-	-	-	59,728
Financial assets at fair value	101,208	3,184	-	-	-	104,392
Total	158,606	5,514	-	-	-	164,120
Liabilities						
Derivative contracts						
Forwards	-	-	-	-	-	-
Swaps	-	-	-	-	-	-
Call options	-	-	-	-	-	-
Put options	-	-	-	-	-	-
Total	-	-	-	-	-	-

As of December 31, 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 through profit or loss	61,205	(3,807)	-	-	-	57,398
Financial assets at fair value	112,670	(11,462)	-	-	-	101,208
Total	173,875	(15,269)	-	-	-	158,606
Liabilities						
Derivative contracts						
Forwards	-	-	-	-	-	-
Swaps	-	-	-	-	-	-
Call options	-	-	-	-	-	-
Put options	-	-	-	-	-	-
Total	-	-	-	-	-	-

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

a) As of March 31, 2026 and December 31, 2025, the new contractual maturities according to remaining terms of financial assets and liabilities, are as follows:

As of March 31, 2026	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	2,961,256	-	-	-	-	-	-	2,961,256
Transactions in course of collection	-	1,555,832	-	-	-	-	-	1,555,832
Financial assets held for trading at fair value through profit or loss	-	1,372,476	886,629	1,603,998	1,456,954	1,482,881	983,047	7,785,985
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	3,241	767	2,563	9,405	15,553	28,199	59,728
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	464,874	109,957	367,569	1,349,067	2,230,815	4,044,961	8,567,243
Financial derivative contracts for hedge accounting	-	12,161	17,507	116,615	94,969	58,847	173,096	473,195
Financial assets at amortized cost	-	15,705,690	5,555,743	11,531,565	14,655,258	8,001,107	5,141,030	60,590,393
Total assets	2,961,256	19,114,274	6,570,603	13,622,310	17,565,653	11,789,203	10,370,333	81,993,632
LIABILITIES								
Transactions in course of payment	-	1,434,287	-	-	-	-	-	1,434,287
Financial liabilities held for trading at fair value through profit or loss	-	1,153,767	746,278	1,346,576	1,051,649	516,233	748,839	5,563,342
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial derivative contracts for hedge accounting	-	25,868	33,672	235,754	195,040	148,805	378,862	1,018,001
Financial liabilities at amortized cost	28,107,874	14,371,828	5,776,331	8,545,307	3,974,887	1,982,415	2,120,904	64,879,546
Lease liabilities	-	907	2,290	7,811	26,215	35,477	6,378	79,078
Issued regulatory capital financial instruments	-	-	-	32,261	55,218	200,850	2,279,247	2,567,576
Total Liabilities	28,107,874	16,986,657	6,558,571	10,167,709	5,303,009	2,883,780	5,534,230	75,541,830
Net mismatch between financial assets and liabilities	(25,146,618)	2,127,617	12,032	3,454,601	12,262,644	8,905,423	4,836,103	6,451,802

As of December 31, 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	3,376,962	-	-	-	-	-	-	3,376,962
Transactions in course of collection	-	1,192,277	-	-	-	-	-	1,192,277
Financial assets held for trading at fair value through profit or loss	-	618,872	966,649	1,630,450	1,346,604	1,652,442	1,110,377	7,325,394
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	867	654	2,015	7,873	16,166	29,823	57,398
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	110,061	83,019	255,843	999,561	2,052,366	3,785,998	7,286,848
Financial derivative contracts for hedge accounting	-	8,734	14,176	80,162	84,863	92,031	161,667	441,633
Financial assets at amortized cost	-	14,162,957	4,528,838	11,920,416	14,079,864	7,850,616	5,961,404	58,504,095
Total assets	3,376,962	16,093,768	5,593,336	13,888,886	16,518,765	11,663,621	11,049,269	78,184,607
LIABILITIES								
Transactions in course of payment	-	1,146,699	-	-	-	-	-	1,146,699
Financial liabilities held for trading at fair value through profit or loss	-	546,066	851,784	1,434,680	1,178,852	590,571	884,285	5,486,238
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial derivative contracts for hedge accounting	-	16,629	26,889	147,763	162,780	202,835	332,466	889,362
Financial liabilities at amortized cost	26,832,969	12,749,396	6,177,002	8,349,317	3,915,086	2,148,846	1,328,254	61,500,870
Lease liabilities	-	901	2,275	7,762	26,052	35,256	6,341	78,587
Issued regulatory capital financial instruments	-	-	11,482	16,186	59,601	49,175	2,395,224	2,531,668
Total Liabilities	26,832,969	14,459,691	7,069,432	9,955,708	5,342,371	3,026,683	4,946,570	71,633,424
Net mismatch between financial assets and liabilities	(23,456,007)	1,634,077	(1,476,096)	3,933,178	11,176,394	8,636,938	6,102,699	6,551,183

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

a) As of March 31, 2026 and December 31, 2025, financial and non-financial assets and liabilities by currency are detailed as follows:

As of March 31, 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	386,179	-	-	2,010,436	-	2,367	105,318	3,510	8,719	7,727	437,000	2,961,256
Transactions in course of collection	928,994	-	-	534,606	-	33	85,702	3	15	14	6,465	1,555,832
Financial assets held for trading at fair value through profit or loss	6,724,962	944,554	-	100,405	16	-	-	-	-	-	16,048	7,785,985
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	59,728	-	-	-	-	-	-	-	59,728
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	1,845,188	1,753,093	-	4,608,102	-	-	91,198	-	-	-	269,662	8,567,243
Financial derivative contracts for hedge accounting	386,066	15,691	-	69,256	-	-	-	228	73	-	1,881	473,195
Financial assets at amortized cost:	11,769,759	19,545,878	250,005	28,317,359	-	459	55,909	-	22,126	18,063	610,835	60,590,393
Investments in companies	49,709	-	-	215,681	-	-	-	-	-	-	-	265,390
Intangible Assets	310,318	-	32,176	159,386	-	-	-	-	-	-	7,008	508,888
Property and equipment	250,173	-	-	76,475	-	-	-	-	-	-	2,498	329,146
Right-of-use assets	6,998	54,396	-	25,710	-	-	-	-	-	-	1,836	88,940
Current tax assets	84,832	-	-	21,272	-	-	-	-	-	-	5,868	111,972
Deferred tax assets	394,985	-	-	186,596	-	-	-	-	-	-	2,899	584,480
Other assets	531,201	1,486	972	1,166,181	-	7	(787)	-	-	-	36,385	1,735,445
Non-current assets and disposal groups held for sale	35,111	-	-	-	-	-	-	-	-	-	-	35,111
Total assets	23,704,475	22,315,098	283,153	37,551,193	16	2,866	337,340	3,741	30,933	25,804	1,398,385	85,653,004
LIABILITIES												
Transactions in course of payment	613,031	-	-	748,886	-	674	63,730	7	533	2,048	5,378	1,434,287
Financial liabilities held for trading at fair value	5,500,529	156	-	46,549	-	-	-	-	-	-	16,108	5,563,342
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial derivative contracts for hedge accounting	76,270	927,024	-	13,818	-	-	-	889	-	-	-	1,018,001
Financial liabilities at amortized cost	21,919,784	5,280,101	5,014	35,060,212	-	1,244	109,669	1,060,137	59,909	21,399	1,362,077	64,879,546
Lease liabilities	-	57,944	-	19,336	-	-	-	-	-	-	1,798	79,078
Issued regulatory capital financial instruments	4,859	1,639,061	-	923,656	-	-	-	-	-	-	-	2,567,576
Provisions for contingencies	69,201	-	-	46,494	-	-	-	-	-	-	918	116,613
Provisions for dividends, payment of interest and revaluation of regulatory capital financial instruments issued	385,196	-	-	7,811	-	-	-	-	-	-	-	393,007
Special provisions for credit loss	259,788	-	-	57,214	-	-	480	22	7	8	273	317,792
Current tax	10,452	-	-	4,025	-	-	-	-	-	-	-	14,477
Deferred tax	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	534,634	282,457	3,245	860,819	-	-	-	-	-	-	13,967	1,695,122
Liabilities included in disposal groups held for sale	-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities	29,373,744	8,186,743	8,259	37,788,820	-	1,918	173,879	1,061,055	60,449	23,455	1,400,519	78,078,841
Mismatches by currency as of December 31, 2025	(5,669,269)	14,128,355	274,894	(237,627)	16	948	163,461	(1,057,314)	(29,516)	2,349	(2,134)	7,574,163

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As of December 31, 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	1,211,636	-	-	1,688,072	-	7,908	76,896	1,289	26,830	8,979	355,352	3,376,962
Transactions in course of collection	754,793	-	-	410,196	-	63	19,741	130	122	-	7,232	1,192,277
Financial assets held for trading at fair value through profit or loss	6,348,677	834,078	-	118,802	18	-	-	-	-	-	23,819	7,325,394
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	57,398	-	-	-	-	-	-	-	57,398
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	1,012,450	1,495,770	-	4,465,737	-	-	91,511	-	-	-	221,380	7,286,848
Financial derivative contracts for hedge accounting	346,603	35,804	-	55,322	-	-	-	2,823	17	-	1,064	441,633
Financial assets at amortized cost:	11,442,211	19,300,880	236,403	26,732,896	-	265	61,871	-	17,381	23,882	688,306	58,504,095
Investments in companies	49,453	-	-	183,924	-	-	-	-	-	-	-	233,377
Intangible Assets	316,133	-	31,268	155,037	-	-	-	-	-	-	7,658	510,096
Property and equipment	246,840	-	-	56,705	-	-	-	-	-	-	2,590	306,135
Right-of-use assets	8,568	50,913	-	27,275	-	-	-	-	-	-	1,931	88,687
Current tax assets	61,235	-	-	52,487	-	-	-	-	-	-	5,570	119,292
Deferred tax assets	350,615	-	-	174,659	-	-	-	-	-	-	3,628	528,902
Other assets	554,276	1,391	25,955	900,932	-	7	(773)	-	-	-	75,824	1,557,612
Non-current assets and disposal groups held for sale	36,852	-	-	-	-	-	-	-	-	-	-	36,852
Total assets	22,740,342	21,718,836	293,626	35,079,442	18	8,243	249,246	4,242	44,350	32,861	1,394,354	81,565,560
LIABILITIES												
Transactions in course of payment	461,262	-	-	645,827	-	45	10,342	83	16,120	5,738	7,282	1,146,699
Financial liabilities held for trading at fair value	5,431,383	-	-	45,104	-	-	-	-	-	-	9,751	5,486,238
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Financial derivative contracts for hedge accounting	174,037	693,583	-	21,742	-	-	-	-	-	-	-	889,362
Financial liabilities at amortized cost	21,082,547	5,081,761	-	32,896,737	-	1,743	92,635	1,043,440	58,472	26,583	1,216,952	61,500,870
Lease liabilities	-	55,474	-	21,199	-	-	-	-	-	-	1,914	78,587
Issued regulatory capital financial instruments	1,712	1,634,783	-	895,173	-	-	-	-	-	-	-	2,531,668
Provisions for contingencies	129,076	-	-	75,212	-	-	-	-	-	-	2,534	206,822
Provisions for dividends, payment of interest and revaluation of regulatory capital financial instruments issued	298,802	-	-	25,840	-	-	-	-	-	-	-	324,642
Special provisions for credit loss	261,019	-	-	52,622	-	2	508	21	36	-	602	314,810
Current tax	8,035	-	-	1,645	-	-	-	-	-	-	-	9,680
Deferred tax	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	426,761	294,851	3,778	897,317	-	-	-	-	-	-	7,195	1,629,902
Liabilities included in disposal groups held for sale	-	-	-	-	-	-	-	-	-	-	-	-
Total liabilities	28,274,634	7,760,452	3,778	35,578,418	-	1,790	103,485	1,043,544	74,628	32,321	1,246,230	74,119,280
Mismatches by currency as of December 31, 2025	(5,534,292)	13,958,384	289,848	(498,976)	18	6,453	145,761	(1,039,302)	(30,278)	540	148,124	7,446,280

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 Financial Risk Management team reports daily on risk exposures and the use of limits. In addition, it reports monthly to the ALCO Committee and the Board's Finance and Risk Committee on the overall status of financial risks, so that senior management understands the risks assumed and, if necessary, establishes guidelines and changes.

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 risk:** arises as a consequence of movements in share prices. This risk is generated in spot positions in shares, as well as in any derivative product whose underlying asset is a share or an equity index. This risk affects these instruments held by the subsidiary BCI Corredor de Bolsa, while the Bank, due to regulations, 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, which allows us to integrate the real volatility of the assets, including atypical return behaviors. A two-year rolling window of daily data is used. The first percentile of the P&L distribution is measured, or in other words, VaR at a 99% confidence level. The volatility up-dating 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.

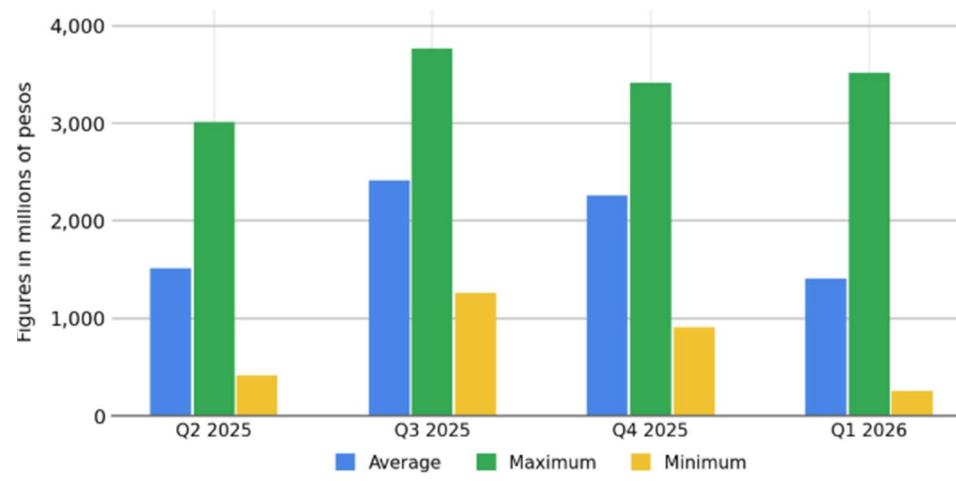
VaR tables by Portfolio: annual comparison as of March 31, 2026, and December 31, 2025

Figures in millions of Chilean pesos, with a 1-day time horizon.

VAR	2026	2025	Variance
	MCh\$	MCh\$	MCh\$
Trading	1,214	1,440	(226)
Maximum	3,491	3,401	90
Minimum	239	967	(728)
Average	1,428	2,263	(835)
Balance	1,753	1,341	412
Maximum	2,029	1,674	355
Minimum	1,151	700	451
Average	1,487	1,177	310
BCI Corredor de Bolsa	611	371	240
Maximum	730	681	49
Minimum	345	308	37
Average	451	411	40
BCI Asset Management	117	23	94
Maximum	124	25	99
Minimum	9	0	9
Average	31	16	15

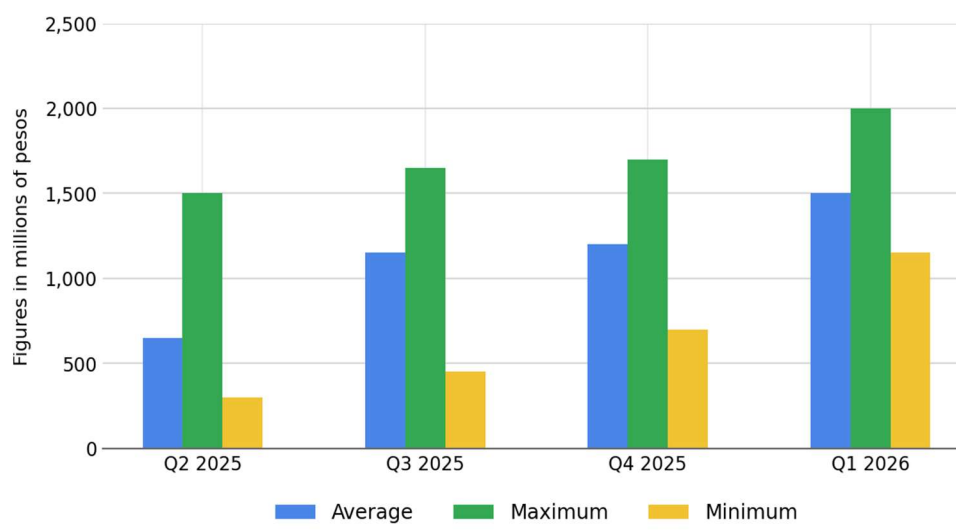
VaR Trading: quarterly graphic comparison as of March 31, 2026

Amounts in millions of Chilean pesos, with a 1-day time horizon.



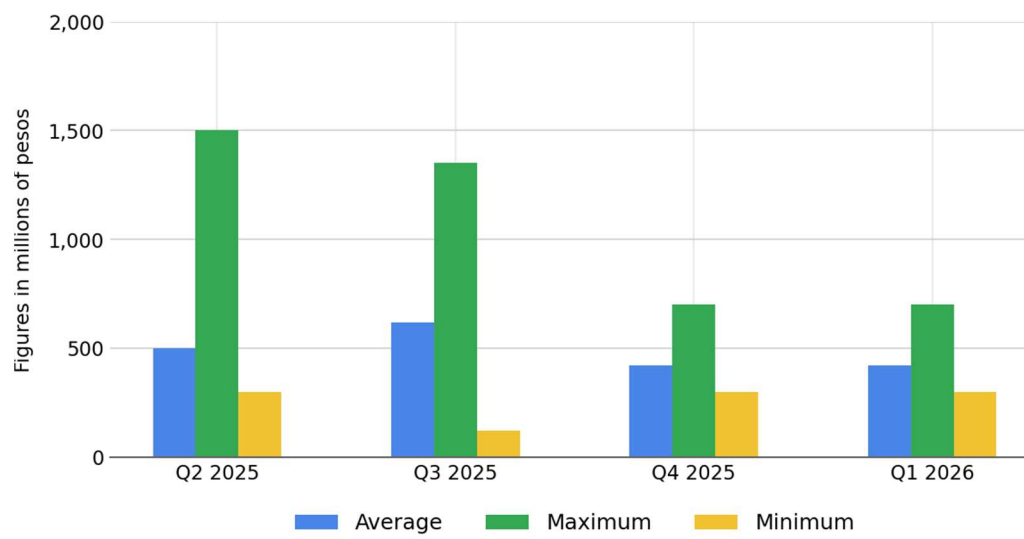
VaR Balance: quarterly graphic comparison as of March 31, 2026

Amounts in millions of Chilean pesos, with a 1-day time horizon.



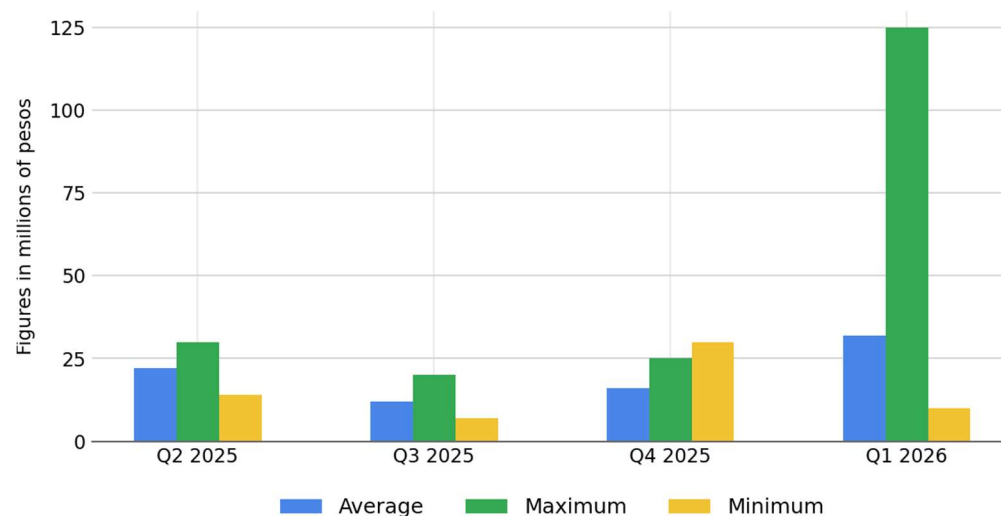
VaR Bci Corredora de Bolsa: quarterly graphic comparison as of March 31, 2026

Amounts in millions of Chilean pesos, with a 1-day time horizon.



VaR Bci Asset Management: quarterly graphic comparison as of March 31, 2026

Amounts in millions of Chilean pesos, with a 1-day time horizon.



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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 March 31, 2026 and December 31, 2025

Amounts in millions of Chilean pesos

Value at Risk	2026	2025	Variance
	MCh\$	MCh\$	MCh\$
Total	1,214	1,440	(226)
Interest rate	176	1,347	(1,171)
Foreign currency	1,115	186	929
Optionality	48	112	(64)

Note: consider that the calculation of VAR having correlation.. The sum of its factors is not the same related to the Total VAR.

- b) **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 intraday 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 March 31, 2026, and December 31, 2025

Amounts in millions of Chilean pesos, with a 1-day time horizon.

STRESS VAR	2026	2025	Variance
	MCh\$	MCh\$	MCh\$
Total	11,341	1,748	9,593
Maximum	12,659	4,128	8,531
Minimum	6,208	1,174	5,034
Average	9,302	2,747	6,555

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

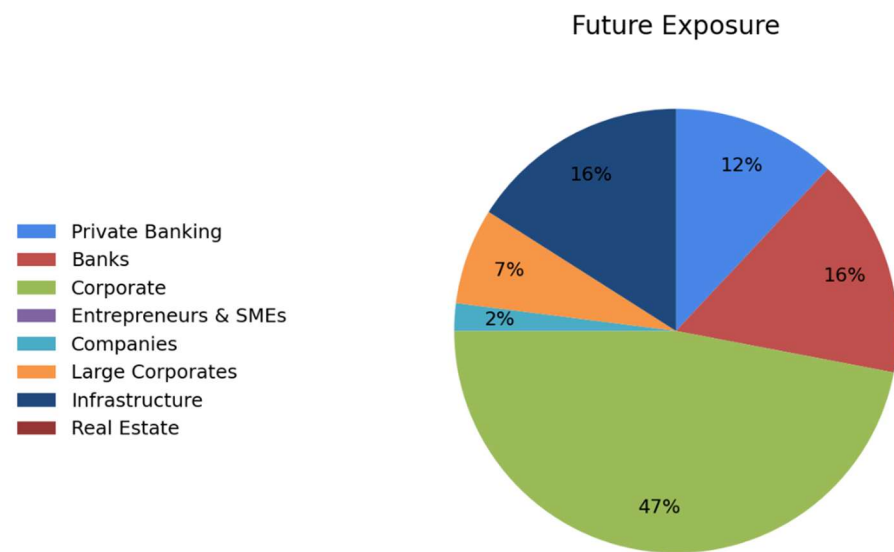
- a) **Future Exposures:** The future exposure of an *over-the-counter (OTC) derivative* is directly related to the credit exposure generated by this type of product for BCI. The risk from such contracts exists when the valuation or *mark-to-market (MTM)* is positive in favor of BCI. These contracts 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 years ended as of March 31, 2026 and December 31, 2025.

Future Exposure by Banks: As of March 31, 2026, and December 31, 2025

Amounts in millions of Chilean pesos,

Future Exposure		
	March 31,	December 31,
	2026	2025
	MCh\$	MCh\$
Banco BCI	466,611	1,221,520
Private Banking	37,937	70,726
Banks	53,742	14,281
Corporate	155,179	511,105
SMEs	106	172
Business	5,447	7,628
Large Corporations	22,054	45,163
Infrastructure	53,719	115,734
Real Estate	619	1,596

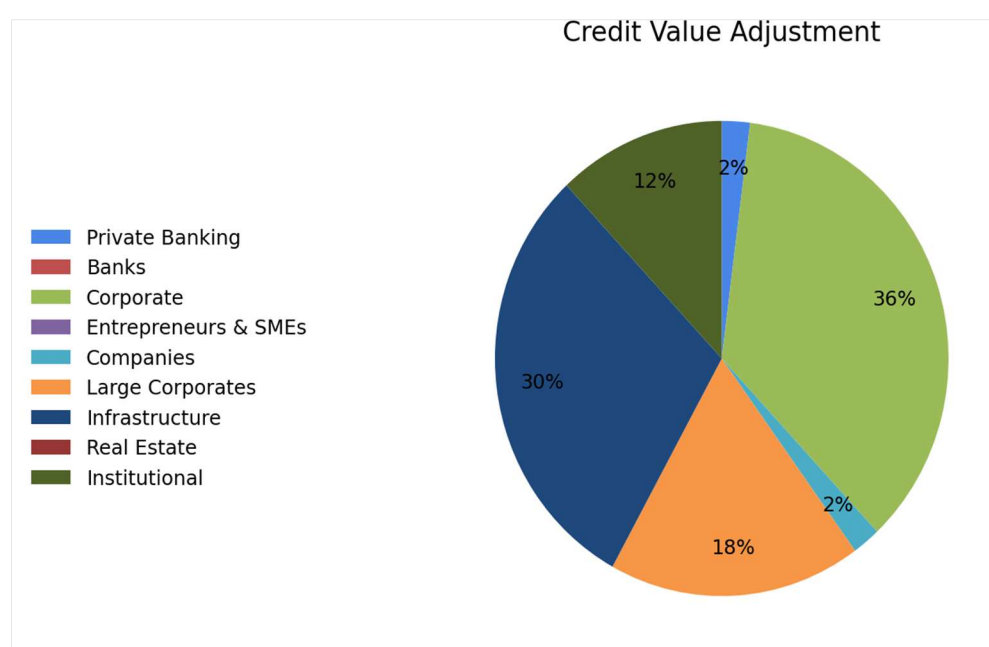


b) Derivative credit valuation adjustment (CVA): The objective is to determine the expected losses due to counterparty risk in OTC derivative contracts. The CVA of a derivative is defined as the difference between the market value free of credit risk (without risk of default by the counterparty) and 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 March 31, 2026 and December 31, 2025.

CVA (Credit Value Adjustment): As of March 31, 2026, and December 31, 2025

Amounts in millions of Chilean pesos,

Credit Value Adjustment (CVA)			
	March 31,	December 31,	Variance
	2026	2025	MCh\$
	MCh\$	MCh\$	MCh\$
Banco BCI	8,327	7,796	(3,606)
Private Banking	195	221	(226)
Banks	13	8	(1)
Corporate	2,956	2,821	(2,933)
SMEs	1	1	-
Business	147	153	(98)
Large Corporations	1,532	1,494	(112)
Infrastructure	2,491	2,228	2,228
Real Estate	12	39	(2,813)
Institutional	980	831	349
City National Bank	108	101	(903)
BCI Corredores de Bolsa	6	7	7
Total	8,441	7,904	(4,502)



3.3 MARKET RISK OUTSIDE OF THE TRADING BOOK

Financial assets at fair value through other comprehensive income include all financial instruments that have not been acquired for short-term trading purposes, as the Bank intends to hold them on its balance sheet. Instruments classified as financial assets at fair value through other comprehensive income cannot be reclassified to the category of 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.

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- **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 interim consolidated 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.

We highlight the following market risk limits associated with available-for-sale instruments:

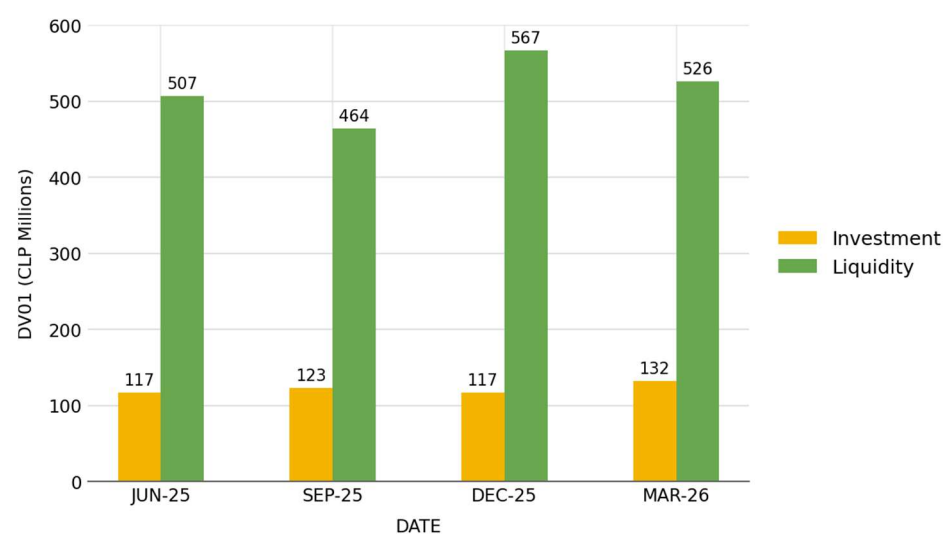
- Interest rate sensitivity limits. It is the maximum amount by which the market value of the investment portfolio can change due to a one basis point increase in discount rates.
- Diversification limits, Investment concentration limits by country, type of industry and business.
- Portfolio permanence limits. According to the business model the investments must remain a minimum amount of time in the portfolio as a whole.

3.3.2 Metrics

a) 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.

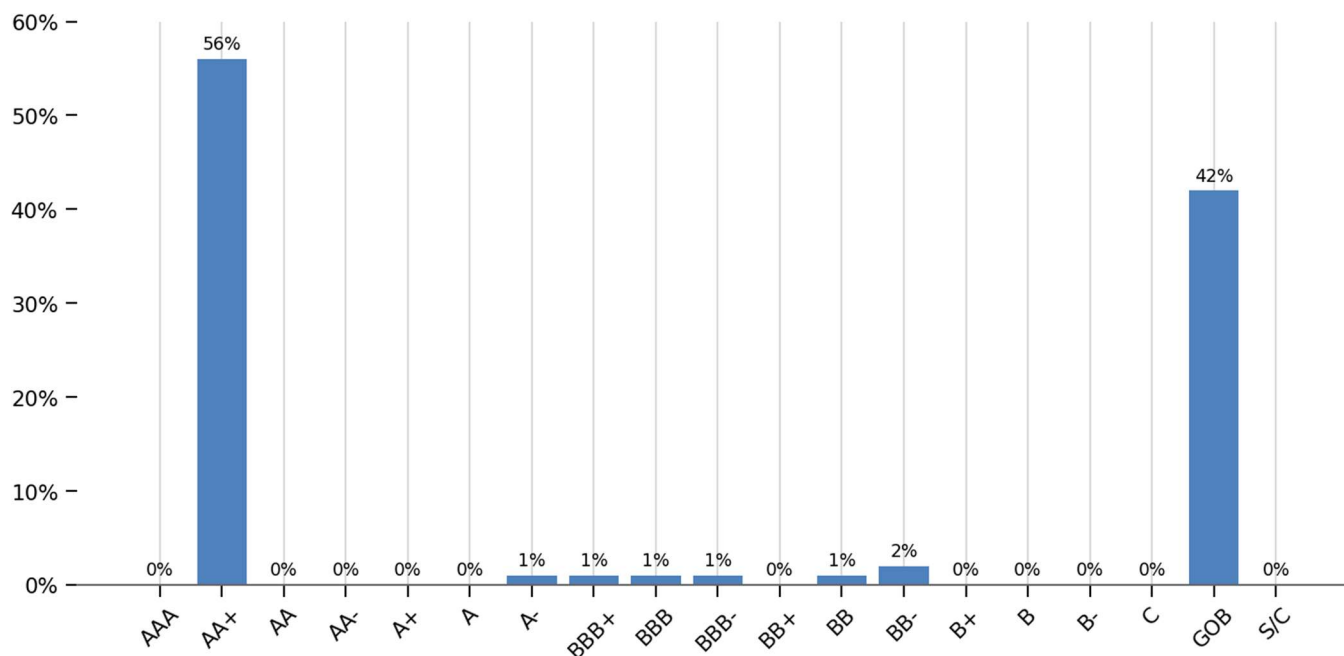
*Financial assets at fair value through other comprehensive income
Fair value as of March 31, 2026 (MCh\$)
Banco de Crédito e Inversiones and City National Bank*

	Ch\$	UF	US\$	EUR	OTHER
Sovereign bonds	964,757	1,020,618	1,683,697	-	-
Corporate bonds	-	-	107,370	-	-
Financial institutions bonds	-	10,859	2,292,824	-	-
Mortgage-funding notes	-	4,882	-	-	-
Time deposits	-	-	-	-	-
Investments funds	-	-	3,909	-	-
Shares	-	-	131,520	-	-
Total	964,757	1,036,359	4,219,320	-	-

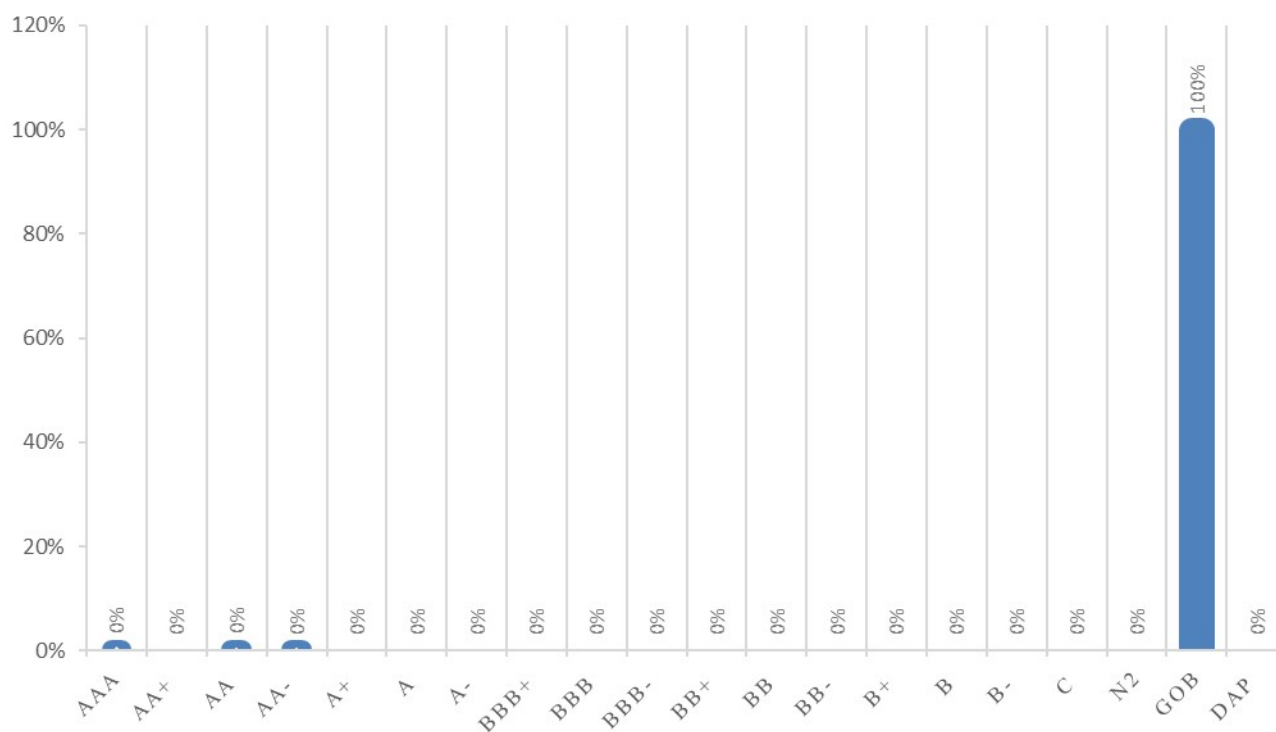
*Financial assets at fair value through other comprehensive income
Fair value as of March 31, 2025 (MCh\$)
Banco de Crédito e Inversiones and City National Bank*

	Ch\$	UF	US\$	EUR	OTHER
Sovereign bonds	1,376,606	542,962	1,182,872	-	-
Corporate bonds	-	11,659	476,774	7,257	-
Financial institutions bonds	-	53,110	2,434,729	-	-
Mortgage-funding notes	-	14,143	-	-	-
Time deposits	13,984	-	-	-	-
Investments funds	-	-	4,021	-	-
Shares	-	-	135,281	-	-
Total	1,390,590	621,874	4,233,677	7,257	-

*Financial assets at fair value through other comprehensive income
International bond portfolio risk rating as of March 31, 2026 (%)
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 March 31, 2026 (%)
Banco de Crédito e Inversiones and City National Bank*



3.4 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.

3.4.1. 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).

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- **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.

3.4.2. 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:

a) 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.

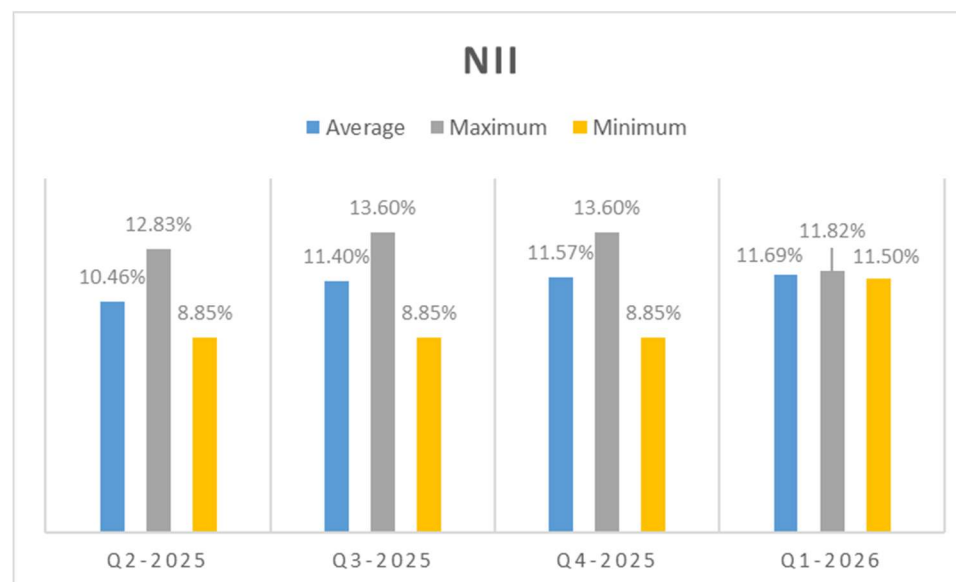
b) Economic Value of Equity (EVE)

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.

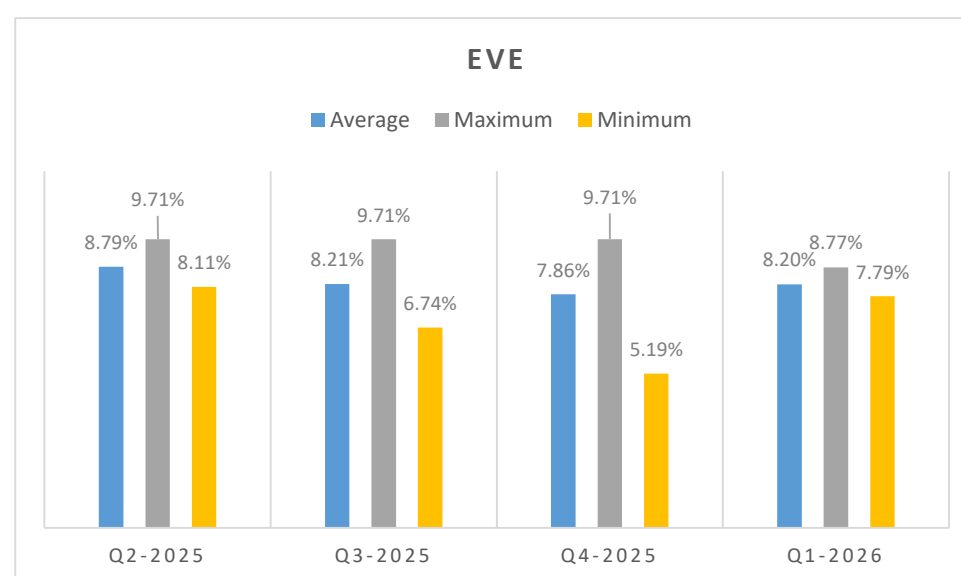
As the economic value considers the potential impact of changes in interest rates on the present value of future cash flows, it provides a better view of the potential long-term effects of changes in interest rate structures.

The long-term average EVE for 2026 is 8.20% (7.86% in 2025) of capital, with a limit of 15%. The NII, meanwhile, has an average of 11.69% in 2026 versus an average of 11.57% in 2025, with a limit of 18%.

NII
As of March 31, 2026

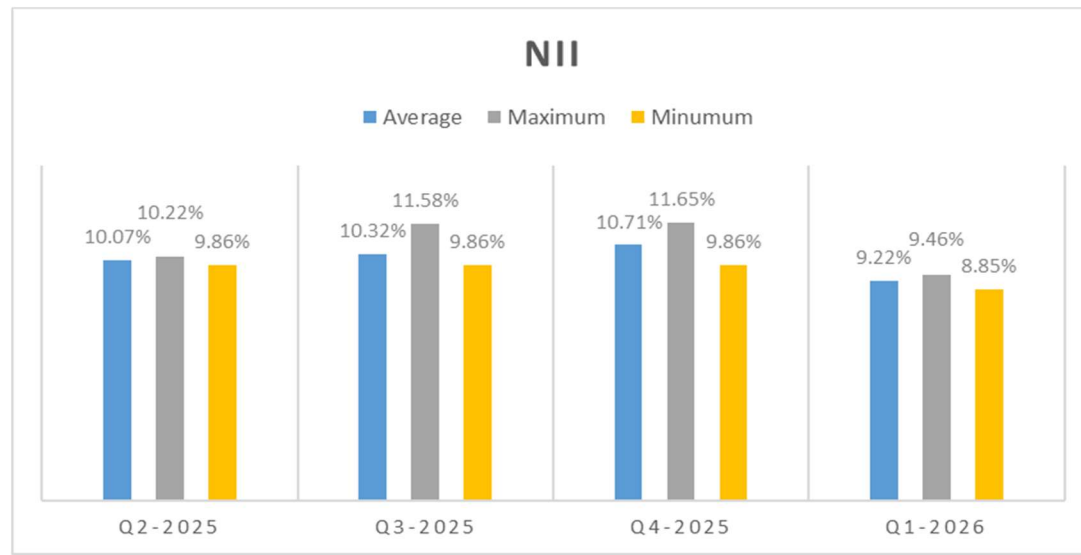


EVE
As of March 31, 2026

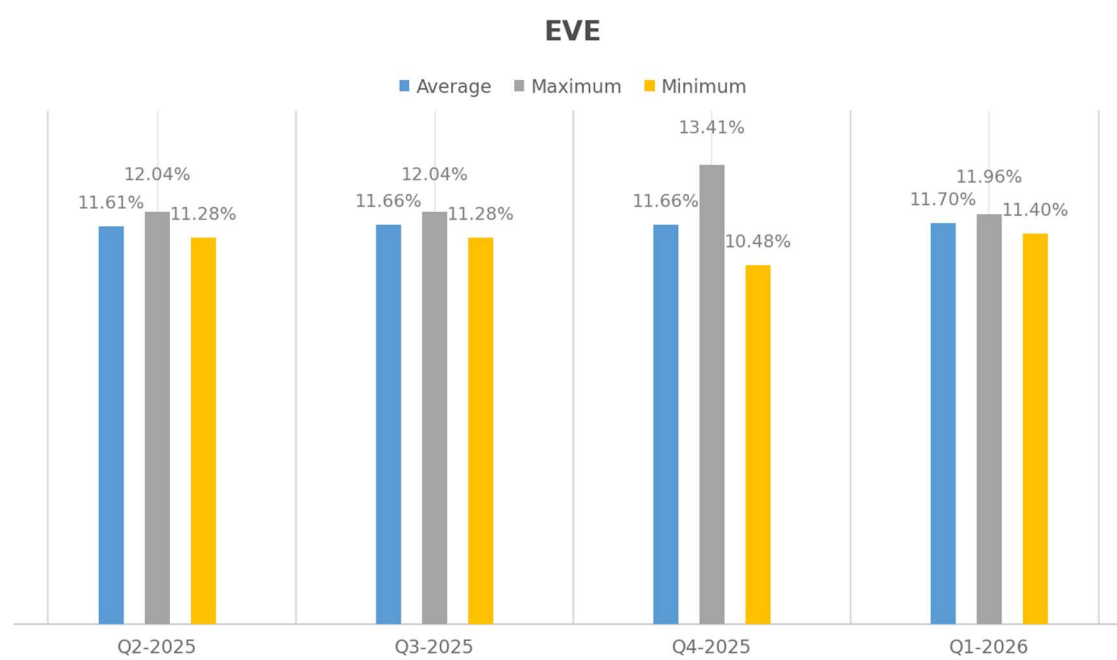


The evolution of regulatory indices NII (exposure to short-term market risk) and EVE (exposure to long-term market risk) showed headroom compared to the limits in 2026, mainly explained by the management of the balance sheet with accounting hedges.

Regulatory Market Risk NII
 Banco de Crédito e Inversiones and City National Bank
 as of March 31, 2026



Regulatory Market Risk EVE
 Banco de Crédito e Inversiones and City National Bank
 as of March 31, 2025



4. LIQUIDITY RISK

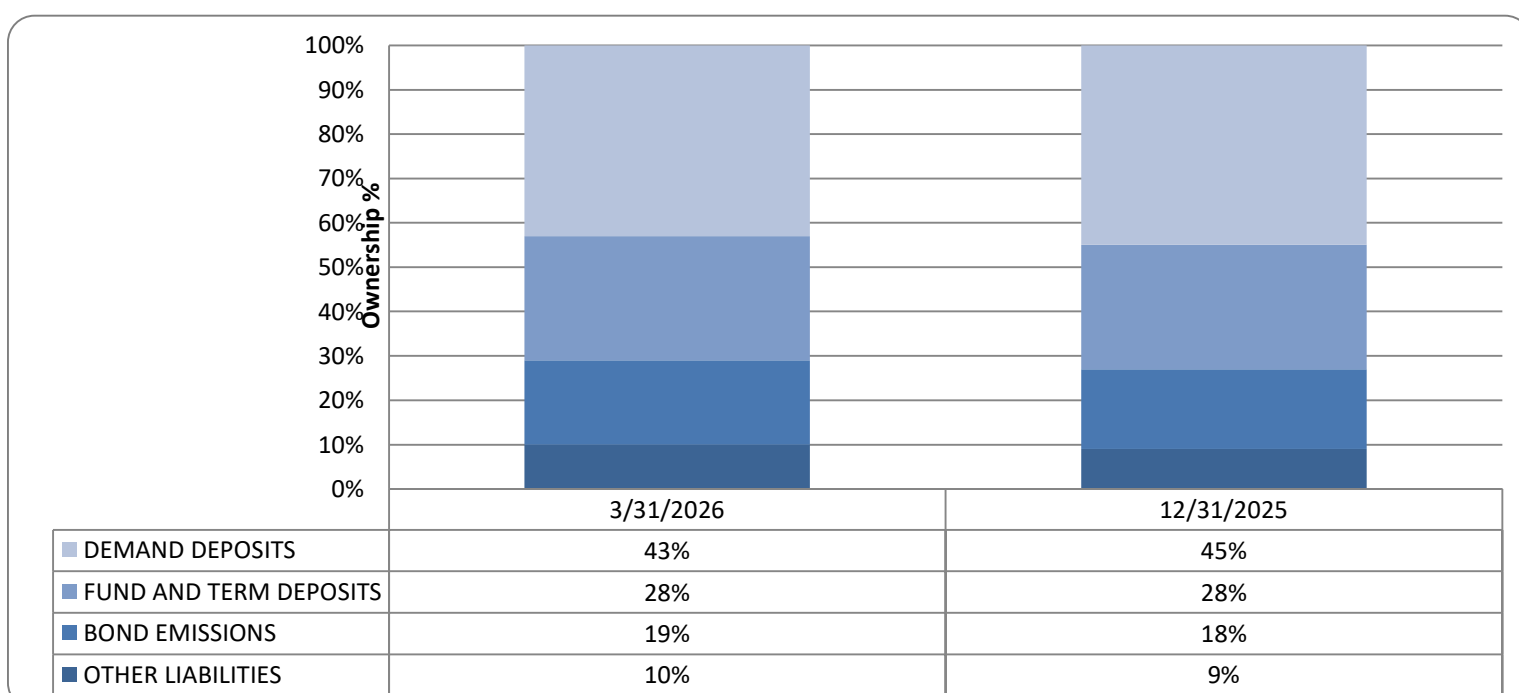
Liquidity management is a strategic activity, it must be aligned at all times at the corporate level in terms of its objectives, guidelines and resources assigned in the commercial line, risk control, financial operations, and technology, among other areas.

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 March 31, 2026 and December 31, 2025
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4.1. 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 buffer:** 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.

4.2. 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 March 31, 2026, the liquidity buffer is as follows:

As of March 31, 2026				
	Average	Maximum	Minimum	Close
Liquidity Buffer LC (*)	4,285,450	5,245,313	3,435,311	3,435,311
Liquidity Buffer FC (**)	1,097,817	1,992,176	716,176	1,372,522

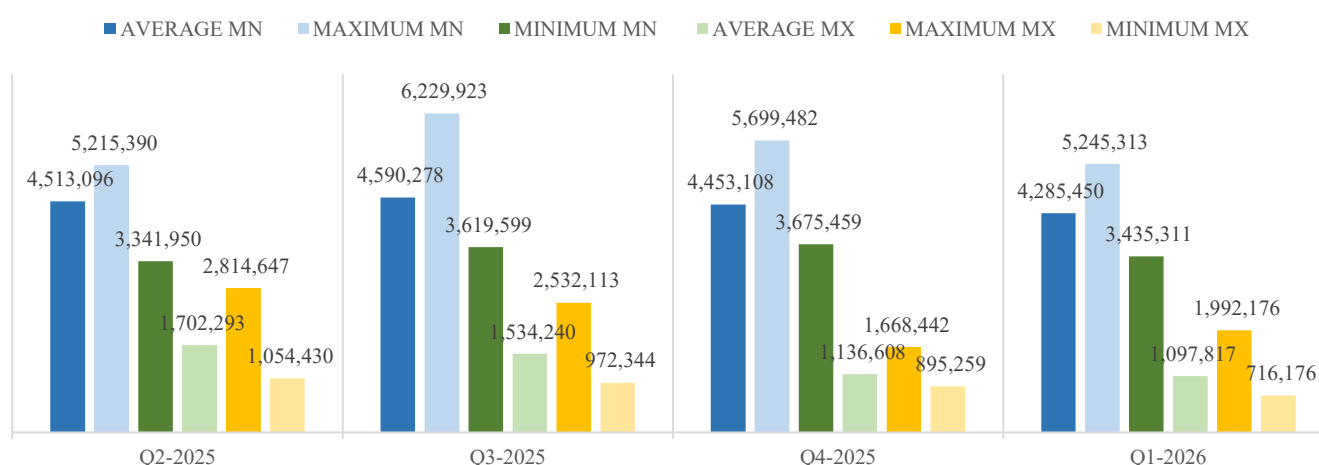
As of December 31, 2025				
	Average	Maximum	Minimum	Close
Liquidity Buffer LC (*)	4,744,668	6,439,946	3,341,950	4,645,530
Liquidity Buffer FC (**)	1,469,425	2,814,647	895,259	951,252

As of September 30, 2025				
	Average	Maximum	Minimum	Close
Liquidity Buffer LC (*)	4,590,278	6,229,923	3,619,599	4,185,040
Liquidity Buffer FC (**)	1,534,240	2,532,113	972,344	1,667,357

As of June 30, 2025				
	Average	Maximum	Minimum	Close
Liquidity Buffer LC (*)	4,513,096	5,215,390	3,341,950	4,206,194
Liquidity Buffer FC (**)	1,702,293	2,814,647	1,054,430	2,040,609

(*) Amounts in millions of pesos
(**) Amounts in millions of U.S. dollars

Liquidity Buffer Evolution as of March 31, 2026
Figures in millions of Chilean pesos/thousands of U.S. dollars respectively



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• **Liquidity Coverage Ratio (LCR)**

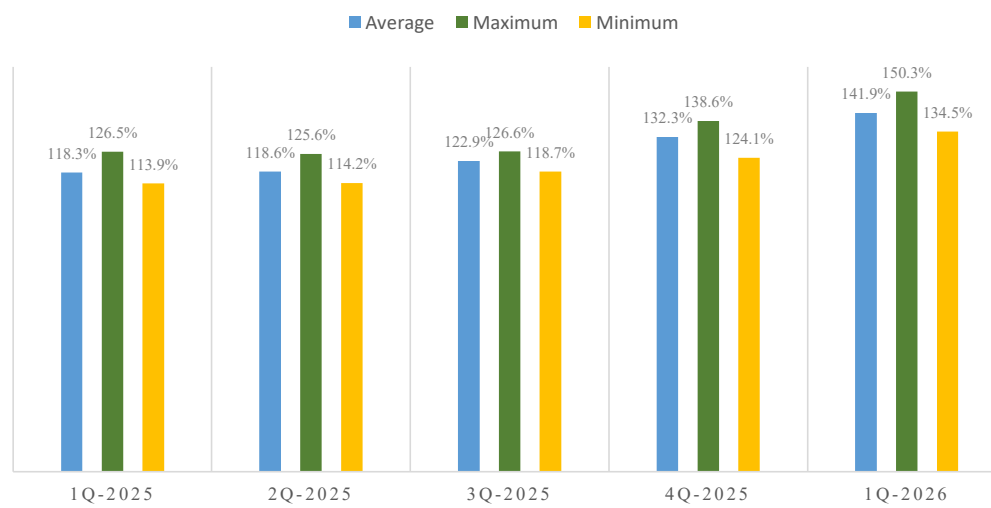
This ratio is within the Basel III standards and aims to ensure that banks have an adequate fund of High-Quality Assets (ALAC), which can be easily and immediately converted into cash, to meet their obligations in a 30-day liquidity stress scenario. This ratio has a regulatory limit and will increase to 100% beginning in June 2022, Its form of measurement is ALAC on net expenses, where the different items have different weights.

As of March 31, 2026 and December 31, 2025, the Bank had a Global Consolidation LCR of 134.5% and 138.6%, respectively, above the required limit under current regulations.

As of March 31, 2026				
	Average	Maximum	Minimum	Close
LCR	141.9%	150.3%	134.5%	134.5%

As of December 31, 2025				
	Average	Maximum	Minimum	Close
LCR	123.0%	138.6%	113.9%	138.6%

LCR evolution as of March 31, 2026



• **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.

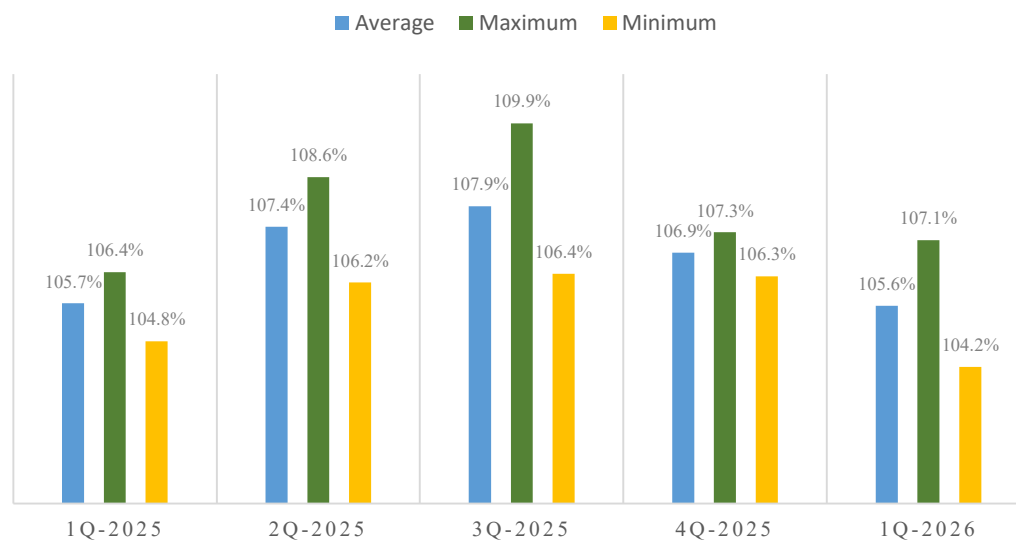
Currently, this indicator is subject to a regulatory limit of 90%. However, the Bank has established a stricter internal limit, requiring a 100% NSFR at the local consolidation level. As of March 31, 2026 and December 31, 2025, the Bank's global consolidated NSFR stood at 104.2% and 106.3%, respectively.

As of March 31, 2026				
	Average	Maximum	Minimum	Close
NSFR	105.6%	107.1%	104.2%	104.2%

As of December 31, 2025				
	Average	Maximum	Minimum	Close
NSFR	107.0%	109.9%	104.8%	106.3%

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 March 31, 2026



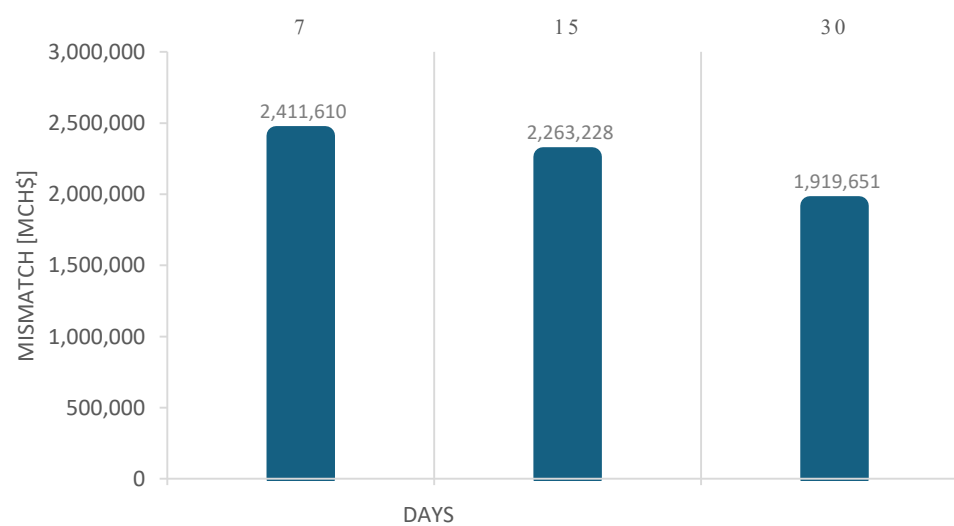
• **Liquidity early warning ratios**

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.

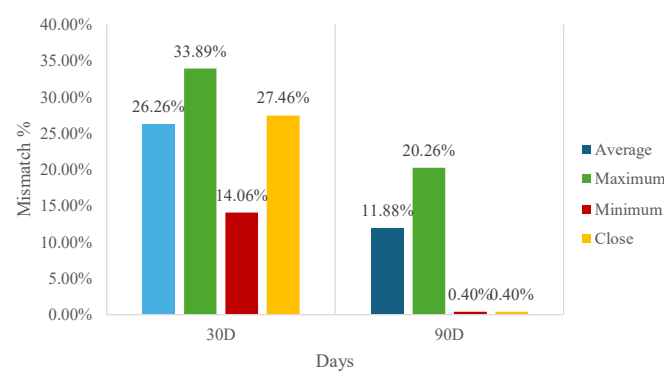
• **Mismatch of deadlines**

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 March 31, 2026

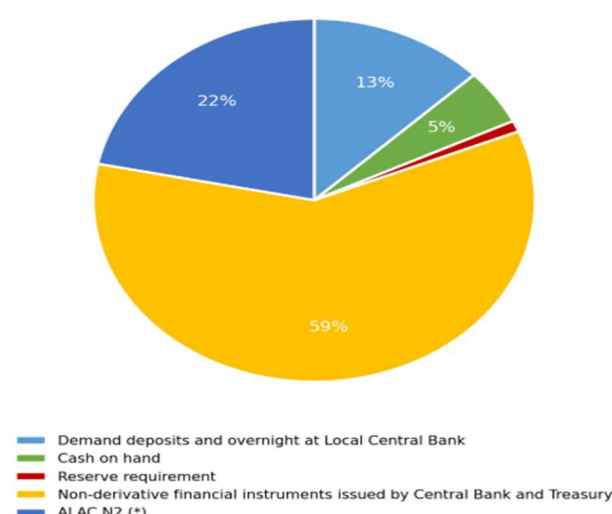


Additionally, the relevant metrics for mismatching at 30 and 90 days for the individual version are presented.
30 and 90 day mismatch



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 03/31/2026



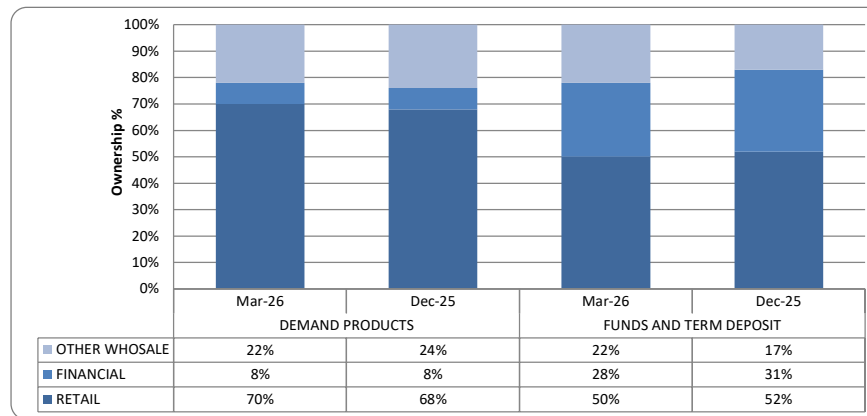
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(*) Level 2 ALACs are highly liquid secondary assets (such as high-rated corporate bonds) that form part of the bank's safety reserve. Unlike Level 1, they are subject to valuation haircuts and concentration caps to mitigate market risks in stress scenarios.

• **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 03/31/2026
Banco de Crédito e Inversiones and City National Bank



• **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.

5. 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:

- Measurement of the impact of extreme movements in the markets (prospective, hypothetical, historical and idiosyncratic)
- Isolated measurement of the impact of a particular/specific risk component
- 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.

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5.1. Scenario Analysis

Scenario analysis is a forward-looking management tool designed to assess balance sheet resilience to low-probability, high-impact events. Through methodologies that combine expert judgment, historical data, and econometric techniques, the Bank seeks to quantify its exposure to systemic shocks that exceed normal portfolio performance.

To ensure a comprehensive measurement of market and liquidity risks, the analytical framework is structured around three fundamental pillars:

- **Banking Book Management:** Scenarios model the dynamics between short- and long-term nominal interest rates and inflation (Real Monetary Policy Rate). The impact is captured through shocks across various time horizons, reflecting changes in price expectations and their direct effect on the financial margin and the economic value of equity.
- **Trading Book Management:** Variations in relative prices and flows of derivative instruments, triggered by external and internal interest rate differentials, are analyzed. This approach allows for the identification of vulnerabilities to abrupt changes in market expectations that affect the valuation of treasury positions.
- **Liquidity Dynamics:** Additionally, cash outflow scenarios are modeled for the main balance sheet accounts and off-balance sheet items. This exercise allows for projecting expected cash outflows and measuring the Bank's capacity to meet its obligations in the event of a funding contraction.

This integrated approach allows senior management to anticipate the erosion of value in its assets and the pressure on its funding sources, ensuring that risk appetite is consistent with the capacity to respond to the following defined scenarios:

I. Historical Scenario

This scenario is based on the replication of previous global financial crises that have generated severe disruption in capital markets and systemic liquidity constraint. Its objective is to assess the Bank's resilience to international contagion events, characterized by a high correlation between falling asset prices, the closure of wholesale funding markets, and extreme exchange rate volatility, thus validating the Bank's capacity to respond to previously observed and documented stress patterns.

II. Adverse Scenario

This scenario models a deep economic recession caused by mixed shocks, both external and domestic, that impact aggregate demand and key sectors of the local economy. It focuses on capturing the structural deterioration of the macroeconomic environment, analyzing how the contraction of output and inflationary pressures stemming from currency depreciation simultaneously affect the value of banking book assets and the stability of funding sources over a medium-term horizon.

III. Dynamic Scenario

Designed specifically for market risk management, this scenario projects statistically severe shocks onto the current interest rate structure, selecting monthly movements at the extremes of the probability distribution (stress percentiles). Its purpose is to measure the immediate sensitivity of the portfolio to variations in yield curves, ensuring that the bank maintains a solid position against abrupt changes in market expectations that affect valuation. Five years of monthly rate variations are considered for calculating the impacts (1% and 99% percentages).

IV. Idiosyncratic Scenario

Designed specifically for liquidity risk management, this scenario simulates a crisis of confidence focused exclusively on the institution, triggered by non-systemic factors or reputational events. The analysis focuses on identifying the vulnerability of balance sheet and off-balance sheet items to an accelerated deposit outflow and the loss of access to interbank credit facilities, based on the bank's historical behavior and econometric methodologies that reflect its own risk characteristics.

5.2. 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 March 31, 2026, figures in millions of CLP
(Impacts are measured for the next 12 months)*

Banking book	Inflation	Reprice	PnL	Budget 2025	T%
Historical	(10,057)	12,579	2,522	48,602	5.00
Adverse	(9,547)	1,742	(7,805)		(16.00)
Dynamic Perc, 1%	14,066	(7,368)	6,698		14.00
Dynamic Perc, 99%	(18,437)	18,536	(99)		-

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*Summary of trading book results as of March 31, 2026, figures in millions of CLP
(Impacts are measured based on the duration of each scenario)*

Trading	Income	Budget	T%
Historical	(1,329)	53,829	(2%)
Adverse	(13,857)		(26%)
Dynamic Perc. 1%	3,946		7%
Dynamic Perc. 99%	(3,575)		(7%)

Balance Sheet - Trading Book	P&L	Budget 2026	T%
Historical	1,660	48,602	3%
Adverse	(6,707)		(14%)
Dynamic Perc. 1%	694		1%
Dynamic Perc. 99%	(5,448)		(11%)

*Summary results portfolios financial assets at fair value through other comprehensive income as of March 31, 2026,
figures in millions of CLP
(Impacts are measured based on the duration of each scenario)*

Financial assets at fair value through other comprehensive income - Consolidated	Equity	Budget 2026	T%	Effect E/R (P&L)
Historical	26,053	3,728	699%	84,387
Adverse	20,312		545%	36,051
Dynamic Perc, 1%	61,492		1,650%	-
Dynamic Perc, 99%	(52,990)		(1,421%)	-

The effects on equity correspond to changes in discount rates. Meanwhile, the effects shown in earnings are directly linked 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.

The figures presented in Equity correspond to the movements in discount rates in addition to fair value hedges.

*Summary of Bank portfolio results as of March 31, 2026 figures in millions of CLP
(Impacts are measured based on the duration of each scenario)*

Scenario	Adjustment	Rate (P&L)	Economic total
Historical	2,853	26,053	28,906
Adverse	(28,369)	20,312	(8,057)
Dynamic Perc, 1%	11,338	61,492	72,830
Dynamic Perc, 99%	(8,924)	(52,990)	(61,914)

Effect on P&L	Bank book	Rate (P&L)	Total P&L
Historical	2,522	331	2,853
Adverse	(7,805)	(20,564)	(28,369)
Dynamic Perc, 1%	6,698	4,640	11,338
Dynamic Perc, 99%	99	(9,023)	(8,924)

Effect on Equity	Bank book	Total Equity
Historical	26,053	26,053
Adverse	20,312	20,312
Dynamic Perc, 1%	61,492	61,492
Dynamic Perc, 99%	(52,990)	(52,990)

• **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 March 31, 2026
(Figures in Billions of CLP)*

Scenario	Demand for Liquidity 30 days	Demand for Liquidity 90 days	Available Liquid Assets	Liquidity Needs
Historical	2,439	4,025	6,669	-
Adverse	1,589	2,155	6,669	-
Idiosyncratic	3,748	5,063	6,669	-

Survival Period: From the data obtained for the Bank's liquidity stress test, it can be noted that the survival period for two of the three scenarios has more than 90 days, with the exception of the Idiosyncratic scenario.

6. CREDIT RISK

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.

6.1. 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.

Credit risk management is a continuous process in which several areas interact, whose functions are intertwined for the development of a governance and management chain.

Main teams and their duties

- **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.

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- **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.

6.2. 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.

6.3. 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.

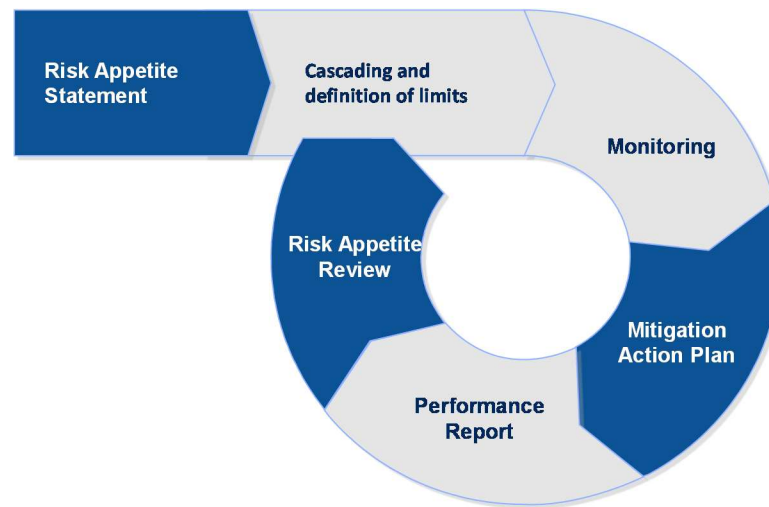
Different areas and committees of the Bank and its subsidiaries participated in the survey of risks and in the definition of the guiding principles and the dimensions and metrics for their control.

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.

6.4. 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:

- Has a direct, indirect or through third party participation in the property of the institution greater than or equal to 5% of the capital.
- 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 March 31, 2026, is 4.87%.

Indicator Name	Regulatory Limit	March 2026 % on Equity	March 2026
			MCh\$
Total exposure related by management or ownership	100%	4.87%	456,427
Maximum group exposure related to management or ownership (Not Collateralized)	5%	1.66%	156,008

6.5. 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.

6.5.1. 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.

6.5.2. 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.

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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

7. OPERATIONAL RISK

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.

7.1. 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.

7.2. 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.

a) 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:

This Committee is composed of five Directors and is chaired by the Bank's Chairman.

This 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.

b) Committees formed by Senior Management:

The committees formed by the General Manager and/or first-tier managers reporting to the General Manager, which have a direct relationship in the management of operational risk, are those indicated below:

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).

c) 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.

d) 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.

e) 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.

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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 performed 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.

7.3. Exposure to losses from Operational Risk events

Figures are in millions of Chilean pesos and correspond to the accumulated between January and March 2026 and between January and December 2025, respectively:

Event type	Net Loss	Recovery	Net recovery (loss)
Internal fraud	(61)	1	(60)
External fraud	(3,161)	923	(2,238)
Labor practices and business safety	(76)	-	(76)
Customers, products and business practices	(145)	7	(138)
Damage to physical assets	(55)	32	(23)
Business interruption and system failures	(62)	4	(58)
Process execution, delivery and management	(92)	41	(51)
Total as of March 31, 2026	(3,652)	1,008	(2,644)

Event type	Net Loss	Recovery	Net recovery (loss)
Internal fraud	(732)	16	(716)
External fraud	(17,701)	5,653	(12,048)
Labor practices and business safety	(461)	3	(458)
Customers, products and business practices	(823)	36	(787)
Damage to physical assets	(198)	139	(59)
Business interruption and system failures	(717)	495	(222)
Process execution, delivery and management	(1,209)	130	(1,079)
Total as of December 31, 2025	(21,841)	6,472	(15,369)

NOTE 48 – INFORMATION ON REGULATORY CAPITAL AND CAPITAL ADEQUACY RATIOS

a) Regulatory capital strategy and objectives

The Bank's capital management aims to ensure: (i) an adequate level of capital in the short, medium, and long term, (ii) profitability commensurate with the risks assumed by the business units, (iii) the achievement of strategic financial objectives, and (iv) compliance with internal limits and the regulatory framework.

for such purposes, the main indicators associated with capital management are periodically generated, analyzed, and reported to the significant governing bodies (Profitability and Capital Adequacy Council, Executive Committee, and Board of Directors), and the necessary action plans are developed.

The Bank defines its capital target by considering the level of effective equity that the entity deems necessary to maintain both now and in the future. This target is formally considered in its capital planning process and is consistent with the risks inherent in its activity, the economic environment in which it operates, its governance, risk management and control systems, its strategic business plan, the quality of available capital, and the realistic possibilities of obtaining higher capital.

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Since December 2025, the minimum required level of regulatory capital is 12.5%, considering the full implementation of the Basel III schedule in Chile, which includes 100% of the conservation buffer and 100% of the systemic importance charge.

Minimum capital requirements of the Bank as of March 31, 2026 and December 31, 2025 under the 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)	1.500	0.000	0.000	1.500
Conservation buffer	2.500	0.000	0.000	2.500
Countercyclical buffer	0.500	0.000	0.000	0.500
Total as of March 31, 2026	9.000	1.500	2.000	12.500

(1) Systemic charge: considers the full incorporation (100% as of March 26) of the total 1.5% core capital charge with respect to total risk-weighted assets, as established in chapter 21-11 of the RAN

	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)	1.500	0.000	0.000	1.500
Conservation buffer	2.500	0.000	0.000	2.500
Countercyclical buffer	0.500	0.000	0.000	0.500
Total as of December 31, 2025	9.000	1.500	2.000	12.500

(1) Systemic charge: considers the full incorporation (100% as of December-25) of the total charge of 1.5% of core capital with respect to total risk-weighted assets, as established in Chapter 21-11 of the RAN.

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

The Bank manages capital considering the definition of articles 66 to 66 quinquies inclusive, 55 and 55 bis of the Banking General Law and Chapter 21-1 of the RAN on equity for legal and regulatory purposes, and is composed 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, 2025, 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 basic capital charge is 1.5%, considering 100% of the requirement.

On May 23, 2023, the Board of the Banco Central de Chile (the Central Bank of Chile) agreed to activate the countercyclical capital requirement at a level of 0.5% of risk-weighted assets; payable from May 2024.

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As of March 31, 2026 and 2025, 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
			As of March 31, 2026	As of December 31, 2025	As of March 31, 2026	As of December 31, 2025
			MCh\$	MCh\$	MCh\$	MCh\$
1	Total assets according to the statement of financial position		85,653,004	81,565,560	60,954,130	58,052,973
2	Investment in subsidiaries that are not consolidated	a	-	-	3,167,191	2,981,797
3	Assets discounted from regulatory capital, other than item 2	b	686,718	613,809	477,742	409,962
4	Credit Equivalents	c	(3,733,189)	(3,599,761)	(3,753,541)	(3,602,440)
5	contingent loans	d	6,557,797	5,935,521	4,897,356	4,348,425
6	Assets generated by the intermediation of financial instruments	e	-	-	-	-
7	= (1-2-3-4+5-6) Total assets for regulatory purposes		87,790,894	83,287,511	58,453,012	55,407,199
8.a	Assets weighted by credit risk, estimated according to the standard methodology (APRC)	f	53,014,744	50,550,820	33,730,528	32,478,992
8.b	Assets weighted by credit risk, estimated according to internal methodologies (APRC)	f	-	-	-	-
9	Assets weighted by market risk (APRM)	g	6,984,993	5,854,531	6,600,548	5,560,495
10	Assets weighted by operational risk (APRO)	h	4,268,799	4,222,912	3,322,288	3,317,052
11th	= (8.a/ 8.b +9+10) Risk-Weighted Assets (APR)		64,268,536	60,628,263	43,653,364	41,356,539
11.b	= (8.a/ 8.b +9+10) Risk-weighted assets, after applying the output floor (APR)		64,268,536	60,628,263	43,653,364	41,356,539
12	owners' assets		7,571,902	7,444,148	7,571,902	7,444,148
13	Non-controlling interest	i	2,261	2,132	3	3
14	Goodwill	j	165,079	160,105	16,935	16,480
15	Excess minority investments	k	-	-	-	-
16	= (12+13-14-15) Common Equity Tier 1 Capital (CET1)		7,409,084	7,286,175	7,554,970	7,427,671
17	Additional deductions to ordinary capital level 1, other than item 2		464,708	498,026	402,693	436,684
18	= (16-17-2) Common Equity Tier 1 (CET1)		6,944,376	6,788,149	3,985,086	4,009,190
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)		918,718	889,849	918,718	889,849
23	Discounts applied to AT1	l	-	-	-	-
24	= (19+20+21+22-23) Additional tier 1 capital (AT1)		918,718	889,849	918,718	889,849
25	= (18+24) Capital level 1		7,863,094	7,677,998	4,903,804	4,899,039
26	Voluntary provisions (additional) imputed as Tier 2 capital (T2)	n	223,610	218,977	213,038	213,038
27	Subordinated bonds imputed as Tier 2 capital (T2)	n	1,431,833	1,424,869	1,431,833	1,424,869
28	Equivalent tier 2 capital (T2)		1,655,443	1,643,846	1,644,871	1,637,907
29	Discounts applied to T2	l	-	-	-	-
30	= (28-29) Tier 2 capital (T2)		1,655,443	1,643,846	1,644,871	1,637,907
31	= (25+30) Effective equity		9,518,537	9,321,844	6,548,675	6,536,946
32	Additional basic capital required for the constitution of the conservation buffer	p	1,606,713	1,515,707	1,091,334	1,033,913
33	Additional basic capital required to set up the countercyclical buffer	q	321,343	303,141	218,267	206,783
34	Additional basic capital required for banks qualified as systemic	r	964,028	909,424	654,800	620,348
35	Additional capital required for the evaluation of the adequacy of effective equity (Pillar 2)	s	-	-	-	-

- a) Relates to the value of investments in subsidiaries that are not consolidated. It applies only to local consolidation when the bank has subsidiaries abroad, with their value being fully deducted from assets and CET1.
- b) Relates to the value of asset items that are deducted from regulatory capital, in accordance with the provisions of subparagraph a) of Title No. 3 of Chapter 21-30 of the RAN.
- c) Relates to the credit equivalents of derivative instruments in accordance with letter b) of Title No. 3 of Chapter 21-30 of the RAN.
- d) Relates to contingent exposures as established in letter c) of Title No. 3 of Chapter 21-30 of the RAN.
- e) Relates to the assets of the intermediation of financial instruments on its own on behalf of third parties, which are within the bank's consolidation perimeter, as established in letter d) of Title No. 3 of Chapter 21-30 of the RAN.
- f) Relates to credit risk-weighted assets, estimated in accordance with Chapter 21-6 of the RAN. 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 authorized, it must add 8.b to 11.a.
- g) Relates to market risk-weighted assets, estimated in accordance with Chapter 21-7 of the RAN.
- h) Relates to operational risk-weighted assets, estimated according to Chapter 21-8 of the RAN.
- i) Relates to non-controlling interest, according to the consolidation level, up to 20% of owners' equity.
- j) Assets related to goodwill.
- k) Relates to the balances of investment assets in different business support companies that are not included in consolidation, above 5% of owners' equity.
- l) For CET1 and T2, banks must estimate the equivalent value for each capital level, as well as the value obtained by fully applying Chapter 21-1 of the RAN. The difference between the equivalent value and the value obtained and the full application must then be weighted by the discount factor effective at the reporting date, in accordance with the transitional provisions of Chapter 21-1 of the RAN, and reported in this row. For AT1, discounts apply directly, if any.
- m) Provisions and subordinated bonds allocated to Additional Tier 1 capital (AT1), as established in Chapter 21-2 of the RAN.
- n) Provisions and subordinated bonds allocated to the equivalent definition of Tier 2 capital (T2), as established in Chapter 21-1 of the RAN.
- o) In accordance with the transitional provisions, beginning on December 1, 2022, solvency requirements will also be applied at the local consolidated level, reporting the figures at this level in this column. Banks without foreign subsidiaries are not required to fill out these details.
- p) Relates to the Additional basic capital (CET1) for the constitution of the conservation buffer, as established in Chapter 21-12 of the RAN.
- q) Relates to the Additional basic capital (CET1) for the constitution of the countercyclical buffer, as established in Chapter 21-12 of the RAN.
- r) Relates to the additional basic capital (CET1) for banks classified as systemic banks, as established in Chapter 21-11 of the RAN.
- s) Relates to the additional capital for assessing the adequacy of the Bank's effective equity (Pillar 2), as established in Chapter 21-13 of the RAN.

No.	Item Description	Note	Global Consolidated	Global Consolidated	Local Consolidated (f)	Local Consolidated (f)
			As of March 31, 2026	As of December 31, 2025	As of March 31, 2026	As of December 31, 2025
			%	%	%	%
1	Leverage Indicator (T1 I18/T1 I7)		7.910	8.150	6.818	7.236
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)		10.805	11.196	9.129	9.694
2.a	Common Equity Tier 1 capital indicator that the bank must meet	a	6.000	6.000	6.000	6.000
2.b	Capital buffer shortfall	b	0.000	0.000	0.000	0.000
3	Tier 1 capital indicator (T1 I25/T1 I11.b)		12.235	12.664	11.234	11.846
3.a	Level 1 capital indicator that the bank must meet, considering the minimum requirements	a	7.500	7.500	7.500	7.500
4	Effective equity indicator (T1 I31/T1 I11.b)		14.811	15.375	15.002	15.806
4.1	Effective equity indicator that the bank must meet, considering the minimum requirements	a	9.500	9.500	9.500	9.500
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	12.500	12.500	12.500	12.500
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	0.422	0.433	0.632	0.656
7	Subordinated bonds imputed in capital level 2 (T2) in relation to basic capital	f	20.619	20.991	35.930	35.540
8	Tier 1 additional capital (AT1) in relation to basic capital (T1 I24/T1 I18)	g	13.230	13.109	23.054	22.195
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

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- a) For leverage, the minimum level is 3%, without prejudice to any additional requirements for systemically important banks that may be established in accordance with Chapter 21-30 of the RAN. For core capital, the bank must consider a limit of 4.5% of risk-weighted assets (RWA). In addition, if applicable, the bank must add the current systemic charge according to transitional provisions and the Pillar 2 requirement defined at this capital level. New banks that have not yet paid in their capital at UF 400,000 must add 2% to their minimum requirement in accordance with Article 51 of the LGB. This value decreases to 1% if the paid-in capital is above UF 600,000 but below UF 800,000. For Tier 1 capital, the Bank must consider a minimum requirement of 6% and the Pillar 2 charge defined for this capital level. Lastly, at the level of effective equity, the Bank must consider a minimum requirement of 8% of the Annual Percentage Rates (APR). Additional charges for Pillar 2, systemic bank status, and those specified in Article 51 of the General Banking Law (LGB) for new banks must be added to this amount.
- b) The capital buffer shortfall must be estimated according to the provisions of Chapter 21-12 of the RAN. This value defines the restriction on dividend distribution if it is positive, as established in the aforementioned Chapter. For effective equity, the value of the conservation and countercyclical buffer in effect according to the transitional provisions at the reporting date must be added to the value defined in the note to, even if there is a requirement under Article 35 bis of the General Banking Law.
- c) If the bank has a current effective equity requirement under Article 35 bis of the General Banking Law, it must report its value in this cell in accordance with the transitional provisions.
- d) This corresponds to the solvency rating as established in Article 61 of the General Banking Law.
- e) Limit of 1.25% if the bank uses standard methodologies (field T1 8a), or 0.6254 if the Bank uses internal methodologies (field T1 8.b), in the estimation of APRC (Performance-Related Capital Contributions).
- f) Subordinated bonds challenged against Tier 2 capital must not exceed 50% of core capital, considering the discounts applied to these instruments according to Chapter 21-1 of the RAN (Regulations for the Administration of Capital).
- g) Additional Tier 1 capital (AT1) cannot exceed 1/3 of core capital.
- h) Additional provisions and subordinated bonds allocated to the AT1 cannot exceed 1.0% of the APR as of December 1, 2021. This amount will decrease by 0.5% annually in accordance with the transitional provisions of Chapter 21-2 of the RAN.
- i) In accordance with the transitional provisions, as of December 1, 2022, solvency requirements will also be applied at the local consolidated level, and figures at this level should be reported in this column. Banks without foreign subsidiaries are not required to reconcile these figures.

NOTE 49 – SUBSEQUENT EVENTS

a) Bond issuance and placement

During January and February 2026, the following placement of Current Bonds in pesos was carried out:

Series	Placement Date	Ch\$	IRR (%)	Maturity Date
BBCIA10925	04-06-2026	10,000,000,000	5.95	09-01-2031
BBCIA30925	04-06-2026	22,000,000,000	6.05	09-01-2032
BBCIA30925	04-07-2026	13,000,000,000	6.10	09-01-2032
BBCIC40925	04-08-2026	26,000,000,000	6.35	09-01-2049
BBCIA30925	04-10-2026	11,000,000,000	5.87	09-01-2032
BBCIC20925	04-15-2026	4,000,000,000	6.08	03-01-2043

During January and February 2026, the following placement of Current Bonds in UF was carried out:

Serie	Placement Date	UF	IRR (%)	Maturity Date
BBCIS30223	04-06-2026	150,000	2.01	02-01-2030
BBCIZ40925	04-05-2026	750,000	2.41	04-08-2026
BBCIS30223	04-14-2026	300,000	1.94	02-01-2030

Between April 1, 2026, and the date of issuance of these Interim Consolidated Financial Statements, no subsequent events have occurred that could affect the presentation of these interim consolidated financial statements.

Alfredo Mendoza Osorio
Chief Accounting Officer

Eugenio von Chrismar Carvajal
Chief Executive Officer



Hoy
puede ser
diferente.

