

# BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

## FINANCIAL INFORMATION

As of March 31, 2026



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

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

### CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

(In millions of Chilean pesos -MCh\$)

ASSETS	
Cash and deposits in banks	2,961,256
Items in course of collection	1,555,832
Financial assets to be traded at fair value through profit or loss	7,785,985
Financial derivative contracts	6,144,355
Debt financial instruments	1,493,334
Others	148,296
Financial assets not held for trading compulsorily valued at fair value through profit or loss	59,728
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	8,567,243
Debt financial instruments	8,567,243
Others	-
Financial derivative contracts for accounting coverage	473,195
Financial assets at amortized cost	60,590,393
Rights for repurchase agreements and securities loans	551,246
Debt financial instruments	2,256,856
Loans and receivables to banks	965,986
Loans and receivables to customers - Commercial	37,705,407
Loans and receivables to customers - Mortgage	15,911,654
Loans and receivables to customers - Consumer	3,199,244
Investments in other companies	265,390
Intangible assets	508,888
Property, plant and equipment, net	329,146
Right-of-use asset	88,940
Current income tax	111,972
Deferred income taxes	584,480
Other assets	1,735,445
Non-current assets and groups available for sale	35,111
<b>TOTAL ASSETS</b>	<b>85,653,004</b>
LIABILITIES	
Items in course of collection	1,434,287
Financial liabilities to be traded at fair value through profit or loss	5,563,342
Financial derivative contracts	5,563,342
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	1,018,001
Financial liabilities at amortized cost:	64,879,546
Deposits and other on-demand liabilities	28,107,874
Deposits and other term loans	21,468,562
Obligations for repurchase agreements and securities loans	361,699
Bank borrowings	2,401,004
Debt issued	8,809,938
Other financial liabilities	3,730,469
Lease liabilities	79,078
Issued regulatory capital financial instruments	2,567,576
Provisions for contingencies	116,613
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	393,007
Special provisions for credit risk	317,792
Current income tax	14,477
Deferred income taxes	-
Other liabilities	1,695,122
Liabilities included in groups available for sale	-
<b>TOTAL LIABILITIES</b>	<b>78,078,841</b>
SHAREHOLDER'S EQUITY	
Capital	5,383,715
Reserves	726,033
Accumulated other comprehensive income	393,310
Items that will not be reclassified in results	1,816
Elements that can be reclassified in results	391,494
Net income from prior periods	1,172,082
Profit for the period	287,980
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(391,218)
Equity holders of the Bank:	7,571,902
Non-controlling interest	2,261
<b>TOTAL SHAREHOLDER'S EQUITY</b>	<b>7,574,163</b>
<b>TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY</b>	<b>85,653,004</b>

**CONSOLIDATED STATEMENTS OF INCOME**

(In millions of Chilean pesos -MCh\$)

	<b>MMS</b>
Interest income	952,635
Interest expenses	(459,626)
<b>Net interest income</b>	<b>493,009</b>
Indexation for inflation income	103,507
Indexation for inflation expenses	(28,263)
<b>Net indexation for inflation income</b>	<b>75,244</b>
Fee and commission income	166,513
Fee and commission expense	(36,451)
<b>Net fee and commission income</b>	<b>130,062</b>
<i>Financial result for:</i>	
Financial assets and liabilities to trade	79,823
Financial assets not held for trading compulsorily valued at fair value through profit or loss	574
Financial assets and liabilities designated at fair value through profit or loss	-
Result for derecognizing financial assets and liabilities at amortized cost and financial assets at fair value with changes in other comprehensive income	29,381
Foreign currency changes, readjustments and hedge accounting	(66,454)
Reclassifications of financial assets due to change in business model	-
Other financial result	-
<b>Net financial result</b>	<b>43,324</b>
Share of profit (loss) of investments accounted for using the equity method	2,909
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	416
Other operating income	6,237
<b>TOTAL OPERATING INCOME</b>	<b>751,201</b>
Expenses for employee benefit obligations	(193,806)
Administrative expenses	(130,888)
Depreciation and amortization	(28,188)
Impairment of non-financial assets	(3)
Other operating expenses	3,403
<b>TOTAL OPERATING EXPENSES</b>	<b>(349,482)</b>
<b>OPERATING INCOME BEFORE CREDIT LOSSES</b>	<b>401,719</b>
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(105,140)
Special provisions for credit risk	(537)
Recovery of written-off credits	26,603
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	8,663
<b>Credit loss expense</b>	<b>(70,411)</b>
<b>TOTAL NET OPERATING INCOME</b>	<b>331,308</b>
<b>Income from continuing operations before taxes</b>	<b>331,308</b>
Income tax expense	(43,268)
<b>Income from continuing operations after taxes</b>	<b>288,040</b>
<b>Income from discontinued operations before taxes</b>	<b>-</b>
<b>Discontinued operations taxes</b>	<b>-</b>
<b>Income from discontinued operations after taxes</b>	<b>-</b>
<b>CONSOLIDATED PROFIT FOR THE PERIOD</b>	<b>288,040</b>
<b>Attributable to:</b>	
Equity holders of the Bank	287,980
Non-controlling interest	60

As of March 31, 2026, Banco de Crédito e Inversiones has recognized additional provisions with a charge to results in the line provision for loan losses of Ch\$3,637 million (before taxes).