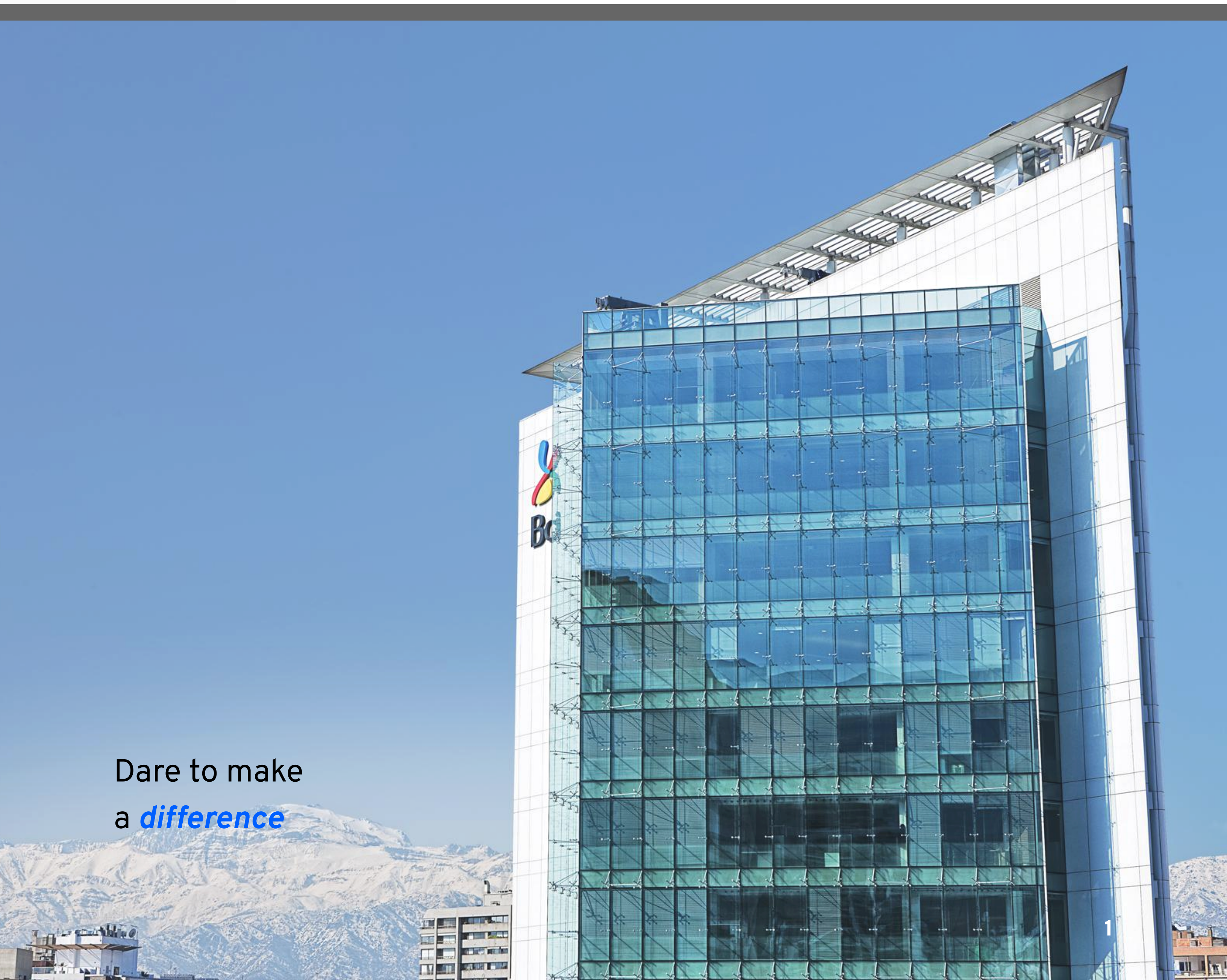
Management Commentary

Earnings Report 2Q 2026

June 30, 2026

Banco de Crédito e Inversiones



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Bci profile

With a diversified presence in America, Banco de Crédito e Inversiones (Bci) is one of the leading financial groups in the region. Founded in Chile in 1937, it is currently the largest bank in the country with total assets of Ch$86,114 billion as of June 30, 2026. Its expansion includes operations in the United States, where its subsidiary City National Bank of Florida (CNB) is one of the top-tier local banks in the state of Florida, and in Peru where it has operated with a banking license since 2022.

About this report

Bci's financial report as of June 30, 2026 has been prepared in accordance with Practice Statement 1: Management Commentary, of the IFRS Accounting Standards issued by the International Accounting Standards Board (IASB). Its objective is to provide context to help interpret the Bank's financial position, financial performance, and cash flows. This report complements the quarterly and annual consolidated financial statements, complying with the regulations set forth by the Financial Market Commission (CMF, according to the Spanish acronym) in the Compendium of Accounting Standards for Banks.

This financial report was approved by Bci's Board of Directors on July 30, 2026.

Differences between the accounting standards

United States and Chile
The financial information of Bci's subsidiaries in the United States is originally prepared in accordance with US GAAP, which differ from the accounting standards and instructions of the CMF in Chile. The main differences between US GAAP and the accounting standards of the CMF are: a) the determination of credit risk provisions for loan portfolios; b) the valuation and provisions of financial instruments under IFRS 9; and c) the valuation and impairment criteria regarding goodwill.

Peru and Chile
The financial information of Bci's subsidiary in Peru is prepared in accordance with the accounting standards of the banking regulator in Peru, which differ from the accounting standards and instructions of the CMF in Chile. The instructions and criteria contained in the Peruvian and Chilean accounting standards mainly differ regarding the constitution of credit risk provisions, the recognition and measurement of financial instruments, and the recording of lease contracts.

The financial information included in this report is presented in accordance with the standards and instructions of the CMF, unless indicated otherwise.

Executive summary

Key figures and highlights

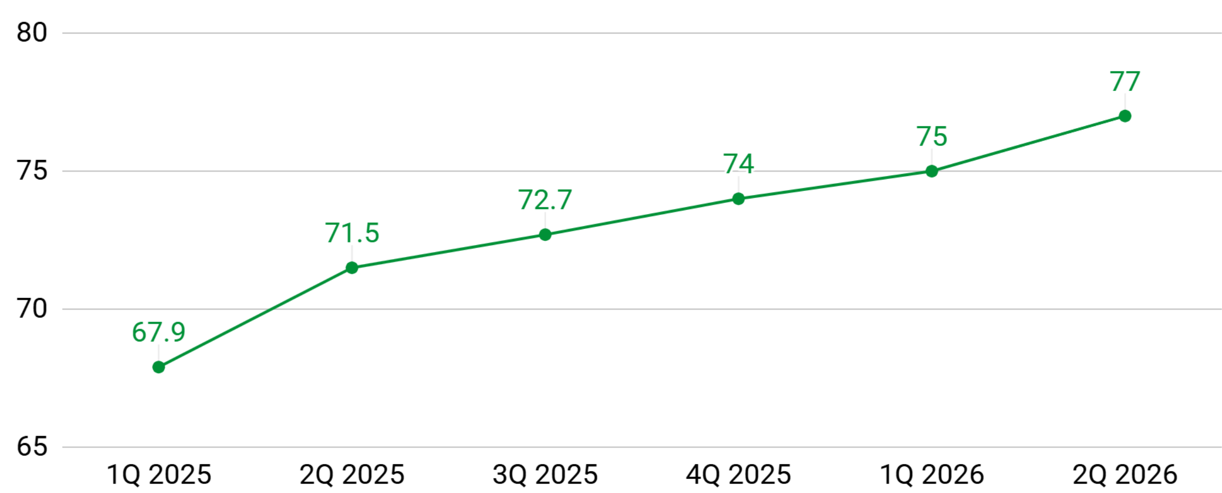
ROAE	NIM	Efficiency	Total Loans (HoH growth)
14.80%	3.67%	45.57%	+6.13%

Figures as of June 30, 2026

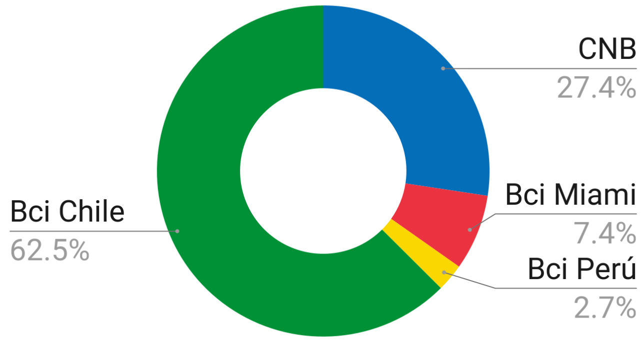
1H 2026 highlights

- **Creation of Bci Group as part of Bci's corporate structure evolution process** (p. 27)
- **First neuroscience-based financial product** (Bci Premier Plan) (p. 47)
- **Opening of Bci Nace MUT, Chile's first Entrepreneurship Hub** (p. 47)
- **Launch of artificial intelligence assistants in Retail Banking** (p. 49)

Bci Net Promoter Score (NPS) performance



Contribution to 1H 2026 net income



Global sustainability indices

S&P Global ESG Scores
2025 CSA Score:
70

MSCI World Selection
Category:
A

Financial performance

Bci Consolidated

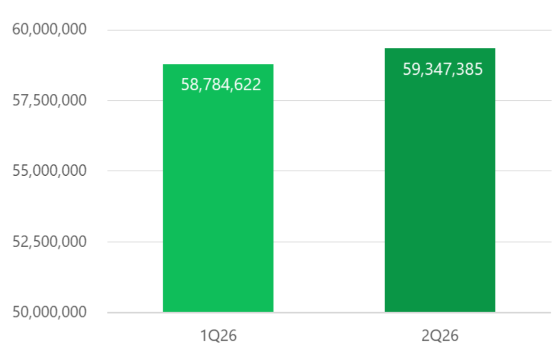
(Ch$ million)	2Q25	1Q26	2Q26	2Q26/ 1Q26	2Q26/ 2Q25	1H25	1H26	YoY
Income Statement								
Interest and indexation margin	586,008	568,253	672,598	18.36%	14.78%	1,200,615	1,240,851	3.35%
Net fees	122,445	130,062	129,728	-0.26%	5.95%	236,193	259,790	9.99%
Net financial income	36,089	43,324	71,704	65.51%	98.69%	81,716	115,028	40.77%
Income from investments in companies	5,279	2,909	4,499	54.66%	-14.78%	9,527	7,408	-22.24%
Other operating income	9,294	6,653	30,412	357.12%	227.22%	20,908	37,065	77.28%
Total operating income	**759,115**	**751,201**	**908,941**	**21.00%**	**19.74%**	**1,548,959**	**1,660,142**	7.18%
Total operating expenses	**-370,401**	**-349,482**	**-407,107**	**16.49%**	**9.91%**	**-775,937**	**-756,589**	-2.49%
Income before credit losses	388,714	401,719	501,834	24.92%	29.10%	773,022	903,553	16.89%
Credit loss expense	-79,294	-70,411	-77,990	10.76%	-1.64%	-172,657	-148,401	-14.05%
Income before tax	**309,420**	**331,308**	**423,844**	**27.93%**	**36.98%**	**600,365**	**755,152**	25.78%
Tax	-50,095	-43,268	-67,175	55.25%	34.10%	-67,602	-110,443	63.37%
Net income	**259,325**	**288,040**	**356,669**	**23.83%**	**37.54%**	**532,763**	**644,709**	21.01%
Balance sheet								
Total assets (1)	82,278,444	85,653,004	86,114,045	**0.54%**	**4.66%**	82,278,444	86,114,045	**4.66%**
Total loans (2)	55,917,759	58,784,619	59,347,385	**0.96%**	**6.13%**	55,917,759	59,347,385	**6.13%**
Total deposits	47,615,683	49,576,436	48,984,734	**-1.19%**	**2.88%**	47,615,683	48,984,734	**2.88%**
Total shareholders' equity	7,160,101	7,574,163	7,883,481	**4.08%**	**10.10%**	7,160,101	7,883,481	**10.10%**

(1) For presentation purposes, current tax is stated as tax payable in liabilities.
(2) Include interbank loans.

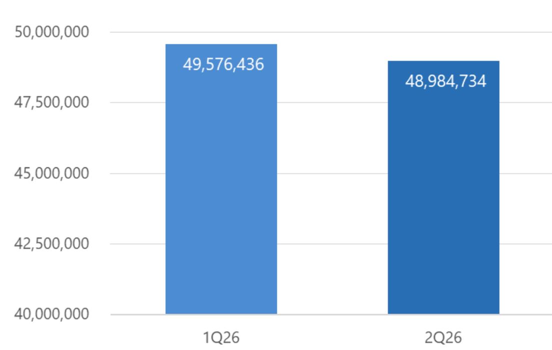
Note 1: As of June 30, 2026 and December 31, 2025, the Bank's assets and liabilities in foreign currency are stated at their equivalent value in Chilean pesos, calculated at an accounting exchange rate of Ch$920.80 at June 30, 2026, Ch$927.63 at March 31, 2026, Ch$931.60 at June 30 2025, and Ch$899.33 at December 31, 2025.

Note 2: As of June 30, 2026 and December 31, 2025, the assets and liabilities in the Bank's currency are stated at their equivalent value in Chilean pesos, calculated using the *Unidad de Fomento* (UF) value of Ch$40,820.31 at June 30, 2026, Ch$39,841.72 at March 31, 2026, Ch$39,267.07 at June 30, 2025, and Ch$39,727.96 at December 31, 2025.

Total loans (Ch$ million)



Total deposits (Ch$ million)

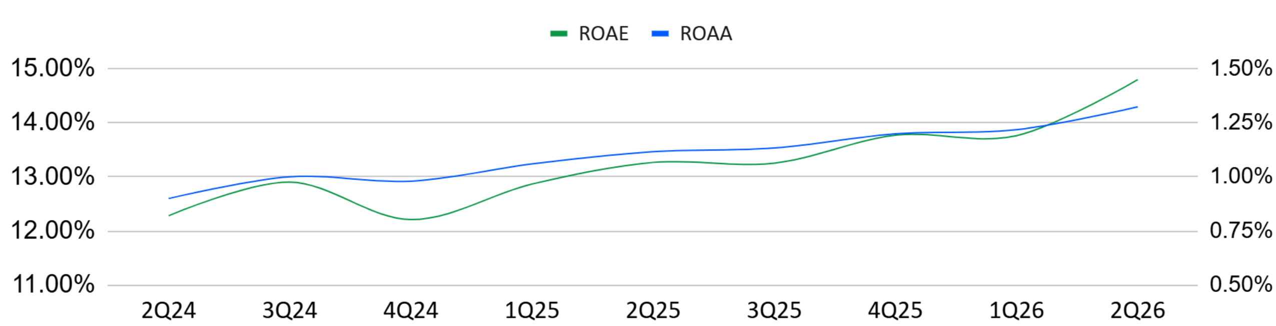


Main indicators

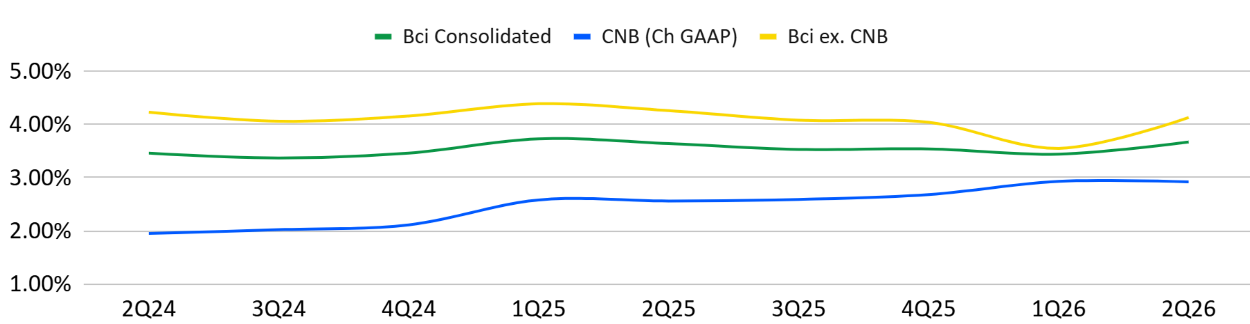
(Ch$ million)	2Q25	1Q26	2Q26	2Q26/ 1Q26	2Q26/ 2Q25	1H25	1H26	YoY
Profitability and efficiency (%)								
ROAE (1)	13.27%	13.76%	0.148	1.04pp	1.53pp	13.27%	14.80%	1.53pp
ROAA (1)	1.12%	1.22%	0.0132	0.10pp	0.20pp	1.12%	1.32%	0.20pp
Efficiency ratio	50.09%	46.52%	0.4557	-0.95pp	-4.52pp	50.09%	45.57%	-4.52pp
NIM	3.64%	3.44%	0.0367	0.23pp	0.03pp	3.64%	3.67%	0.03pp
Credit risk management								
Cost of Risk (Expense for credit losses on average placements) (2)	0.58%	0.50%	0.0054	0.04pp	-0.04pp	0.58%	0.54%	-0.04pp
Credit risk provisions on total loans	1.66%	1.60%	0.0149	-0.11pp	-0.17pp	1.66%	1.49%	-0.17pp
Coverage ratio (credit risk provisions and additional on NPLs of 90 days or more)	151.36%	140.83%	1.3943	-1.40pp	-11.93pp	151.36%	139.43%	-11.93pp
Asset quality								
Portfolio with NPLs of 90 days or more (% of the total portfolio with NPLs of over 90 days)	1.39%	1.43%	0.0136	-0.07pp	-0.03pp	1.39%	1.36%	-0.03pp
Commercial loan portfolio NPL ratio	1.10%	1.14%	0.0104	-0.10pp	-0.06pp	1.10%	1.04%	-0.06pp
Mortgage loan portfolio NPL ratio	1.88%	1.88%	0.0191	0.03pp	0.03pp	1.88%	1.91%	0.03pp
Consumer loan portfolio NPL ratio	2.42%	2.55%	0.0231	-0.24pp	-0.11pp	2.42%	2.31%	-0.11pp
Funding sources								
Total loans to total deposits ratio (%)	117.44%	118.57%	1.2115	2.58pp	3.72pp	117.44%	121.15%	3.71pp
Risk profile and capital structure								
Capital and reserves (Ch$ million)	6,109,748	6,109,748	6,578,646	7.67%	7.67%	6,109,748	6,578,646	7.67%
Risk-weighted assets (Ch$ million)	59,926,997	64,268,536	63,771,853	-0.77%	6.42%	59,926,997	63,771,853	6.42%
Basic capital ratio (CET1) %	11.10%	10.81%	0.1127	0.46pp	0.16pp	11.10%	11.27%	0.16pp
Leverage ratio (%)	7.87%	7.91%	0.081	0.19pp	0.23pp	7.87%	8.10%	0.23pp
Capital adequacy ratio (CAR) %	15.42%	14.81%	0.1532	0.51pp	-0.10pp	15.42%	15.32%	-0.10pp

(1) ROAE and ROAA are calculated using cumulative net income for a rolling 12-month period in the numerator, and the 13-month average of closing balances for total equity and total assets, respectively, in the denominator.
(2) Cost of Risk is calculated as the credit loss expense in the numerator, and total loans in the denominator (excluding average interbank loans).

Return on average equity (ROAE) and return on average assets (ROAA)



Net interest and indexation margin (NIM)



Commentary

Figures as of June 30, 2026

Profitability

ROAE
14.80%
1H 2025: 13.27%

Efficiency

Efficiency Ratio
45.57%
1H 2025: 50.09%

Risk

Coverage Ratio
139.43%
1H 2025: 151.36%

Capital

Capital Adequacy Ratio
15.32%
1H 2025: 15.42%

Customer Experience

NPS
77
1H 2025: 71

Employee Engagement

Engagement
93%
1H 2025: 93%

Sustainable Finance

Sustainable Operations
3,571
1H 2025: 3,498

During the first half of 2026, Bci performed strongly, evident in higher profitability, a significant improvement of efficiency, and favorable trends of credit risk indicators. These results reflect the strength of the business model and sound strategic execution in a challenging economic environment.

Net income was Ch$644,709 million, up 21.01% YoY (Ch$532,763 million). As a result, ROAE stood at 14.80%, increasing 153 basis points. This performance was underpinned by a diversified revenue structure and prudent balance sheet management.

Efficiency continued to improve, with an efficiency ratio of 45.57%—down 452 basis points year-over-year—accompanied by a 2.49% reduction in the expense base. At the same time, net interest income grew 3.35%, driven by higher indexation income from increased inflation that offset the impact of a more volatile market environment on interest income and treasury results. In addition, net fee income rose 9.99%, driven by greater transaction volumes, growth in the card business, and higher assets under management by Bci Asset Management.

Balance sheet growth remained robust. Total loans increased 6.13%, led by the commercial portfolio, while funding continued to be underpinned by a sound and diversified deposit base, with particular momentum in demand deposits.

Asset quality continued to strengthen. The credit loss expense decreased 14.05% year-over-year, reflecting an improvement of the portfolio's risk profile. Non-performing loans over 90 days dropped to 1.36%, and the provision coverage ratio for past-due loans remained robust at 139.43%.

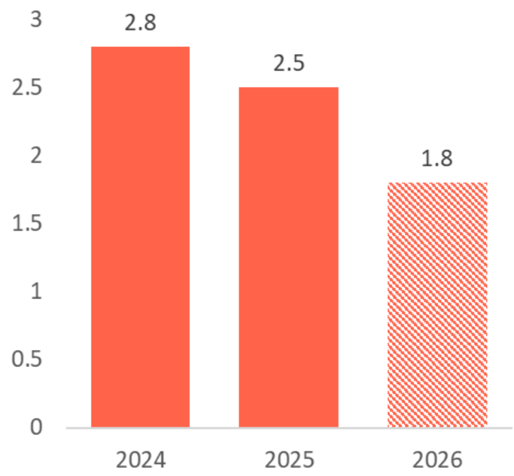
International operations continued to make a significant contribution to the Group's results. City National Bank of Florida posted net income of USD182 million under Chilean accounting standards, underpinned by a higher net interest margin and a portfolio with low delinquency levels. Meanwhile, marking its fourth year of operations in the country, Bci Perú had net income of USD11.4 million—a 63% year-over-year increase—driven by a higher margin and a lower cost of risk.

At segment level, **Personal Banking strengthened fee income**, mortgage margins, and customer engagement, while MACHBANK reached 1.4 million checking account customers. **SME Banking increased operating income**, bolstered by higher fees, a favorable inflationary environment, and sound risk management. **Wholesale Banking maintained solid momentum in growth, profitability, and market share** due to the execution of its commercial strategy. **In Finance, a less favorable environment** for trading portfolios **was partially offset by investment portfolio management** and the strong performance of Sales & Trading, driven by higher demand for foreign exchange and interest rate hedges.

At the close of 1H 2026, the Common Equity Tier 1 (CET1) capital ratio reached 11.26%, up 16 basis points year-over-year and maintaining a 226 basis point buffer above regulatory requirements, reaffirming Bci's robust solvency position.

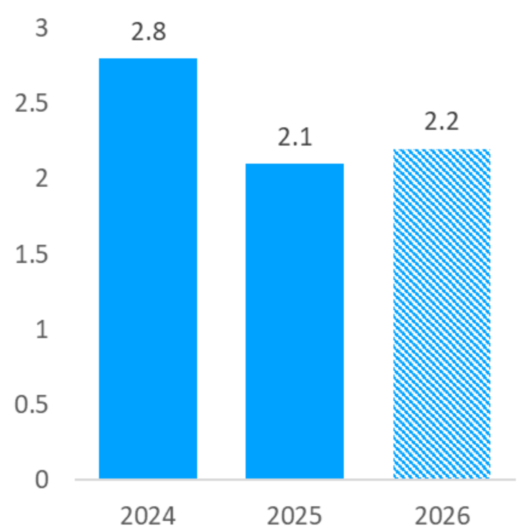
Outlook

GDP growth in Chile (YoY %)



For Chile, Bci Research projects gross domestic product (GDP) growth of 1.0% in 2026. This forecast reflects an economic slowdown tied to lower production, along with weaker domestic demand due to a deteriorating labor market. Inflation is estimated to be 3.7%, driven primarily by volatile components such as energy costs and global oil price fluctuations. Given the transitory nature of these price pressures and the clear fragility of economic activity, Bci Research forecasts that the Central Bank of Chile will most likely cut interest rates by 25 basis points, bringing them to 4.25% by year-end.

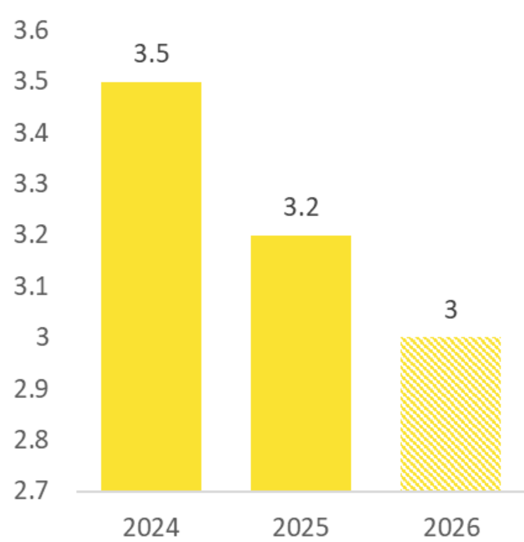
GDP growth in the USA (YoY %)



According to Bci Research forecasts, the U.S. economy will close the year with GDP growth of 2.1%, driven by AI investment, though partially offset by weaker consumer spending. Headline inflation is expected to be 3.4% by year-end, pressured by energy prices. In this context, a 25 basis point interest rate hike is anticipated in response to stickier inflation and a labor market that no longer shows clear signs of weakness.

Meanwhile, Florida continues to develop as a favorable operating environment, holding its position as the 4th largest U.S. economy with a GDP close to USD1.9 trillion. This dynamism is underpinned by a diversified economy—spanning services, trade, tourism, construction, and finance—national leadership in business creation, and strong net migration driven by a competitive regulatory and fiscal framework. Although unemployment is slightly above the national average, the labor market remains resilient in terms of labor force growth.

GDP growth in Peru (YoY %)



For 2026, Bci Research projects GDP growth of 3.0%, reflecting remarkable resilience in the face of persistent political uncertainty in Peru. On the pricing front, it expects inflation to close the year at 3.6%, finishing above the target range due to transitory energy shocks and weather-related impacts. Against this backdrop, the Central Reserve Bank of Peru could hike interest rates by 25 basis points to 4.5%, driven by a dynamic economy with slight inflation persistence.

Consolidated results

Business activity

As of 1H 2026, total loans grew 6.14% YoY, driven by the performance of the commercial and consumer loan segments. This growth was primarily funded by demand deposits, which increased 10.21% YoY.

(Ch$ million)	2Q25	1Q26	2Q26	2Q26/ 1Q26	2Q26/ 2Q25	1H25	1H26	YoY
Total loans at amortized cost	**55,859,378**	**58,724,891**	**59,287,570**	**0.96%**	**6.14%**	**55,859,378**	**59,287,570**	**6.14%**
Interbank loans (*)	999,747	967,469	905,754	-6.38%	-9.40%	999,747	905,754	-9.40%
Commercial loans of clients	36,241,129	38,245,144	38,479,835	0.61%	6.18%	36,241,129	38,479,835	6.18%
Mortgage loans of clients	15,378,348	16,045,517	16,387,402	2.13%	6.56%	15,378,348	16,387,402	6.56%
Consumer loans of clients	3,240,154	3,466,761	3,514,579	1.38%	8.47%	3,240,154	3,514,579	8.47%
Demand deposits and other obligations	26,242,595	28,107,874	28,922,878	2.90%	10.21%	26,242,595	28,922,878	10.21%
Time deposits and other deposits	21,373,088	21,468,562	20,061,856	-6.55%	-6.13%	21,373,088	20,061,856	-6.13%
Total loans to total deposits ratio (%)	117.44%	118.57%	121.15%	2.58pp	3.72pp	117.44%	121.15%	3.72pp
N° of credit cards								
N° of Bci credit cards	667,080	698,711	712,152	1.92%	6.76%	667,080	712,152	6.76%
N° of Lider Bci credit cards	542,834	562,782	578,520	2.80%	6.57%	542,834	578,520	6.57%
N° of MACHBANK digital cards	4,409,930	4,818,924	4,922,599	2.15%	11.63%	4,409,930	4,922,599	11.63%
N° of Chilean checking accounts	1,187,372	1,251,280	1,287,874	2.92%	8.46%	1,187,372	1,287,874	8.46%

* This amount excludes the provisions for interbank loans.

2Q 2026 vs. 1Q 2026

Total loans increased 0.96% QoQ, primarily driven by changes in inflation and the exchange rate. Mortgage loan growth is explained by the higher UF (2.46% from March to June). Meanwhile, commercial loans were bolstered by the appreciation of the exchange rate, which rose Ch$9 during the quarter.

Consumer loans grew by 1.38% QoQ, primarily driven by the credit card business, which increased by 1.42%. The highlights were a higher transaction volume in the affluent segment as measured by the gross merchandise value (GMV), which rose 3.5%, and the performance of Lider Bci with loans increasing 1.97%, in line with the growth of its card base (+2.8% in 2Q 2026).

Total deposits dipped 1.2% QoQ, driven by a 6.55% drop in time deposits and largely due to lower wholesale segment deposits. In contrast, consolidated demand deposits increased 2.9% in the second quarter, bolstered by 3.8% growth at CNB, in line with its funding strategy.

1H 2026 vs. 1H 2025

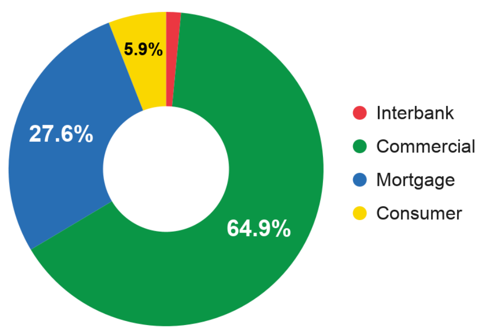
Total loans increased 6.14% year-over-year, primarily driven by growth in the commercial loan portfolio:

- **Commercial loans:** Loans grew 6.18% (+6.9% excluding exchange rate effects), driven by Chilean peso and foreign currency loans, along with strong growth in the factoring business. Bci Chile generated 37% of total growth, while international operations accounted for the remaining 63%: CNB (40%), Bci Miami (16%), and Bci Perú (7%). As of May 2026, the market share of commercial loans was 17.73% (excluding foreign assets), maintaining industry leadership with a 96-basis-point increase over twelve months.
- **Consumer loans**: Loans rose 8.47%, driven by a higher credit card transaction volume and acquisition strategies targeted at the affluent segment, underpinned by a value proposition and differentiated rewards programs.
- **Mortgages**: Loans increased 6.56%. Excluding the impact of inflation, growth was more moderate, in line with banking sector trends and the macroeconomic environment.

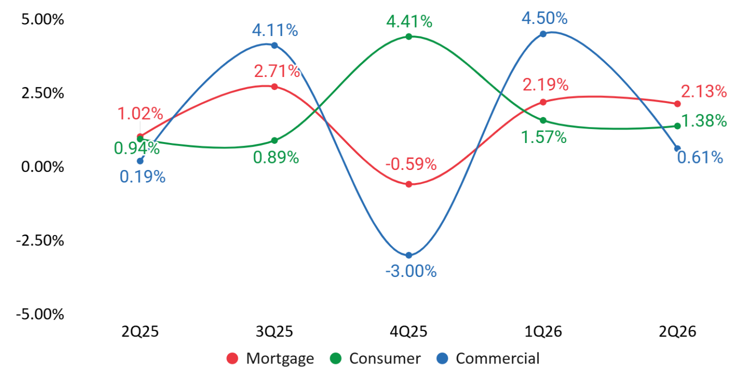
Total deposits grew 2.88% year-over-year, underpinning a sound and diversified funding structure:

- Demand deposits increased 10.21%, driven by both Chilean and international operations.
- Time deposits decreased 6.13%, primarily due to lower wholesale deposits.

Consolidated loan portfolio distribution by segment (mix)



QoQ growth by portfolio



Net interest and indexation income

In 1H 2026, the financial margin increased 3.35% year-over-year, boosted by a 31.92% increase in net indexation income driven by higher-than-expected inflation, which partially offset the drop in interest income.

(Ch$ million)	2Q25	1Q26	2Q26	2Q26/ 1Q26	2Q26/ 2Q25	1H25	1H26	YoY
Interest income	**982,636**	**952,635**	**951,503**	**-0.12%**	**-3.17%**	**1,966,908**	**1,904,138**	**-3.19%**
Financial assets at amortized cost	883,615	880,741	898,586	2.03%	1.69%	1,766,197	1,779,327	0.74%
Financial assets at fair value through other comprehensive income	82,107	68,911	82,415	19.60%	0.38%	160,481	151,326	-5.70%
Income from hedge accounting of interest rate risk	16,914	2,983	-29,498	-1088.87%	-274.40%	40,230	-26,515	-165.91%
Interest expenses	**-500,608**	**-459,626**	**-485,454**	**5.62%**	**-3.03%**	**-979,908**	**-945,080**	**-3.55%**
Financial liabilities at amortized cost	-484,495	-441,782	-469,223	6.21%	-3.15%	-969,554	-911,005	-6.04%
Leasing contract obligations	-510	-407	-256	-37.10%	-49.80%	-1,082	-663	-38.72%
Regulatory capital financial instruments	-13,584	-13,506	-13,773	1.98%	1.39%	-26,912	-27,279	1.36%
Income from hedge accounting of interest rate risk	-2,019	-3,931	-2,202	-43.98%	9.06%	17,640	-6,133	-134.77%
Net interest income	**482,028**	**493,009**	**466,049**	**-5.47%**	**-3.31%**	**987,000**	**959,058**	**-2.83%**
Indexation income	168,205	103,507	358,189	246.05%	112.95%	357,757	461,696	29.05%
Indexation expenses	-64,225	-28,263	-151,640	436.53%	136.11%	-144,142	-179,903	24.81%
Net indexation income	**103,980**	**75,244**	**206,549**	**174.51%**	**98.64%**	**213,615**	**281,793**	**31.92%**
Net interest and indexation income	**586,008**	**568,253**	**672,598**	**18.36%**	**14.78%**	**1,200,615**	**1,240,851**	**3.35%**

2Q 2026 vs. 1Q 2026

The net interest and indexation margin grew 18.36% in the second quarter, driven by higher indexation income in an environment of accelerating inflation, as reflected by a +2.46% UF variation compared to 0.29% in 1Q26.

- Conversely, net interest income contracted 5.47%, primarily driven by the following factors:
  - The net result of interest rate accounting hedges hit the second-quarter yield due to sharp yield curve fluctuations stemming from the geopolitical situation.
  - Interest income from financial assets at amortized cost increased 2.03% during the period, driven by commercial pricing strategies and higher sector activity reflected in volume growth, which partially offset the negative impact of hedges.
- Net indexation income surged 174.51%, benefiting from higher inflation compared to the previous quarter.

1H 2026 vs. 1H 2025

In 1H 2026, **the net interest and indexation margin rose 3.35% year-over-year**, mainly driven by higher inflation, which boosted indexation income. The UF variation increased from +2.21% in June 2025 to +2.75% in June 2026.

- **Net interest income dropped 2.83% year-over-year**, primarily due to a 165.91% decrease in income from interest rate risk accounting hedges, which were affected by liquidity conditions stemming from the geopolitical environment. This effect was partially offset by higher financial assets at amortized cost and a 6.04% reduction in expenses related to liabilities at amortized cost, mainly driven by a 6.13%

decrease in time deposits.

- **Net indexation income amounted to Ch$281,793 million, up 31.92% year-over-year**, boosted by a higher UF variation.

Meanwhile, CNB continued its upward trend in NIM, closing at 3.0% as of June—its highest level in four years. This milestone was driven by a reduction in funding costs, underpinned by 10.4% growth of demand deposits, as well as effective pricing management and the successful execution of its funding strategy.

Net financial income

Net financial income surged 40.77% year-over-year, driven by gains from sales of investment portfolio instruments at fair value through other comprehensive income (FVOCI).

(Ch$ million)	2Q25	1Q26	2Q26	2Q26/ 1Q26	2Q26/ 2Q25	1H25	1H26	YoY
Net financial income	**36,089**	**43,324**	**71,704**	**65.51%**	**98.69%**	**81,716**	**115,028**	**40.77%**
Financial assets and liabilities for trading	61,695	79,823	61,093	-23.46%	-0.98%	106,109	140,916	32.80%
Financial assets not held for trading mandatorily valued at fair value through profit or loss	1,050	574	520	-9.41%	-50.48%	1,847	1,094	-40.77%
Financial assets and liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Income from derecognizing financial assets and liabilities measured at amortized cost and financial assets measured at fair value through other comprehensive income	-30,534	29,381	7,159	-75.63%	-123.45%	-39,202	36,540	-193.21%
Foreign currency exchange. adjustments and hedge accounting	3,878	-66,454	2,932	-104.41%	-24.39%	12,962	-63,522	-590.06%
Other financial income	-	-	-	-	-	-	-	-

2Q 2026 vs. 1Q 2026

Net financial income increased 65.51% quarter-over-quarter, primarily driven by normalization of the performance of trading portfolios and the foreign currency position alongside its hedges,

- In 2Q26, a more stable exchange rate and a partial recovery in directional positions during April and May helped reverse the first-quarter negative earnings impact caused by the depreciation of the Chilean peso and rising inflation expectations, which adversely impacted directional positions in the trading portfolio.

This result was partially offset by lower gains on the sale of investment portfolio instruments (FVOCI)[1].

- Trading operations aimed at capturing market opportunities were concentrated primarily in the early months of the year. Consequently, securities sales continued in 2Q26, but at a slower pace than in the first quarter.

1H 2026 vs. 1H 2025

Net financial income increased 40.77% year-over-year, primarily driven by gains on the sale of instruments (FVOCI).

- Gains from these transactions amounted to Ch$36,540 million, compared to a loss of Ch$39,202 million in 1H25. This performance was driven by capitalizing on market opportunities in a highly volatile environment, with sales mainly concentrated in the early months of the year.

This result was partially offset by the weaker performance of trading portfolios and the foreign currency position, compared to a favorable base of comparison in 1H25.

- This reflects the impact of upward adjustments to inflation expectations for certain positions within the trading portfolio.

[1] **FVOCI (Fair Value Through Other Comprehensive Income)** corresponds to financial instruments measured at fair value, whose changes in value are recognized in other comprehensive income (OCI) rather than directly in profit or loss, until realized or sold, in accordance with IFRS 9.

Fee income

Net fee income increased by 9.99% year-over-year, driven by a favorable scissor effect resulting from a 4.58% increase in fee income alongside a 9.73% decrease in fee and service expenses.

(Ch$ million)	2Q25	1Q26	2Q26	2Q26/ 1Q26	2Q26/ 2Q25	1H25	1H26	YoY
Fee income	**166,697**	**166,513**	**173,823**	4.39%	4.27%	**325,420**	**340,336**	4.58%
Prepaid loan fees	1,783	1,569	2,091	33.27%	17.27%	3,422	3,660	6.95%
Fees for checking account lines of credit and overdrafts	2,133	1,869	2,247	20.22%	5.34%	4,275	4,116	-3.72%
Fees for letters of credit and guarantees	10,433	10,743	10,430	-2.91%	-0.03%	20,650	21,173	2.53%
Feed for credit card services	30,918	38,626	38,248	-0.98%	23.71%	61,954	76,874	24.08%
Fees for account administration	20,430	21,128	21,009	-0.56%	2.83%	40,116	42,137	5.04%
Fees for collection. receipts and payments	25,874	26,355	26,903	2.08%	3.98%	57,087	53,258	-6.71%
Fees for security intermediation and management	2,217	2,895	2,703	-6.63%	21.92%	3,959	5,598	41.40%
Fees for the management of mutual funds. investment funds or others	21,942	23,869	25,718	7.75%	17.21%	42,872	49,587	15.66%
Fees for insurance brokerage and advisory services	18,191	16,351	18,780	14.86%	3.24%	33,977	35,131	3.40%
Fees for factoring operation services	1,238	1,241	1,265	1.93%	2.18%	2,499	2,506	0.28%
Fees for financial advisory services	18,314	8,602	11,016	28.06%	-39.85%	28,733	19,618	-31.72%
Securitization fees	81	109	111	1.83%	37.04%	146	220	50.68%
Other fees earned	13,143	13,156	13,302	1.11%	1.21%	25,730	26,458	2.83%
Expenses for fees and services received	**-44,252**	**-36,451**	**-44,095**	**20.97%**	**-0.35%**	**-89,227**	**-80,546**	**-9.73%**
Fees for credit card operation	-15,102	-12,977	-12,573	-3.11%	-16.75%	-29,681	-25,550	-13.92%
Fees for licenses to use credit card brands	-2,551	-1,652	-2,127	28.75%	-16.62%	-5,112	-3,779	-26.08%
Expenses for obligations related to customer loyalty programs and cardholder rewards	-6,937	-5,374	-8,756	62.93%	26.22%	-16,046	-14,130	-11.94%
Fees for securities transactions	-8,347	-6,964	-7,535	8.20%	-9.73%	-16,665	-14,499	-13.00%
Other fees for services received	-11,315	-9,484	-13,104	38.17%	15.81%	-21,723	-22,588	3.98%
Total net fee income	**122,445**	**130,062**	**129,728**	**-0.26%**	**5.95%**	**236,193**	**259,790**	**9.99%**

2Q 2026 vs. 1Q 2026

Net fee income dipped 0.26% QoQ, primarily due to an increase in fee and service expenses.

Fee income increased by 4.39% QoQ, driven by:
- A 7.75% increase in mutual fund and investment fund management fees at Bci Asset Management, driven by higher assets under management (AUM).
- A 28.06% increase in fees at Bci Finanzas Corporativas, related to the successful closing of a transaction in May, along with the positive performance of insurance brokerage and advisory services.

Fee expenses increased 20.97% QoQ, driven by:
- A 62.93% (Ch$3,382 million) increase resulting from a methodological change in the accounting recognition of cashback under our credit card loyalty program. This transition created an asymmetrical base of comparison between the first and second quarters, accounting for the increase.

1H 2026 vs. 1H 2025

Net fee income increased 9.99% year-over-year, driven by higher revenue related to cards, mutual fund and investment management, along with a decrease in expenses related to rewards programs.
- **Fee income increased 4.58%**, primarily driven by:
  - A 24.46% increase in card service fees, boosted by a higher transaction volume stemming from growth of our total retail ecosystem card base (+10.56% YoY), with notable performance from Lider Bci.
  - A higher contribution from Bci Asset Management, whose mutual fund and investment fund

management fees benefited from a Ch$256 billion increase in assets under management (AUM) as of June 2026, primarily driven by new contributions. As a result, market share reached 11.78%.

- **Fee expenses decreased across key categories**, highlighting:
    - An 11.94% decrease in expenses associated with card loyalty programs, due to the phaseout of the *Pesos Sonrisas* program in 2Q25 and its replacement with a new rewards scheme in 2026.
    - A 13.92% drop in card transaction fees, benefiting from commercial agreements reached with card brands.

Operating expenses

In 2Q26, there was an increase driven by personnel cost optimizations as well as other expenses. However, as of the **end of June**, the expense base was **reduced by 2.49% YoY**, with a year-to-date **efficiency ratio** of **45.57% (-452 basis points)**.

(Ch$ million)	2Q25	1Q26	2Q26	2Q26/ 1Q26	2Q26/ 2Q25	1H25	1H26	YoY
Total operating expenses	-370,401	-349,482	-407,107	16.49%	9.91%	-775,937	-756,589	-2.49%
Personnel expenses	-193,264	-193,806	-217,897	12.43%	12.75%	-385,835	-411,703	6.70%
Administration expenses	-141,348	-130,888	-133,459	1.96%	-5.58%	-275,973	-264,347	-4.21%
Depreciation and amortization	-28,269	-28,188	-29,664	5.24%	4.93%	-55,120	-57,852	4.96%
Impairment of non-financial assets	-54	-3	2	-166.67%	-103.70%	-80	-1	-98.75%
Other operating expenses	-7,466	3,403	-26,089	-866.65%	249.44%	-58,929	-22,686	-61.50%

2Q 2026 vs. 1Q 2026

During the second quarter of 2026, operating expenses increased by 16.49% QoQ, mainly driven by:

- Higher personnel expenses (+12.43% QoQ):
    - Non-recurring expenses associated with organizational structure initiatives in Chile, as part of the efficiency and productivity plan.
    - Compensation increases at CNB related to provisions for achieving annual targets.
- Contained administration expenses (+1.96% QoQ):
    - Increase aligned with inflation in the period, reflecting disciplined cost management.
    - Higher expenditure on IT and communications, advertising, and technical reports, partially offset by a decrease in non-income taxes.
    - Investments aimed at corporate technology integration and the simplification of operational architecture.
- Other operating expenses:
    - Expenditures related to the progress of strategic initiatives were incurred during the quarter.
    - Although these expenses impacted results for the period, they remain within the goals defined in the efficiency plan.

1H 2026 vs. 1H 2025

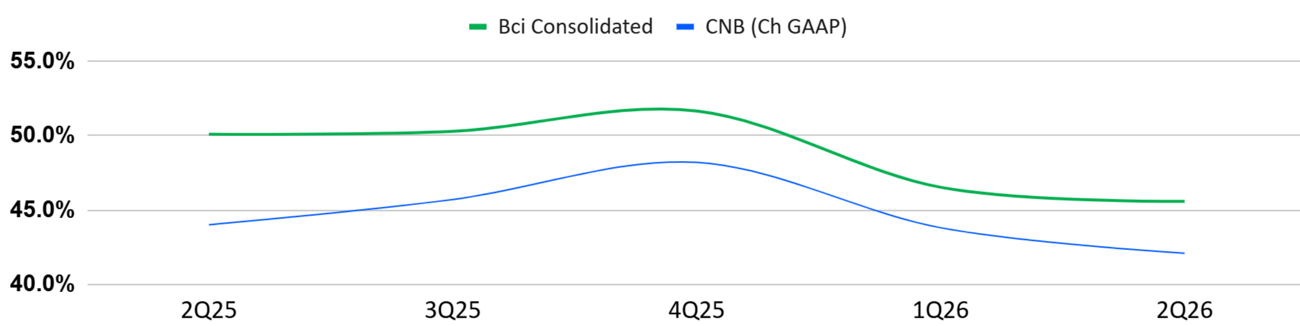
At the end of the first half of 2026, the cost base decreased by 2.49% year-over-year, reflecting efficient management and effective cost containment. The primary drivers were:

- Personnel expenses (+6.7% YoY):
    - Increase in strategic capabilities at CNB under Project Win, resulting in the addition of 53 full-time equivalents (FTEs) compared to June 2025.
    - Compensation increases aimed at strengthening talent and supporting the sustainable growth of operations.
- Administration expenses (-4.21% YoY):
    - Decrease driven primarily by efficiencies in technical reports and lower non-income taxes.
    - These savings partially offset higher recurring technology expenses aimed at enhancing the organization's digital and technological capabilities.
- Other operating expenses (-61.5% YoY):
    - Optimization of this line item significantly benefited the year-over-year comparison.
    - Excluding this effect, consolidated expenses increased at a rate below inflation.

Performance by subsidiaries

- **CNB:** Total expenses decreased 0.2% year-over-year. The increase in personnel expenses—driven by headcount growth and incentives related to Project Win—was offset by lower spending on external consulting services, litigation reimbursements, and credit process efficiencies.
- **Lider Bci:** Expenses decreased by Ch$4,908 million (-12%) YoY. The reduction was primarily driven by lower fraud losses and efficiencies resulting from process improvements and the implementation of artificial intelligence tools.
- **Other subsidiaries:** Overall, they achieved an aggregate cost containment of 2.91% year-over-year. Investment was strategically focused on growing or consolidating businesses, such as Bci Perú (higher headcount), Corredora de Bolsa (commercial performance incentives), and Bci Miami. Meanwhile, cost reduction was underpinned by administrative savings and technology infrastructure efficiencies.

Efficiency ratio (operating expenses/operating revenue)



Credit risk

The credit loss expense decreased 14.05% in 1H 2026 YoY, reflecting proactive management that contained the deterioration of the commercial and consumer loan portfolios. Consequently, the 90+ day NPL ratio fell to 1.36%, maintaining a prudent provisioning structure along with a cumulative cost of risk of 0.54%.

(Ch$ million)	2Q25	1Q26	2Q26	2Q26/ 1Q26	2Q26/ 2Q25	1H25	1H26	YoY
Provisions constituted for credit risk of loans at amortized cost	-106,040	-105,140	-107,333	2.09%	1.22%	-253,165	-212,473	-16.07%
Credit risk special provisions	1,045	-537	3,077	-673.00%	194.45%	25,189	2,540	-89.92%
Recoveries of written-off loans	27,924	26,603	25,878	-2.73%	-7.33%	57,364	52,481	-8.51%
Impairment due to credit risk of other financial assets at amortized cost	-2,223	8,663	388	-95.52%	-117.45%	-2,045	9,051	-542.59%
Total credit loss expenses	**-79,294**	**-70,411**	**-77,990**	**10.76%**	**-1.64%**	**-172,657**	**-148,401**	**-14.05%**
Cost of Risk (Expense for credit losses on average placements) (1)	**0.58%**	**0.50%**	**0.0054**	**0.04pp**	**-0.04pp**	**0.58%**	**0.54%**	**-0.04pp**
Provisions for credit risk on total loans (2)	**1.66%**	**1.60%**	**0.0149**	**-0.11pp**	**-0.17pp**	**1.66%**	**1.49%**	**-0.17pp**
Provisions for commercial credit risk on commercial loans	1.51%	1.41%	0.0127	-0.14pp	-0.24pp	1.51%	1.27%	-0.24pp
Provisions for mortgage credit risk on mortgage loans	0.77%	0.83%	0.008	-0.03pp	0.03pp	0.77%	0.80%	0.03pp
Provisions for consumer credit risk on consumer loans	8.10%	7.72%	0.0757	-0.15pp	-0.54pp	8.10%	7.57%	-0.54pp
NPLs coverage (3)	**151.36%**	**140.83%**	**1.3943**	**-1.40pp**	**-11.93pp**	**151.36%**	**139.43%**	**-11.93pp**
NPLs coverage (4)	**121.42%**	**113.79%**	**1.1163**	**-2.16pp**	**-9.79pp**	**121.42%**	**111.63%**	**-9.79pp**
Commercial NPL coverage (4)	137.71%	123.42%	1.226	-0.82pp	-15.11pp	137.71%	122.60%	-15.11pp
Mortgage NPL coverage (4)	41.02%	44.42%	0.4181	-2.61pp	0.79pp	41.02%	41.81%	0.79pp
Consumer NPL coverage (4)	334.51%	302.59%	3.2772	25.13pp	-6.79pp	334.51%	327.72%	-6.79pp
90-day or more delinquency ratio (% of the total portfolio with delinquency of more than 90 days over customer loans)	**1.39%**	**1.43%**	**0.0136**	**-0.07pp**	**-0.03pp**	**1.39%**	**1.36%**	**-0.03pp**
Commercial portfolio 90-day or more delinquency ratio	1.10%	1.14%	0.0104	-0.11pp	-0.06pp	1.10%	1.04%	-0.06pp
Mortgage portfolio 90-day or more delinquency ratio	1.88%	1.88%	0.0191	0.04pp	0.04pp	1.88%	1.91%	0.04pp
Consumer portfolio 90-day or more delinquency ratio	2.42%	2.55%	0.0231	-0.24pp	-0.11pp	2.42%	2.31%	-0.11pp

(1) Cost of Risk is calculated as the credit loss expense in the numerator, and total loans in the denominator (excluding average interbank loans).
(2) Stock of provisions for credit risk, excluding additional provisions, as a percentage of loans in the respective segment.
(3) NPLs coverage with additional = stock of provisions + additional (consolidated balance)/+90 days delinquent loan portfolio (consolidated balance).
(4) NPLs coverage = stock of provisions (consolidated balance)/+90 days delinquent loan portfolio (consolidated balance).

2Q 2026 vs. 1Q 2026

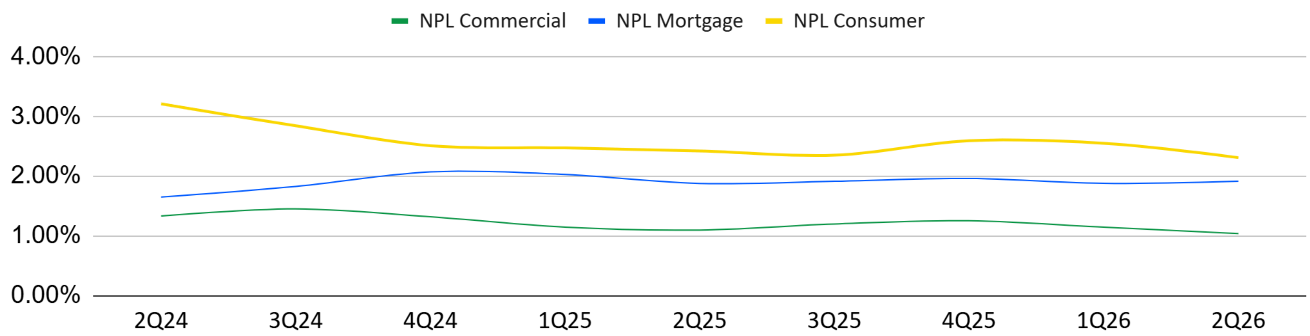
On a quarter-over-quarter basis, the total credit loss expenses amounted to Ch$77,990 million (+10.76%), reflecting the continuation of a conservative risk policy. While required provisions and recoveries remained within ranges similar to the previous quarter, in the second quarter there was a larger release of special provisions (CNB regulatory adjustments) and lower credit impairment of other financial assets, which account for the variance.

- The highlight was the proactive credit risk management, as evident by a 7 bp improvement of the 90+ day NPL ratio, which dropped to 1.36% while the total loan portfolio had resilient growth relative to the banking sector. This positive performance was driven by progress in the consumer loan portfolio quality (-24 bp to 2.31%).
- Given the lower volume of the impaired loan portfolio, the total coverage ratio adjusted slightly by 1.40 percentage points to 139.43% (backed by voluntary provisions), in line with a structure that enables us to withstand unforeseen future scenarios of greater pressure.

1H 2026 vs. 1H 2025

The 14.05% year-over-year decrease in total credit loss expenses was driven by a favorable and consistent trend in the portfolio's risk indicators.

- Along these lines, credit risk provisions decreased by 16.07% year-over-year. This outcome was driven by lower impairment across performing, substandard, and defaulted loans in the commercial portfolio within the wholesale and SME segments, which reduced commercial segment provisions by 24 bp (to 1.27%). Meanwhile, the 54 bp drop in the consumer portfolio risk ratio (allowance for credit losses to total loans)—standing at 7.57%—was driven by the recent adjustment to calculation parameters for contingent loans, resulting in a lower provision expense.
- Regarding delinquency (NPLs ≥ 90 days), the dynamics were as follows:
    - In the commercial loan portfolio, NPLs improved by 6 bp YoY to 1.04%.
    - In the consumer loan portfolio, despite increasing by +8.47%, NPLs dropped 11 bp YoY to 2.31%, reversing the upward trend seen across the banking sector in the second half of 2025.
    - In the mortgage loan portfolio, the NPL ratio rose marginally by 4 bp to 1.91%, in line with the industry trend.



Tax

The accrued tax expense in 1H 2026 increased by 63.37% YoY and 55.25% QoQ, both driven by higher pre-tax income.

(Ch$ million)	2Q25	1Q26	2Q26	2Q26/ 1Q26	2Q26/ 2Q25	1H25	1H26	YoY
Income before tax	**309,420**	**331,308**	**423,844**	**27.93%**	**36.98%**	**600,365**	**755,152**	**25.78%**
Tax	-50,095	-43,268	-67,175	55.25%	34.10%	-67,602	-110,443	63.37%
Net income	**259,325**	**288,040**	**356,669**	**23.83%**	**37.54%**	**532,763**	**644,709**	**21.01%**

2Q 2026 vs. 1Q 2026

The tax expense increased by 55.25% during the second quarter of this year. In addition to a 27.93% increase in pre-tax income, this was driven by:

- A higher exchange rate and its impact on the tax valuation of the investment in the United States (mainly CNB), as well as on the valuation and earnings of bonds covered under Article 104 of the Income Tax Law.
- This was partially offset by a lower tax expense associated with the restatement of tax equity due to a higher CPI (+2.2%).

1H 2026 vs. 1H 2025

On a YoY basis, the increase in the tax expense—in addition to higher pre-tax income—was driven by:

- The year-over-year increase in the exchange rate (+Ch$29.33) and its effect on the tax valuation of the investment in CNB, along with the impacts associated with bonds under Article 104 of the Income Tax Law.
- A lower tax expense resulting from a higher change in the CPI, which positively impacted the tax indexation of equity and partially offset the aforementioned effects.

Results by segment

Personal Banking

In 1H 2026, operating income increased by 28% YoY, driven by higher fee income, an improved mortgage margin, and a real decrease of 5.4% in operating expenses. The return on regulatory capital (RORC) was 16.15%, up 307 bp YoY.

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**June 2025**	**June 2026**	**YoY**
Net interest and indexation income	326,323	340,362	4.30%
Net fee income	87,188	113,605	30.30%
Other net operating income	2,624	4,215	60.63%
Total operating income	416,135	458,182	10.10%
Provisions for credit risk	-60,335	-80,847	34.00%
Net operating income	355,800	377,335	6.05%
Total operating expenses	-263,481	-259,176	-1.63%
Operating Income	92,319	118,159	27.99%
Balance Sheet			
Assets	15,879,964	16,877,343	6.28%
Liabilities	8,022,518	8,286,405	3.29%
Loans and accounts receivable from customers (1)	15,362,199	16,271,560	5.92%
Demand and time deposits (2)	7,040,093	7,136,499	1.37%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These comprise demand deposits and other demand obligations, and time deposits and other time obligations.

Personal Banking results reflect the execution of the strategic initiative acceleration plan, with progress in recurring revenue, growth in target segments, enhanced client engagement, and the optimization of service models, which increased the return on assets by 24 basis points YoY.

- **Recurring revenue was 43.8%, up 1,074 basis points YoY**, driven by a 5x increase in net payment method fees associated with an expanding credit card base and higher purchase volumes (+10.0% YoY). Additionally, mutual fund management fees grew 21% YoY, primarily in medium- and long-term funds.
- **Account management fees increased 5.7% YoY**, driven by growth of Chilean peso checking account clients. This progress enabled us to reach a market share of 16.8% as of April, a 126-basis-point increase. Within this context, we highlight the expansion of our customer base in the affluent segment, an outcome aligned with our strategy for this segment. Meanwhile, insurance brokerage income rose 4.0% YoY, boosted by higher cross-selling of standalone and credit-linked policies. This sound performance is reflected across protection products, consolidating Bci's market leadership in the auto insurance category.
- Another highlight was the increase in demand deposits of our clients, reflected by a reciprocity ratio (demand deposits to total loans) of 19.1%. This result was underpinned by 6.2% YoY growth of demand deposits and other demand obligations, along with an equivalent increase in consumer loans. Credit card loans also stood out, growing 14.3% YoY—outpacing the banking industry—and accompanied by a 19-basis-point gain in market share as of April.
- Operating expenses decreased 5.4% YoY in real terms, primarily due to adjustments in service models aimed at migrating mass-market clients to digital channels. As a result, the efficiency ratio improved by 675 basis points YoY.

Net interest and indexation income rose 14.4% YoY, mainly driven by higher inflation in the second quarter, which boosted the indexation income of the mortgage loan portfolio.

Meanwhile, the net risk expense increased 34% YoY, explained by a lower base of comparison—given the impact of voluntary provisions in the first half of 2025 following changes to the consumer provisioning model—as well as the growth of mortgage loans. Nevertheless, the Risk Rate 2 (RR2) excluding voluntary provisions was 0.95%, improving 29 basis points YoY.

MACHBANK maintained a strong growth trajectory during the period, driven by the growth of its payment methods, deposit intake, and the development of its credit card business.

- **Payment methods had 39.0% year-over-year growth**, along with a 14% year-over-year increase in the high-engagement and high-value segments.
- **Deposit intake increased by 241% year-over-year in demand and savings deposits**, primarily driven by the "24/7" savings product, whose balance grew 585% YoY. This performance continued to strengthen customer engagement and product adoption.
- **The credit card business consolidated its expansion**, reaching a total of 56,253 active cards—a 574% year-over-year increase, more than 6.7 times higher than the previous year.

SME Banking

RORC was 36.5%, up 380 basis points YoY, driven by 6.6% growth of operating income and a 3% real decrease in operating expenses.

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**June 2025**	**June 2026**	**YoY**
Net interest and indexation income	106,065	109,944	3.66%
Net fee income	21,760	27,135	24.70%
Other net operating income	7,578	7,308	-3.56%
Total operating income	135,403	144,387	6.64%
Provisions for credit risk	-13,406	-15,132	12.87%
Net operating income	121,997	129,255	5.95%
Total operating expenses	-73,456	-73,967	0.70%
Operating Income	48,541	55,288	13.90%
Balance Sheet			
Assets	2,519,879	2,606,151	3.42%
Liabilities	2,462,481	2,567,254	4.25%
Loans and accounts receivable from customers (1)	2,503,021	2,579,139	3.04%
Demand and time deposits (2)	2,312,126	2,406,733	4.09%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These comprise demand deposits and other demand obligations, and time deposits and other time obligations.

SME Banking's strategic priorities are to strengthen primary banking relations with its clients and expand its customer base. During the first half of the year, large progress was made with both objectives:

- **Demand deposit reciprocity was 66.6%**, up 191 basis points year-over-year, driven by 6.1% growth of demand deposits and other demand obligations and a 4.0% increase in commercial loans. This performance reflects a higher level of customer engagement.
- **New customer acquisition continued to accelerate**. Excluding digital models, checking account customer onboarding grew 26% year-over-year, driven by the focus on small businesses.
- **Net fees rose 24.7% year-over-year,** bolstered by customer base growth and higher value capture in strategic business lines. Notable highlights were a 43% increase in credit card fees and a 15% increase in mutual fund management fees.

Interest and indexation income increased 7.6% year-over-year, primarily driven by higher inflation in the second quarter, which benefited the UF-indexed loan portfolio. The Bank consolidated its leadership in leasing, with growth of 2.8% as of May—five times the growth of the market—achieving an 18.3% market share, up 40 basis points year-over-year.

On the risk front, **net risk charges decreased**, while the risk rate 2 (RR2)—excluding voluntary provisions—was 1.04%, improving by 4 basis points year-over-year. This performance reflects sound portfolio management and growth focused on business SMEs backed by collateral.

Wholesale Banking

Despite fierce competition, pricing pressure, and a challenging risk environment, this segment achieved a 24.5% return on regulatory capital (RORC).

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**June 2025**	**June 2026**	**YoY**
Net interest and indexation income	300,859	324,413	7.83%
Net fee income	76,307	67,825	-11.12%
Other net operating income	43,764	57,360	31.07%
Total operating income	420,930	449,598	6.81%
Provisions for credit risk	-35,935	-8,721	-75.73%
Net operating income	384,995	440,877	14.51%
Total operating expenses	-96,093	-97,240	1.19%
Operating Income	288,902	343,637	18.95%
Balance Sheet			
Assets	14,536,659	15,282,705	5.13%
Liabilities	13,389,669	12,196,756	-8.91%
Loans and accounts receivable from customers (1)	14,113,017	14,833,192	5.10%
Demand and time deposits (2)	12,565,738	11,305,709	-10.03%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These comprise demand deposits and other demand obligations, and time deposits and other time obligations.

The Wholesale Banking division achieved excellent results in terms of growth, profitability, and market share, due to the disciplined execution of its commercial and operational strategy.

Bci consolidated its leadership in the commercial segment, posting 5.1% year-over-year growth of loans, driven by a value proposition based on operational excellence, technological innovation, and long-term customer relationships.

- Wholesale Banking reached a 17.2% market share of commercial loans as of May 2026, outpacing industry growth by 4.1 times.
- In foreign trade, it achieved a 20.2% market share, boosted by growth of financing in Chile and Miami (+37% year-over-year) and higher volumes of international payments.
- In Factoring, it maintained its leading position with a 25.0% share, while in Leasing it reached a 19.6% share, with the highest growth in the industry.

Financial performance was driven by loan growth, sound pricing management, contributions from subsidiaries, and a significant improvement of the cost of risk.

- The cost of risk decreased compared to the previous year, bolstered by proactive management and the resolution of specific customer situations.
- Net interest and indexation income increased, driven by higher inflation in the UF-indexed portfolio, disciplined pricing management, and the resolution of specific cases.

During the first half of the year, **Sales & Trading and Corporate Finance made significant contributions** to the business.

- Sales & Trading stood out for developing solutions for financial institutions in Chile and Peru.
- Corporate Finance excelled through its participation in infrastructure, concession, and mining transactions, as well as its leadership in capital markets.

In financial innovation, **360 Connect was recognized by Global Finance as Latin America's best digital banking platform for businesses**,

- The new “Balances from Other Banks” feature onboarded more than 500 new companies during the first half of the year, bringing the total to over 1,700 companies using this new value-added solution for clients.

Finance

The segment's results reflected an adverse market environment for trading portfolios during the first half of the year, offset by investment portfolio management and the strong performance of Sales.

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**June 2025**	**June 2026**	**YoY**
Net interest and indexation income	93,739	53,874	-42.53%
Net fee income	9,463	3,823	-59.60%
Other net operating income	32,839	48,373	47.30%
Total operating income	136,041	106,070	-22.03%
Provisions for credit risk	-3,514	-1,133	-67.76%
Net operating income	132,527	104,937	-20.82%
Total operating expenses	-48,199	-55,094	14.31%
Operating Income	84,328	49,843	-40.89%
Balance Sheet			
Assets	25,696,817	27,479,786	6.94%
Liabilities	29,733,593	33,392,684	12.31%
Loans and accounts receivable from customers (1)	4,895,697	5,740,968	17.27%
Demand and time deposits (2)	5,752,745	6,880,704	19.61%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These comprise demand deposits and other demand obligations, and time deposits and other time obligations.

The segment's operating income decreased YoY, primarily due to lower net interest and indexation income amid lower interest rates. Furthermore, trading portfolios were impacted during the first quarter by an upward adjustment of inflation expectations, partially recovering in the second quarter. This effect was partly offset by higher other operating income, related to gains on the sale of instruments by taking advantage of market opportunities.

The **Sales area performed strongly in 1H 2026**, driven by increased customer demand for hedging amid volatility in foreign exchange and interest rate markets. Its results are reflected across the various business segments it serves.

Lider Bci

Total loans increased by 18% YoY.

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**June 2025**	**June 2026**	**YoY**
Net interest and indexation income	47,538	54,551	14.75%
Net fee income	16,239	16,700	2.84%
Other net operating income	6,045	3,125	-48.30%
Total operating income	69,822	74,376	6.52%
Provisions for credit risk	-25,081	-29,195	16.40%
Net operating income	44,741	45,181	0.98%
Total operating expenses	-47,869	-41,994	-12.27%
Operating Income	-3,128	3,187	-201.89%
Balance Sheet			
Assets	553,516	638,220	15.30%
Liabilities	457,034	537,988	17.71%
Loans and accounts receivable from customers (1)	500,722	588,638	17.56%
Demand and time deposits (2)	3,226	3,763	16.65%

(1) These are loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
(2) These comprise demand deposits and other demand obligations, and time deposits and other time obligations.

At the close of 1H 2026, Lider Bci reported operating income of Ch$3,187 million, driven by the consolidation of its value proposition implemented in mid-2025, as well as the execution of operational efficiency initiatives backed by artificial intelligence tools. Growth was underpinned by higher loan volumes with controlled risk levels and improvements of portfolio quality.

- Total loans increased 17.56% to Ch$588,638 million, with a focus on lower-risk segments, maintaining sound credit quality indicators. Furthermore, new customers grew 45% year-over-year, boosting interest income growth.
- Net interest and indexation income increased 14.75%, primarily driven by higher interest income from a pricing strategy aligned with risk and profitability targets.
- Risk indicators improved considerably, with a 6 basis point reduction in 90+ day non-performing loans (NPLs) compared to 2025 and a performing loan portfolio that remained at 88%.
- Operating expenses decreased 12.27%, mainly due to lower fraud-related costs, the implementation of operational efficiencies and artificial intelligence tools, and reduced depreciation expenses resulting from more efficient CAPEX investment management.

City National Bank of Florida (CNB)

NIM expansion and fee income growth in 1H 2026 reflect CNB's progress with executing its Project Win strategic plan.

Table 1: CNB's results under US GAAP and Chilean GAAP

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement under US GAAP	**June 2025**	**June 2026**	**YoY**
Net interest income*	$313,724	$359,268	14.52%
Net fee income	$31,005	$35,728	15.23%
Other operating income	$25,861	$24,888	-3.76%
Total operating income	$370,591	$419,884	13.30%
Credit loss expenses	-$27,252	-$15,541	-42.97%
Net operating income	$343,339	$404,343	17.77%
Total operating expenses	-$179,853	-$180,350	0.28%
Other revenue/non-operating expenses**	-$9,274	-$10,584	14.13%
Operating income under US GAAP	**$154,212**	**$213,409**	**38.39%**
Tax	-$38,431	-$54,615	42.11%
Net Income under US GAAP	**$115,781**	**$158,795**	**37.15%**
Chilean GAAP			
Recoveries	$1,976	$1,964	-0.61%
Write-offs	-$7,550	-$10,052	33.14%
B-1 provision	$1,630	-$3,934	-341.35%
Impairment of investments	-$4,017	$7,950	-297.91%
Others**	$8,932	$8,059	-9.77%
Net Income under Chilean GAAP	**$116,752**	**$162,781**	**39.42%**

(*) Considers the income from investments in companies.
(**) Include amortization of intangibles and goodwill; effects which, on a net basis, tend toward zero.

Note: The reasoned analysis for the CNB segment note is presented under US GAAP, aiming to describe the business's performance in the United States excluding the effects of its consolidation in Chile. On the following page, Table 2 presents the results under Chilean regulations, consistent with the other business segments.

City National Bank of Florida (CNB) is in the second year of executing its five-year **Project Win** strategy, aimed at driving profitable and diversified growth, underpinned by scalability and digital efficiency.

The implementation of this strategy is reflected in the evolution of the balance sheet and sustained improvements of operational efficiency. Total **assets** exceeded USD29.1 billion, while **loans** grew 7.7% year-over-year, reaching USD20.3 billion. Regarding portfolio diversification, new originations have strengthened the portfolio mix, with an increasing share of commercial and industrial (C&I) loans, which now account for 31% of the total. Likewise, the commercial real estate (CRE) portfolio remains under prudent management, with a loan-to-value (LTV) of 51%.

In terms of funding, CNB consolidated its **deposit** base and optimized its financing structure. Customer deposits increased by 10.6% year-over-year, amounting to USD20.9 billion. This rate of growth outpaces the banking industry by nearly 1.9 times, consolidating CNB's leadership as the top bank for attracting deposits in the state of Florida

Revenue diversification continued to progress, with fee income reaching USD68 million year-to-date, driven by the expansion of new capabilities such as the Treasury Distribution Desk, Capital Market solutions, and Wealth Management. This performance is complemented by strict and healthy credit quality, reflected in a non-performing loan (NPL) ratio of 0.81% and net charge-offs of 0.09%, both below peer averages.

This strategic progress led to highly favorable financial results. The net interest margin (**NIM**) expanded to 3.00%, marking ten consecutive quarters of growth. Under US GAAP, net income after tax was USD93 million in

2Q 2026 (+11.1% QoQ), while year-to-date net income reached USD178 million (CLP159 billion), an outstanding increase of 46.4% YoY. Return on equity (ROE), excluding goodwill amortization, reached a robust 12.66% year-to-date.

Under **Chilean accounting standards** (CMF), net income in 1H 2026 reached USD182 million (CLP163 billion). The variance compared to US GAAP is mainly explained by lower impairment of financial assets measured at amortized cost and financial assets measured at fair value through other comprehensive income, as well as a strong recovery performance, partially offset by higher charge-offs and increased credit risk associated with loan portfolio growth.

CNB maintains a strong solvency and liquidity position. The Total Risk-Based Capital Ratio closed at 15.67%, while the Tier 1 Leverage Ratio was 11.38%. This capital strength is backed by more than USD10 billion in available liquidity and an excess capital of USD1.3 billion above the regulatory threshold required for banks classified as "well capitalized."

Table 2: BCI Financial Group (CNB) results by business segment under Chilean GAAP

Amounts in millions of Chilean pesos (Ch$)	Accumulated as of		Variation (%)
Income Statement	**June 2025**	**June 2026**	**YoY**
Net interest and indexation income	310,312	354,275	14.17%
Net fee income	31,217	32,182	3.09%
Other net operating income	12,370	16,707	35.06%
Total operating income	353,899	403,164	13.92%
Provisions for credit risk	-35,213	-19,549	-44.48%
Net operating income	318,686	383,615	20.37%
Total operating expenses	-169,356	-172,165	1.66%
Operating Income	149,330	211,450	41.60%
Balance Sheet			
Assets	25,424,657	27,078,741	6.51%
Liabilities	22,802,077	24,092,504	5.66%
Loans and accounts receivable from customers (1)	17,994,997	19,199,120	6.69%
Demand and time deposits (2)	20,093,229	20,365,462	1.35%

Financial position

Solvency

The Common Equity Tier 1 (CET1) capital ratio increased by 16 basis points year-over-year, reaching 11.26% as of June 2026, providing a significant buffer above the regulatory requirement (226 bp).

Ch$ million	1H25	1Q26	1H26	Q/Q	1H26/1H25
Available capital					
Capital and reserves	6,109,748	6,109,748	6,578,646	7.67%	7.67%
Valuation accounts	455,343	393,310	497,591	26.51%	9.28%
Retained earnings in the period	532,673	287,980	644,584	123.83%	21.01%
Provisions for dividends. payment of interest and re-appreciation of regulatory capital financial instruments issued	-182,376	-391,218	-214,931	-45.06%	17.85%
Non-controlling interest	2,033	2,261	2,313	2.30%	13.77%
Goodwill	-165,777	-165,079	-163,879	-0.73%	-1.14%
Retained earnings/losses from prior years	242,680	1,172,082	375,278	-67.98%	54.64%
CET1 deductions	-341,124	-464,708	-535,984	15.34%	57.12%
Tier 1 basic capital (CET1)	6,653,200	6,944,376	7,183,618	3.45%	7.97%
Common equity tier 1 (CET1) capital	7,573,736	7,863,094	8,096,241	2.97%	6.90%
Effective equity	9,237,696	9,518,537	9,769,405	2.64%	5.76%
Risk-weighted assets					
Market risk-weighted assets	5,740,843	6,984,993	6,098,219	-12.70%	6.23%
Operational risk-weighted assets	4,440,368	4,268,799	4,367,432	2.31%	-1.64%
Credit risk-weighted assets	49,745,786	53,014,744	53,306,202	0.55%	7.16%
Total risk-weighted assets (RWA)	59,926,997	64,268,536	63,771,853	-0.77%	6.42%
Risk-based capital ratios (% of RWA)					
CET1 ratio (%)	11.10%	10.81%	11.27%	0.46pp	0.17pp
Tier 1 capital ratio (%)	12.64%	12.23%	12.70%	0.47pp	0.06pp
Capital adequacy ratio (CAR)	15.42%	14.81%	15.32%	0.51pp	-0.10pp
Additional basic capital (% of RWA)					
Conservation buffer requirement (%)	2.50%	2.50%	2.50%	0.00pp	0.00pp
Countercyclical buffer requirement (%)	0.50%	0.50%	0.50%	0.00pp	0.00pp
Additional requirements for D-SIB[2] (%)	1.31%	1.50%	1.50%	0.00pp	0.19pp
Additional capital requirement for the effective capital adequacy assessment (Pillar 2)	0.00%	0.00%	0.00%	0.00pp	0.00pp
Total additional basic capital requirements (%)	4.31%	4.50%	4.50%	0.00pp	0.19pp
Leverage ratio					
Leverage ratio (%)	7.87%	7.91%	8.10%	0.19pp	0.23pp

For its part, **the Capital Adequacy Ratio (CAR) reached 15.32%**. The Bank's solvency position remains sound, maintaining a comfortable buffer above regulatory requirements. The main factors driving this performance are:

- **Business growth and capital generation**: The improvement in the ratio reflects that the growth of risk-weighted assets (RWA) (+3.41% year-over-year) was lower than the increase in CET1 capital (+7.96% year-over-year), strengthening the solvency position. However, capital growth was partially offset by higher regulatory deductions resulting from the phase-out of Basel III transitional provisions.

- **Regulatory and accounting impacts**: The phased-in implementation of Basel III continued to impact capital ratios through higher regulatory deductions. In particular, deductions applied to

[2] **D-SIB:** Domestic Systemically Important Bank, an additional capital requirement applied to systemically important financial institutions.

CET1 increased by 57.12% compared to June 2025.

- **Performance of the CAR and CET1**: While the CET1 ratio increased by 16 bp year-over-year, the Capital Adequacy Ratio (CAR) decreased by 10 bp. No new hybrid capital instruments (AT1) were issued during the period; as a result, capital strengthening was primarily driven by organic generation.

- **Earnings generation**: Regulatory capital continued to strengthen, growing 5.76% year-over-year to Ch$9,769,405 million, driven by profit retention and a 21.01% increase in retained earnings from prior years.

Funding sources and liquidity

Time deposits decreased by 6.13%, while demand deposits increased by 10.21% year-over-year.

(Ch$ million)	1H25	1Q26	1H26	Q/Q	1H26/1H25
Customer financing					
Time deposits	21,373,088	21,468,562	20,061,856	-6.55%	-6.13%
Demand deposits	26,242,595	28,107,874	28,922,878	2.90%	10.21%
Other sources of financing					
Current bonds	8,072,227	8,809,905	8,955,413	1.65%	10.94%
Letters of credit	178	33	30	-9.09%	-83.15%

(Ch$ million)	1H25	1Q26	1H26	Q/Q	1H26/1H25
Liquidity coverage ratio (LCR)					
High-quality liquid assets (HQLA - local)	4,637,260	5,653,036	5,788,939	2.40%	24.84%
Net expenses local	2,725,805	2,470,498	2,273,036	-7.99%	-16.61%
LCR local (%) (HQLA/Net expenses)	170.12%	228.82%	254.68%	25.86pp	84.55pp
High-quality liquid assets (HQLA - global)	10,535,430	11,805,363	12,386,644	4.92%	17.57%
Net expenses global	8,386,547	8,777,587	8,890,006	1.28%	6.00%
LCR global (%) (HQLA/Net expenses)	125.62%	134.49%	139.33%	4.84pp	13.71pp
Net stable funding ratio (NSFR)					
Available stable funding (ASF - local)	32,351,682	35,127,975	35,477,730	1.00%	9.66%
Required stable funding (RSF - local)	30,944,222	33,652,078	31,247,459	-7.15%	0.98%
NSFR local (%) (ASF/RSF)	104.55%	104.39%	113.54%	9.15pp	8.99pp
Available stable funding (ASF - global)	47,822,405	50,946,941	51,856,536	1.79%	8.44%
Required stable funding (RSF - global)	45,051,672	48,899,148	47,045,302	-3.79%	4.43%
NSFR global (%) (ASF/RSF)	106.15%	104.19%	110.23%	6.04pp	4.08pp

As of the end of June 2026, Bci's liquidity position remains sound and resilient, showing both year-over-year and quarter-over-quarter improvements while strictly complying with current regulatory limits. Management has continued to focus on maintaining a balanced balance sheet structure, optimizing the composition of liquid assets and efficiently managing funding sources.

Short-term liquidity (LCR)
The liquidity coverage ratio reflects a robust position, reaching 254.68% in Chile and 139.33% on a consolidated basis. This performance is explained by a higher reserve of high-quality liquid assets (HQLA) and prudent liquidity management, which reduced net outflows in Chile QoQ. The levels observed are well above regulatory requirements, bolstering the Bank's ability to withstand liquidity stress scenarios and ensure operational continuity.

Structural funding (NSFR)
Regarding long-term funding, Bci maintains a robust funding structure, with net stable funding ratios (NSFR) exceeding 110% both in Chile and on a consolidated basis. During the period, active balance sheet management drove an increase in available stable funding (ASF), along with optimization of required stable funding (RSF) quarter-over-quarter. As a result, the Bank has a significant buffer relative to its internal limits and risk appetite.

Corporate governance

Corporate structure evolution

Since its creation in 1937, Bci has evolved from a commercial bank focused on corporate financing in Chile into a financial group with a regional and international presence. Its expansion through Bci Miami, the acquisition of City National Bank of Florida, the development of Bci Securities, and the consolidation of Bci Perú have given rise to an integrated financial platform spanning Latin America and the United States.

In 2026, this process reached a new milestone with the announcement of a corporate structure evolution in which Banco de Crédito e Inversiones (Bci) and City National Bank of Florida (CNB) will operate as independent banks under the parent company Bci Group. This new organizational structure aims to:

- Drive growth in Chile and the U.S. by optimizing capital allocation within Bci Group;
- Maximize value for Bci shareholders through a corporate structure that provides greater visibility of each bank's financial results; and
- Increase capital flexibility by diversifying funding sources and mechanisms for shareholder distributions.

Status of the corporate structure evolution process

Phase	Objective	Progress as of June 30, 2026
1. Incorporation	Create the new parent company (holding company) and incorporate Empresas Juan Yarur SpA's shareholding into Bci.	• Notification via Material Fact filing (January 26). • Legal incorporation of Bci Group S.A. (April 2, 2026). • Securing required regulatory approvals. • Appointment of José Luis Ibaibarriaga Martínez as the CFO of Bci Group (June 2026).
2. Shareholder onboarding	Invite Bci minority shareholders to become direct shareholders of Bci Group.	Process scheduled to launch according to plan.
3. Corporate demerger of Bci	Retain operations in Chile, Peru, Bci Miami, and Bci Securities within Bci, while creating an investment holding company in parallel to consolidate control of Bci Financial Group and CNB.	Process scheduled to launch according to plan.
4. Merger and simplification	Complete the corporate structure evolution by streamlining the structure between the parent company and City National Bank of Florida.	Process scheduled to launch according to plan.

Changes in the Board of Directors and organizational structure

- In April 2026, Bci ratified **Susana Jiménez Schuster as a director**, following her appointment to the Board of Directors in March of this year to replace Juan Edgardo Goldenberg Peñafiel. Her appointment bolsters the diversity of experience and skills within the Board, bringing a distinguished track record in the public, corporate, and trade association sectors, including roles such as Minister of Energy and current president of the CPC.

- As part of Bci's succession plan, **Roberto Pulido Subercaseaux was appointed Chief Financial Officer of Bci**, succeeding José Luis Ibaibarriaga Martínez, who stepped down after 15 years of outstanding performance. Roberto Pulido joined Bci in 2007 and brings extensive leadership experience across accounting processes, operational transformation, implementing LEAN methodologies, and customer experience. For the past several years, he served as Head of Management Control. He holds a degree in civil industrial engineering from the Catholic University of Chile and an MBA from the IESE Business School in Spain.

Strategic report

This section presents Bci's business model, the strategy for sustaining and developing it, and the role played by its resources and relationships, including those of an intangible nature. It also seeks to contextualize performance by considering the external environment and the significant risks the Bank faces, which are addressed distinctly to facilitate evaluation. Finally, this content is linked to the performance and financial position by connecting qualitative information with the results reported in the financial statements.

Business Model

Bci offers comprehensive financial solutions, combining traditional banking products with investment services, insurance, and digital platforms, with an emphasis on:

- Specialized advisory services by segment
- Omnichannel experience
- Technological innovation
- Prudent risk management

Business Areas

- Personal Banking
- Business Banking (small- medium- and large-sized companies)
- Corporate and Real Estate Banking
- Private Banking
- Investment Banking
- Payment Methods
- Insurance

Products and Services

Individuals:
Deposits, transfers, loans, savings, investments, and insurance.
Companies:
Deposits, transfers, loans, investments, financial risk hedging, and financial advisory services.

Channels

Digital:
Web and apps for individuals, SMEs, and companies.
In-Person: 171 branches and 547 ATMs in Chile – a Bci branch in Miami – 29 branches of CNB in the state of Florida, United States – a bank in Peru, and representative offices in a further four countries.

Market Share

Chilean banking industry, including overseas operations (data as of May 2026).

Assets
20.06%

Loans
20.84%

Deposits
22.02%

International Credit Ratings

Moody's	A2
S&P Global	A-
Fitch Ratings	A-

Headcount

10,748 employees

International Presence

Chile
Parent Company
Banco de Crédito e Inversiones

Divisions
Retail Ecosystem
Wholesale & Investment Banking
Investment and Finance
Innovation & Data Analytics

Subsidiaries
Bci Finanzas Corporativas S.A.
Bci Asset Management Administradora General de Fondos S.A.
Bci Corredor de Bolsa S.A.
Bci Corredores de Seguros S.A.
Bci Factoring S.A.
Bci Securitizadora S.A.
Servicios de Normalización y Cobranza, Normaliza S.A.
Bci Corredores de Bolsa Productos S.A.
Servicios Financieros y Administración de Créditos Comerciales S.A.
Administradora de Tarjetas Servicios Financieros Limitada
Lider Bci Corredores de Seguros y Gestión Financiera Limitada

United States
Subsidiaries
Bci Financial Group, Inc. and subsidiaries, the parent company of City National Bank of Florida (CNB)
Bci Capital Finance (a subsidiary of CNB)
Bci Securities Inc.
Bci Miami branch

Latin America
Subsidiary
Bci Perú

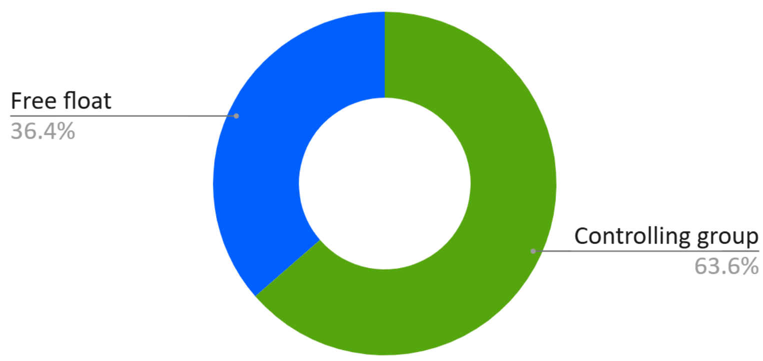
Representative Offices
Mexico City, Mexico
São Paulo, Brazil
Bogotá, Colombia

Asia-Pacific
Representative Office
Shanghai, China

Related Companies

Pagos y Servicios S.A. (Bci Pagos)

Ownership



Geographical diversification[3]

(as of June 30, 2026)

Offshore Assets

40.4%

Offshore Loans

39.2%

Contribution to the consolidated total

Figures as of June 30, 2026

	Loans	Assets	Net Income
City National Bank of Florida (CNB)	32.3%	31.5%	25.2%
Bci Miami	5.7%	7.3%	5.4%
Bci Perú	1.2%	1.7%	1.7%
Bci and subsidiaries in Chile (excluding Lider Bci)	59.8%	58.8%	67.0%
Lider Bci	1.0%	0.7%	0.7%

[3] The contribution of subsidiaries has been considered individually (it excludes consolidation effects)

Environment

Macroeconomic variables	United States	Peru	Chile
Annual change of the GDP (annual change, %)			
1Q 2026	2.7	3.5	-0.5
4Q 2025	2.0	3.2	1.6
1Q 2025	2.0	3.9	2.9
Inflation (annual change, %, end of period)			
2Q 2026	3.9	4.5	4.3
1Q 2026	3.2	2.4	2.8
2Q 2025	2.7	1.7	4.1
Interest rates (%)			
2Q 2026	3.50 - 375	4.25	4.50
1Q 2026	3.50 - 3.75	4.25	4.50
2Q 2025	4.25 - 4.50	4.50	5.00
Unemployment (%)			
2Q 2026	4.3	5.3	9.4
1Q 2026	4.4	6.4	8.3
2Q 2025	4.2	5.6	8.9
Labor force participation rate (%)			
2Q 2026	61.5	–	62.4*
1Q 2026	62.0	–	62.3
2Q 2025	62.4	–	61.9

(e) Estimate * Preliminary figures. Statistical closing: July 9, 2026

Global
Geopolitical tensions in the Middle East have reignited volatility across global markets. As a result, annual outlooks indicate lower economic growth and increased upward pressure on headline inflation, driven by the energy channel. Despite the recent easing of tensions and the drop in oil prices, uncertainty will remain high. Given this backdrop, central banks are expected to delay interest rate adjustments until late in the year, once the lagged impact of the conflict has been quantified.

United States
During the first half of the year, the economy remained resilient, primarily driven by investment in artificial intelligence, while private consumption continued to slow down. On the price front, headline inflation accelerated as a result of higher fuel costs. Likewise, core inflation came under renewed upward pressure, prompting the Federal Reserve to adopt a more hawkish stance. The labor market, which had been showing signs of weakness, picked up the pace of job creation, even though the participation rate continued a downward trend. In this context, the Federal Reserve is expected to raise its benchmark rate by 25 basis points in December, in response to persistent inflation and a labor market where signs of deterioration have eased.

Peru
Economic activity continued to show strength with average growth of 3.4% in the last four quarters, underpinned by robust domestic demand. In contrast, headline inflation accelerated sharply in June, reaching 4.0% YoY due to climate shocks, international tensions, and energy supply disruptions. Despite this trend, the surge is expected to be temporary and ease by the end of the year. Given this scenario, the Central Reserve Bank of Peru chose to hold interest rates at 4.25%, though the uptick in inflation suggests a 25 bp hike before year-end. Finally, the political outlook remains shaped by uncertainty following Keiko Fujimori's narrow presidential victory.

Chile
During the first half of the year, the economy slowed down considerably, accumulating five consecutive months of contraction. This performance was primarily driven by supply-side factors, along with domestic demand losing traction due to a weakening labor market with unemployment at 9.4%. Inflation rose—fueled by higher fuel prices—though the increase was lower than expected, while core inflation remained well contained. Against this backdrop of an economic slowdown and relatively stable inflation, the Chilean Central Bank will most likely cut interest rates in the coming months. In the foreign exchange market, the Chilean pesos depreciated to around 920 pesos, under pressure from a globally stronger U.S. dollar driven by expectations of Federal Reserve

monetary tightening. Consequently, the economy is expected to grow below its potential in 2026, and recover toward year-end.

Results of the banking industry in Chile

Totals and 12-month nominal changes as of May 31, 2026

		Figures as of 05/31/2026	Annual change
▲	Total loans (1) (Ch$ million)	279,427,425	3.45%
▲	Commercial loans (Ch$ million)	147,531,863	5.26%
▲	Consumer loans (Ch$ million)	32,858,094	7.36%
▲	Mortgage loans (Ch$ million)	96,760,914	5.07%
▲	Delinquency of 90 days or more	2.37%	+8bp
▼	Provisions for credit risk of total loans	2.53%	-2bp
▼	Impaired portfolio	5.96%	-12bp
▼	Operational efficiency	41.21%	-265bp
▲	Net income of the banking industry (Ch$ million)	22,760,707	+14.11%
▼	Return on average equity (ROAE)	15.58%	-16bp
▲	Return on average assets (ROAA)	1.38%	+3bp

(1) These are the sum of interbank loans, excluding the Central Bank of Chile and foreign central banks, plus commercial, consumer, and mortgage loans at amortized cost before deducting the provisions constituted for credit risk; plus the sum of interbank loans, commercial, consumer and mortgage loans at fair value

Competitive environment

Chile

The Chilean market is characterized by high levels of dynamism and technological evolution. 17 private banks and one state-owned bank currently operate in the country. In 2025, the Chilean financial ecosystem witnessed the entry of new competitors in the form of digital banks, aimed at enhancing the value proposition in the personal and commercial banking segments. Furthermore, the industry experienced significant consolidation movements for the market's scale, such as the legal merger that gave rise to the new BICE financial group.

Including overseas operations, as of May 2026 Bci ranks number one in the industry for loans and deposits with a share of 20.84% (+26 bp YoY) and 22.02% (-86 bp YoY), respectively. Just considering the Chilean market, Bci has a 15.35% (+41 bp YoY) share of total loans and 14.44% (-7 bp YoY) share of demand deposits.

Bci's main competitors in the Chilean financial industry are: Banco Santander-Chile, Banco de Chile, Scotiabank Chile, Itaú Chile, and Banco del Estado de Chile. Bci also competes in other business segments with securities agents, insurance brokers, and specialized nonbank financial services providers.

According to the 2026 Chile Fintech Map, the ecosystem reached 557 active companies, driven by sustained growth and a low market exit rate (6.3%). The sector shows a strong B2B focus targeting SMEs and high internationalization, with 52% already operating abroad. Furthermore, collaboration with the traditional financial system continues to strengthen: 46.3% of fintechs have active partnerships, primarily with banks, insurers, and capital market players.

Chile's Fintech Law requires companies offering regulated financial technology services to register with the Financial Market Commission (CMF)'s Registry of Financial Service Providers and obtain operating authorization. This regulatory framework establishes corporate governance, risk management, cybersecurity, regulatory compliance, and customer protection requirements, bringing the oversight of fintechs in line with standards similar to those applied to other financial market participants.

United States

Through City National Bank of Florida (CNB), Bci operates in a deep and competitive market characterized by the presence of community and regional banks, and leading global financial conglomerates (such as Bank of America, Wells Fargo, and JPMorgan Chase, among others). CNB's strategic perspective in the face of these intermediaries is not to compete head-on for mass volume, but rather to capitalize on its agility and local expertise as a regional bank of excellence. This enables it to defend its position in high-value niches, compete effectively for deposits and loans, and consolidate its role as a core pillar of the corporation's diversification strategy.

Peru

At the end of the first half of 2026, the Peruvian banking system comprised 19 banks supervised by the Superintendency of Banking, Insurance, and Pension Funds (SBS, according to the Spanish acronym). The industry is dominated by a small group of major institutions—including BCP, BBVA, Interbank, and

Scotiabank—complemented by specialized and niche banks targeting specific customer segments and financial products, such as Banco Bci.

Bci focuses its competitive strategy in Peru through its “One Bank” corporate model. Rather than pursuing traditional mass expansion, the bank leverages an agile approach to serve corporate clients and large companies, offering an integrated regional platform that facilitates cross-border business between Chile, Peru, and the United States.

Regulatory framework

Chile
Banks are special-purpose corporations regulated by the Financial Market Commission. The services offered by banks are those authorized under the General Banking Law.

In 2026, the Financial Market Commission made progress with updating the regulatory framework applicable to the banking sector and the financial market, focusing on anti-money laundering and counter-terrorist financing, transaction authentication and security, credit information management, open finance, strengthening market infrastructure, and adjustments to external audit requirements. Key provisions issued include:

- Circular Nº2.368, bringing the banking regulation into alignment with the standards of the Financial Analysis Unit (UAF, according to the Spanish acronym) regarding anti-money laundering and counter-terrorist financing.
- Circular Nº2.370, promoting the development of the repo and securitization markets through amendments to various regulations.
- Circular Nº2.372, harmonizing debtor information reported by financial institutions with the Consolidated Debt Registry.
- General Rule (NCG) Nº566, amending General Rule Nº30 regarding the appointment of external audit firms.
- General Rule (NCG) Nº568, strengthening authentication and security standards applicable to financial transactions
- General Rule (NCG) Nº569, establishing provisions for the implementation and operation of the open finance system.

United States
The U.S. banking system is primarily regulated by the National Bank Act of 1864 (for national banks like CNB), the Federal Reserve Act of 1913, the Bank Holding Company Act of 1956, la Federal Deposit Insurance Act (FDIC), the Gramm–Leach–Bliley Act, the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, and the Bank Secrecy Act, including amendments introduced by the Anti-Money Laundering Act of 2020. Within this framework, City National Bank of Florida (CNB), an FDIC-insured national bank, is primarily supervised by the Office of the Comptroller of the Currency (OCC), in addition to being subject to oversight by the Federal Reserve, the Consumer Financial Protection Bureau (CFPB), and the Federal Deposit Insurance Corporation (FDIC).

Peru
The Peruvian banking system is primarily regulated by the General Law of the Financial System—which applies to financial and mixed-activity conglomerates—and is supervised by the Superintendency of Banking, Insurance, and Pension Funds (SBS, according to the Spanish acronym). The regulatory framework establishes requirements for solvency, risk management, corporate governance, financial consumer protection, and systemic stability, complemented by monetary and liquidity regulations issued by the Central Reserve Bank of Peru.

In the first half of 2026, the Peruvian financial regulation focused on the digital modernization of the financial system, strengthening cybersecurity and operational resilience, and advancing the Open Finance framework. Additionally, preparations were made for implementing the Banking-as-a-Service (BaaS) model—which establishes rules for providing financial services through third-party technology platforms—fostering innovation and competition under SBS oversight.

Strategy

Purpose

Dare to make a difference

Mission

Bci is a financial solutions corporation that participates in all the businesses and financial transactions allowed under the General Banking Law, offering the community very efficient and high-quality products and services, continuous technological innovation, prudent risk management policies, and stringent ethical standards that all employees in its companies must abide by.

Within this framework, and to achieve its objectives and policies, the Corporation is committed to ensuring that such objectives are achieved with a special focus on its core pillars:

Employees and their families	Clients and suppliers	Shareholders	Society

Vision

We aspire to be regional leaders in innovation, closeness, and customer experience, and to be recognized as the best place to work and grow professionally.

Strategic pillars

Personalized and omnichannel experience	People-focused culture	Ambitious and sustainable growth
Offer solutions (and not just products) leveraged in innovation, the smart and responsible use of data, and the development of ecosystems.	Foster collaboration, diversity, and empowerment, focused on the client and underpinned by Bci's values.	Attain growth leveraged in new business models, beyond financial products, with a large improvement of efficiency, return on capital and suitable risk levels.

Key performance indicators

Personalized and omnichannel experience	People-focused culture	Ambitious and sustainable growth
• NPS • SNEX	• Commitment index	• Net income • CET 1 • ROAE • Efficiency ratio • Risk rate 2 (RR2) • Productivity • Sustainability index

2024-2026 plan

Bci's strategic planning is structured around a three-year horizon, underpinned by three strategic pillars: clients, employees, and ambitious and sustainable growth. This plan involves all Chilean and international business units, driving an agenda leveraged by innovation, digitalization, and expert advisory services to ensure a sustainable, long-term value proposition. The indicators defined in this cycle enable the company to align objectives, support the investment plan, and pave the way for Bci's vision of being regional leaders in innovation and experience.

In this period, the corporation enhanced its key success indicators. Within the sustainable growth pillar, new metrics for capital (CET1) and productivity stand out. The latter is a measure of average revenue per employee. Likewise, the traditional risk rate is evolving toward risk rate 2 (RR2), which aims to incorporate provision expenses net of recoveries. This new indicator allows for a much more accurate assessment of the credit risk profile throughout the execution of the plan.

During the first half of the year, Bci's international platform continued to strengthen its position as a strategic hub for the Bank's cross-border growth, consolidating financial connectivity between the United States and Latin America.

The integration of Bci Miami, Bci Perú, and Bci Securities expands the suite of solutions for corporate and high-net-worth clients, bringing geographical diversification to the business and enhancing its ability to support international expansion processes.

Additionally, the international business plays a key role in structuring corporate financing, particularly in strategic export sectors, complemented by a strong position in Global Markets and Treasury. Bci Miami's status as a full-service bank branch in the United States continues to bolster the Bank's capacity to operate in international markets and provide differentiated solutions to its clients.

Bci Miami

With a full banking license granted by the Federal Reserve and a track record of over 25 years, it has consolidated its position as a financial bridge between Latin America and the United States, supporting the regional strategy for corporate and private banking

In the first half of the year, Bci Miami strengthened its role as a strategic platform for Bci's international expansion, reaching total assets of US$6.6 billion—a 12% year-over-year increase—and total loans of US$5.2 billion, up 48% YoY, along with a 26% increase in revenue.

During this period, it bolstered its contribution to foreign trade and wholesale banking, managing nearly 20% of Bci Chile's wholesale activity and maintaining a significant presence in strategic export sectors. Additionally, it enhanced its private banking value proposition for high-net-worth clients, expanded synergies with Bci Perú, and maintained its role as the regional treasury for Chile and Peru—combining prudent liquidity management with an active portfolio optimization strategy that contributed to the operation's profitability and financial strength.

Bci Perú

At the close of the first half of 2026, marking four years since starting operations, Bci Perú had total assets of US$1.59 billion and net income year-to-date of US$11.4 million—a 63% increase YoY . This growth was driven by higher margins, primarily in Sales & Trading and the financial margin, as well as lower risk provisions. The operation also had a solid growth trajectory, with total loans reaching US$897 million, up 46% YoY, and achieving a 2% market share in the corporate segment.

Bci Securities

Bci Securities in the United States manages over US$2.48 billion in assets under management. During the first half of the year, it posted positive results across all business lines—primarily driven by the Wealth Management business—with a favorable impact on both revenue and net income. Its operations complement the value proposition of Bci Miami and City National Bank of Florida (CNB), bolstering the international platform's comprehensive offering.

Evolution of the key performance indicators

Figures as of June 30, 2026

Indicator	NPS	SNEX	Commitment
	77	85%	93%
Annual change	▲ 6 points 1H 2025: 71	▲ 300 bp 1H 2025: 82%	■ 0 bp 1H 2025: 93%
Definition	The Net Promoter Score (NPS) is a metric used to measure the net recommendation level (promoters less detractors) for the products or services of a company. Bci's NPS includes the results of Retail Banking and Wholesale Banking.	The SNEX is the index of user satisfaction with Bci's digital channels: Web Personas, App Personas, Web Pyme, App Pyme, 360 Connect (Web Empresas).	The commitment or engagement index is measured annually and considers the combination of four elements: loyalty, pride, satisfaction, and promotion of Bci as an excellent place to work.

Indicator	Net Income	ROAE	Efficiency
	644,709 Ch$ million	14.80% (12M)	45.57%
Annual change	▲ 21.01% 1H 2025: Ch$532,763 million	▲ 153 bp 1H 2025: 13.27%	▼ 452 bp 1H 2025: 50.09%
Definition	Net income is the economic benefit obtained by a company after deducting all the costs, expenditure, and tax from its total revenue.	The return on average equity (ROAE) measures the return of a company in regard to its average equity in a specific period. For calculation purposes, the net income in the last 12 months is considered, and average equity in the last 13 months.	The efficiency ratio is obtained from operating expenses on the gross operating margin. It allows for analysis of the size that one is related to the other.

Indicator	Productivity	Risk Rate (RR2)	CET1 Ratio
	Ch$25.74 million per employee	0.52%	11.26%
Annual change	▲ 10.57% 1H 2025: Ch$23.28 million per employee	▼ 24 bp 1H 2025: 0.76%	▲ 16 bp 1H 2025: 11.10%
Definition	The productivity indicator measures the average monthly revenue on the number of employees to assess and monitor the corporation's incremental revenue considering all the employees who contribute to the results of the business. In turn, the indicator provides a base of comparison with the banking industry to identify comparative strengths and strategic opportunities in the medium and long term.	RR2 considers the expenditure flow of provisions and write-offs, including recoveries on loans. It is the most complete indicator to measure the credit risk effects on the profit and loss account, which considers the full life cycle of the credit (from origination to recovery).	Common Equity Tier 1 (CET1) is a key component of the tier 1 capital of a bank, comprising common shares, retained earnings, and reserves. It is essential to absorb losses and maintain financial stability in times of stress. The CET1 ratio, which compares the CET1 capital with risk-weighted assets, measures the Bank's capacity to address losses. It is a key regulatory metric under the Basel III standards.

Indicator	Sustainability Index
	5.1[4]
Compliance	▲ 105%
Definition	This index, drawn up by Bci, is an indicator of 1-5, which aims to maximize the possibilities of generating a triple bottom line impact (environmental, social and governance). It incrementally measures the impact of the short- and medium-term commitments defined by Bci's sustainability strategy.

[4] This sustainability index corresponds to the January–June 2026 period.

Risks

Bci manages its risks by means of an integrated model that is underpinned by a sound risk culture, a three-lines-of-defense model, and robust corporate governance. The Bank's strategy seeks to identify, assess, treat, monitor, and communicate risks to ensure they remain within tolerable levels and aligned with its long-term strategic objectives.

To structure this management, Bci leverages the following core pillars:

1. Risk culture and governance
Risk management is driven by the Board of Directors and senior management, promoting an environment in which every employee understands their responsibility in risk mitigation. To enhance this culture, the Bank has established the "Bci Risk School," uses a system of financial incentives linked to risk metric compliance in performance evaluations (balanced scorecard), and has anonymous whistleblowing channels and a Code of Conduct.

Regarding governance, Bci operates under the three-lines-of-defense model: the first line comprises the business units that assume and manage risk; the second line is comprised of specialized financial and non-financial risk management units that design policies and independently monitor them; and the third line is the internal audit function, which assesses the effectiveness of controls.

The Board of Directors holds ultimate responsibility and delegates oversight to specialized committees, such as:

<table>
<tr><td colspan="7">Board of Directors</td><td rowspan="7">Controller's Office
– It provides an independent opinion on the effectiveness of the risk management system.</td></tr>
<tr><td colspan="2">Executive Committee

– It approves the risk appetite framework, high-value loans, and reviews and approves corporate policies that are within its competence.</td><td>Directors' Committee

– It is responsible for the functions envisaged for the Audit Committee in Chapter 1-15 of the updated compendium of regulations (RAN, according to the Spanish acronym).</td><td colspan="2">Finance and Corporate Risk Committee

– It monitors the main indicators, including U.S. operations.</td><td colspan="2">Operational and Technological Risk Committee

- It monitors the risk levels, risk management programs and implementation of action plans.</td></tr>
<tr><td colspan="7">Management</td></tr>
<tr><td>Assets & Liabilities Committee (ALCO)</td><td colspan="2">Steering Committee</td><td>Operational Risk Committee</td><td colspan="2">Corporate Compliance Committee</td><td>Risk Management Committee</td></tr>
<tr><td>– It makes decisions on the management of assets and liabilities, market risks, and liquidity.</td><td colspan="2">– It reviews the budget strategy and definition.</td><td>– It defines and controls operational risk management.</td><td colspan="2">– It monitors actions to prevent financial crimes, protect consumer rights, safeguard fair competition, and prevent money laundering.</td><td>– It monitors the performance of the business's risk-return ratio, credit risk trends and forecasts, and commercial portfolio management.</td></tr>
<tr><td colspan="3">Model Risk Council</td><td colspan="4">Integrated Risk Council</td></tr>
<tr><td colspan="3">– First step of approval within the governance of model risk management, with a special focus on analytical assets, policies, and regulations.</td><td colspan="4">– First step of approval and follow-up of the risk appetite framework, monitoring of the plans generated when there are indicator variances and of the risk identification and assessment (RIA) process.</td></tr>
</table>

2. Risk identification and assessment (RIA) process
Bci periodically executes a corporate process to determine its exposure and detect new threats. This process consists of four phases:

- Risk identification: Taking and updating an inventory of material and emerging risks.
- Risk materiality: Assessment of the financial, regulatory, and reputational impact, as well as the frequency of events.

- Inherent risk profile: Classification of risks into levels (low to high) using weighted metrics, assuming a lack of controls.
- Control environment: Application of self-assessments and questionnaires to identify improvement opportunities, generate action plans, and mitigate inherent risk.

3. Risk appetite framework and stress testing
The Board of Directors annually approves the risk appetite framework (RAF), which defines the limits to optimize the risk-return ratio. The RAF's core elements include: the risk appetite statement of Bci and its Chilean and international subsidiaries; the governance and monitoring of risk appetite indicators; and the integration of risk appetite into the key processes of the Bank and its subsidiaries.

Moreover, Bci executes a corporate stress testing program that projects the impact on financial statements and equity under adverse macroeconomic scenarios, whether historical or prospective. The results of the stress tests conducted in the first half of 2026 indicate that the Bank has sufficient capital to withstand different stress scenarios. Furthermore, none of these scenarios result in a breach of regulatory limits, taking into account the legal buffers established for such purposes.

Main risks

Credit risk

Credit Risk is the potential financial loss assumed by the Bank as a result of default on contractual obligations by its counterparties. It is one of the Bank's most significant risks, and its full understanding is of the essence of the banking business.

Key risks	Control metrics	Mitigation
Concentration risk: Associated with high exposure to specific sectors, economic groups, debtors, or certain countries or regions. **Credit quality and adequacy risk:** Linked to the quality of credit assets and compliance with the institution's Credit Policy.	**Exposure and management metrics:** Monitoring of credit concentrations (industry, economic groups, debtors, and international), asset quality, and compliance with the Credit Policy. **Risk rate 2 (RR2):** A comprehensive indicator of the credit risk impact on earnings, considering provisions, charge-offs, and recoveries throughout the credit cycle. **Delinquency ratios:** Control of the percentage of the portfolio with delinquency of more than 90 days, segmented by the commercial, mortgage, and consumer loan portfolios. **Coverage and provision indicators:** Assessment of the provision level relative to total loans and the 90-day+ delinquency coverage ratio.	Comprehensive credit risk mitigation approach ● Applied throughout the entire loan lifecycle. Direct mitigation techniques ● Netting agreements. ● Guarantees and sureties. ● Financial guarantees based on high-quality, liquid collateral. ● Guarantees established in favor of third parties under master agreements Preventive portfolio management ● Thorough assessment during the admission stage. ● Exposure limits and portfolio diversification. ● Continuous monitoring of client credit behavior Normalization and recovery measures ● Refinancing. ● Renegotiation. ● Restructuring of credit terms

Market and counterparty risk
The risk of incurring losses due to adverse movements in market factors on unhedged financial exposures.

Key risks	Control metrics	Mitigation
Banking book risk Trading book risk Counterparty risk	Value at Risk (VaR). Sensitivities (to foreign exchange rates, interest rates, and volatility). Banking book metrics (EVE, NII). Credit and funding valuation adjustments (CVA, FVA). Potential future exposure (PFE) over 90 days, segmented by the commercial, mortgage, and consumer loan portfolios.	• Strict limit setting (total VaR, VaR by factor, and sensitivities). • Stress testing. • Exchange and management of collateral/guarantees. • Bilateral netting, margin thresholds, and central counterparties (CCPs). • Exposure limits and portfolio diversification. • Continuous monitoring of customer credit behavior.

Liquidity risk
The potential inability to honor financial obligations or to promptly liquidate price risk exposures.

Key risks	Control metrics	Mitigation
The inability to meet financial obligations or to promptly liquidate price risk exposures.	Liquidity coverage ratio (LCR). Net stable funding ratio (NSFR). Concentration ratios. Liquidity buffers. Survival horizon indicators and early warning indicators.	• Maintain a three-year funding plan with diversified funding strategies. • Daily monitoring of deposit concentration and cash flow mismatches. • Maintenance of high-quality liquid asset (HQLA) buffers. • Intraday liquidity management and early warning systems.

Capital adequacy risk
The risk of being unable to execute the planned strategy due to capital adequacy levels (current or forward-looking) falling below internal targets (always set above regulatory minimums), and the subsequent execution of convergence actions that significantly impact the income statement and balance sheet structure.

Key risks	Control metrics	Mitigation
Risk of being unable to execute the planned strategy due to capital levels falling below internal targets, forcing corrective actions that impact the balance sheet and financial results.	Capital and regulatory capital indicators, such as CET1, Tier 1 Capital, and Total Capital ratios.	• Establishment of an internal capital target approved by the Board of Directors. • Execution of a corporate stress testing program to assess capital resilience to adverse scenarios. • Design of capital recovery plans to address deviations. • Ongoing control by the Profitability and Capital Adequacy Council (CRAC, according to the Spanish acronym).

Compliance risk

This is the risk that Bci fails to comply with the external and internal laws and regulations governing Banco Bci and subsidiaries, both in Chile and abroad, which could result in regulatory and reputational risks.

Key risks	Control metrics	Mitigation
Risks of money laundering and terrorist financing, failures in crime prevention, acts that may violate antitrust laws, regulatory compliance breaches, violations of consumer rights, and data protection failures.	• Level of compliance with market and product regulations. • Anti-money laundering and terrorist financing prevention indicators. • Compliance with the crime prevention model and consumer rights.	• Implementation of a compliance program with continuous monitoring. • Anti-money laundering and counter-terrorist financing programs. • A control framework regarding bad business practices to prevent unethical conduct. • Corporate guidelines to ensure privacy and proper processing of personal data.

Operational risk

This is defined as the risk of loss resulting from inadequate or failed processes, employee conduct and internal systems, or from external events.

Key risks	Control metrics	Mitigation
It encompasses seven key risk areas: (1) Internal processes, (2) Systems and business continuity, (3) Information security, cybersecurity, and technological risk, (4) Employees, (5) External and internal fraud, (6) Customer service, and (7) Outsourced services.	Operational risk loss databases (e.g., fraud, system failures). Key risk indicators (KRI). Employee climate and engagement assessments. Customer service quality and business disruption metrics.	• Business continuity management system and disaster recovery. • Information security and cybersecurity management system (real-time incident detection and response). • Risk transfer by means of insurance policies and physical security controls. • Use of technology and data analytics models to prevent and detect fraud.

Strategic risk

This is the loss of profitability resulting from: (1) Failed strategic hypotheses; (2) Delays or poor quality in the execution of the strategic agenda; and (3) Shifts in the environment: macroeconomic, customer behavior or preferences, legal and regulatory, or competitive disruption (incumbent or fintech).

Key risks	Control metrics	Mitigation
It encompasses two key risk areas: (1) Profitability and efficiency, (2) Talent management.	Profitability and efficiency ratios: • ROAE • ROAA • Efficiency ratio	• Continuous strategic planning process, with constant strategy adjustment and monitoring of corporate targets. • Continuous surveillance of emerging risks. • Application of a risk management model for strategic projects and initiatives, incorporating controls from the initial design and implementation phase.

Environmental, social and governance (ESG) risk

This is the risk associated with (1) The physical and transition impacts of climate change or the adaptation to a new green economy, (2) Failing to progress as a Bank committed to the financial enablement of underserved sectors within the community, and (3) A breach of trust between the Bank and its stakeholders.

Key risks	Control metrics	Mitigation
The key related risks are (1) Impacts of climate change (physical, transition, or adaptation to a green economy), (2) Lack of progress in the financial enablement of underserved community sectors, and (3) A potential breach of trust between the Bank and its stakeholders.	• Sustainability indicators. • DJBIC Index. • Volume of sustainable Wholesale financing.	• Monitoring via a proprietary Sustainability Index (to maximize triple-bottom-line impact opportunities). • Proactive offering of sustainable solutions tailored to business objectives (e.g., Wholesale Division). • Oversight by the Steering Committee regarding the execution of the sustainability engagement strategy.

Reputational risk

This is the potential risk of negative publicity and/or poor public perception caused by internal or external events—very difficult to control—that ultimately have a negative impact on the corporate image.

Key risks	Control metrics	Mitigation
(1) Community reputation: The potential risk of negative publicity and/or poor perception by the general public caused by internal or external events, which are largely uncontrollable and end up damaging the corporate image. (2) Customer reputation: The potential risk of a poor perception of our products, services, or brand, which negatively affects the decision-making process of our customers.	• Indicators of service quality and of customer/market perception of Bci. • Civil lawsuits.	• Explicit integration of its management into the Operational Risk framework to strategically protect the Bank's equity and institutional reputation. • Supervision by the Steering Committee regarding the stakeholder engagement strategy and reputation. • Strict adherence to the Code of Conduct and Best Practices, supported by anonymous whistleblowing channels.

Model risk

This is the risk of potential adverse consequences of decisions based on incorrect or misused model results and reports. Model risk can lead to financial losses, poor business and strategic decision-making, or damage to a bank's reputation.

Key risks	Control metrics	Mitigation
The primary risk lies in the adverse consequences of decision-making based on incorrect or misused model results and reports.	Evaluation focuses on comprehensive model risk management, which includes maintaining an inventory, measuring validation coverage, and performing continuous monitoring of these models.	• Bci has a Model Risk Council, which serves as the primary approval body within the governance of this risk. Its specific focus is on reviewing analytical assets, policies, regulations, and any other artifacts that impact the proper administration of models. • The Risk Management Council is the body responsible for the constant monitoring of model risk management. It also has the task of approving the results of the risk identification and assessment process.

2Q 2026 risk management summary

Risk areas	**Trend**[5] 2Q26 vs 1Q26	**Comments**
Credit risk	■	Main credit risk indicators remain stable with a positive trend across all portfolios.
Market and counterparty risk	▲	There was higher risk in trading book risk indicators.
Liquidity risk	■	There were no changes in the liquidity risk trend.
Operational risk	■	There were no changes in the operational risk trend.
Compliance risk	■	There were no changes in the compliance risk trend.
Model risk	■	There were no changes in the model risk trend.
Capital adequacy risk	■	There were no changes in the capital adequacy risk trend. The deterioration of capital indicators observed in the previous quarter was reversed.
Strategic risk	■	There were no changes in the strategic risk trend.
ESG risk	■	There were no changes in the ESG risk trend.
Reputational risk	■	There were no changes in the reputational risk trend.

[5] ▲ Up ■ Unchanged ▼ Down

Credit ratings

The latest ratings obtained by Bci from credit rating agencies ratified the solvency ratings and maintained the outlook as stable.

Current credit ratings as of June 30, 2026

International ratings

Latest ratings obtained by Bci from the main international credit rating agencies.

Standard & Poor's	
June 2026	*Rating obtained*
Issuer credit rating	A-/Stable/A-2
Senior unsecured	A-
Commercial papers	A-2

Fitch Ratings	
May 2026	*Rating obtained*
Foreign and local currency long-term IDRs	A-
Outlook	Stable
Foreign and local currency short-term IDRs	F2
Viability rating	a-
Local currency long-term issuer default rating	A-

Moody's	
February 2026	*Rating obtained*
Outlook	Stable
Bank deposits	A2 / P-1
Baseline credit assessment	baa1
Adjusted baseline credit assessment	baa1
Senior unsecured	A2
Bci Miami branch commercial papers	P-1

Chilean ratings

Updated ratings obtained by BCI from the main Chilean credit rating agencies.

Feller Rate	
May 2026	*Rating obtained*
Solvency	AAA
Outlook	Stable
Time deposits of up to 1 year	Level 1+
Time deposits of over 1 year	AAA
Letters of credit	AAA
Bond lines	AAA
Subordinated bonds	AA+
Shares	1st Class Level 1

Fitch Ratings	
April 2026	*Rating obtained*
Long-term	AAA (cl)
Short-term	N1+(cl)
Mortgage bonds	AAA (cl)
Bond lines	AAA (cl)
Bonds	AAA (cl)
Subordinated bonds	AA (cl)
Shares	1st Class Level 1

Fundamentals of Bci's credit ratings

The credit rating agencies' assessments reaffirm Bci's strong competitive position, highlighting its resilience and leadership in the financial industry. The market underscores the strength of its intrinsic credit profile, which is consistently underpinned by a broadly diversified business model and a corporate culture of prudent, proactive risk management. Furthermore, the analysis highlights the Bank's exceptional ability to generate consistent earnings, driven by ongoing gains in operating efficiency and the consolidation of its digital ecosystem. This strong earning power is strategically complemented by a highly diversified funding base, ample liquidity levels, and a robust capital base—factors that give the Bank a high capacity to absorb potential impacts from market shifts.

From a strategic perspective, credit rating agencies positively viewed the announced corporate restructuring to establish the new parent company, “Bci Group.” This transaction will separate and independently manage Bci and its U.S. subsidiary, City National Bank of Florida (CNB), with the primary goal of optimizing the group's capital allocation to leverage growth opportunities in the United States. The evaluations conclude that this corporate transition will not weaken Bci's credit or structural profile. Rather, they reaffirm that under this renewed organizational architecture, The Bank will maintain its systemic importance and strong leadership in Chile, backed by a diversified funding structure that provides the necessary support for its future growth.

Capital

Financial capital	Figures as of 06/30/2026
Liquidity and solvency The management of liquidity is a strategic activity that enables Bci to meet contractual and regulatory obligations and permanently and competitively finance its business activity. Bci determines its liquidity standing based on the performance of its assets and liabilities and international standards on liquidity management, in accordance with the liquidity policy approved by its Board of Directors and authorized by the Chilean Financial Market Commission. Bci greatly exceeds the minimum regulatory capital requirements.	Liquidity coverage ratio (LCR) Global (%) 139.33 Net stable funding ratio (NSFR) Global (%) 110.23 Capital adequacy ratio (%) 15.32
Human capital	
Talent, leadership and agile work To timely anticipate, respond and adapt to changes in the environment, Bci has formed teams focused on value creation, collaborative work and continuous learning. Gender equality is a core aspect of the Bank's diversity and inclusion strategy, and it therefore drives female talent at all levels, with the focus on leadership positions. Bci has been recognized for its human capital management at both national and international levels, standing out as a Leader in Financial Agility Excellence and setting a regional benchmark with Measurable Agility Sets the Standard for Latin America. As of the close of 1H 2026, the most recent recognitions available correspond to the 2025 editions of these rankings and studies, as their results are published with a time lag. In this context, the Bank heads the Building Happiness 2025 and the Best Organizations for Work-Life Integration rankings in Chile. It also holds high positions in the young and diverse talent attraction studies, Employer For Youth FEM 2025 (Nº2) and Employer For Youth Tech 2025 (Nº6). Furthermore, Bci has high brand awareness among young professionals, ranking in the Top of Mind 2026 (Nº5), and consolidates its reputation as an employer of excellence by being among the top organizations in Merco Talent 2025 (Nº6).	Top of Mind Tech 2026 (Chile) 4th among the companies preferred by young professionals in tech careers. Top of Mind 2026 (General ranking, Chile) 5th among 200 companies evaluated by professionals under 35. Women in leadership positions (%) 43
Intellectual capital	
Analytical assets and D&A roles The Innovation and D&A Management is focused on generating value from data. Connected to the needs of the business, it develops analytical assets, such as predictive models, segmentations, heuristics; ad hoc analyses of strategic or tactical issues (evolution of the market share of a product, for example), and data services that meet clients' needs (management of personal finance, benefits, among others). In this management it uses Azure and Databricks, deployed through Salesforce and its different services. Analytics has formed a high performing team in specialist data roles. The developments at Analytics are key to creating differentiating services of high value for internal and external clients.	Data science experts 60
Open innovation system Bci Labs, through its open innovation program Bci Startups, seeks to integrate startup capabilities to accelerate the development, validation, and go-to-market of new products and services, positioning itself as the Bank's strategic technological partner. In 2025, the program made progress with building a network of partner startups by business area, beginning with Wealth Management, which	Startups in the program pool (cumulative) 380

consolidated a portfolio of 10 startups after evaluating over 40. At the same time, Bci collaborated with various startups on generative AI initiatives, SME solutions, and customer-consented data access, paving the way to scale proofs of concept with new business teams in 2026.	Annual business-impact PoCs 7
Open Banking In 2025, Bci consolidated its leadership of Open Finance under the Fintec Law, underpinned by an internationally renowned strategy of innovation and efficiency. This strategy is structured around two pillars: Banking as a Service, which allows for the scaling of digital product offerings via APIs; and Open Data, which uses authorized external information to enhance personalization, commercial synergies, and risk management. These advances have bolstered the Bank's value proposition and its competitive regional positioning.	Banking APIs implemented 24 Consolidated partnerships in the fintech ecosystem + 110
Physical capital	
Digital capabilities Bci's digital architecture organizes its applications into independent modules, which facilitates their individual updating, maintenance, and scaling. This model enhances the ability to innovate rapidly, adapt quickly to changes, increase resilience to failures, and improve both the customer experience and integration with a constantly evolving financial ecosystem. Ultimately, it becomes a fundamental element for ensuring interoperability and sustaining the scalable growth of the organization.	
Social capital	
Corporate reputation Bci continuously monitors various sources of reputational risk and has set the goal of substantially exceeding regulatory requirements. The bank uses the Thinking Heads platform to monitor its corporate reputation. This cloud-based tool processes information regarding how stakeholders feel, think, and act in relation to Bci, providing a periodic index. In 2025, Bci's Thinking Heads index ranged from 70 to 80 points out of a total of 100. These values positioned the Bank as one of the leaders in the Chilean industry.	Merco ESG 2025 ranking position 1 Merco Companies 2025 overall ranking position 3
Partnerships Bci drives collaborative initiatives that strengthen the development of SMEs, social investment, and the entrepreneurial ecosystem in Chile. Key highlights include: the *Valor Pyme* program, designed to promote the growth of micro, small, and medium-sized enterprises through financial inclusion, productivity, training, and business opportunities; a corporate citizenship strategy based on partnerships with specialized organizations to improve the quality of life for people in vulnerable situations; and active participation in the entrepreneurial ecosystem through open innovation, incubation, and startup acceleration programs in conjunction with public, private, and academic players.	*Valor Pyme* sponsoring partners 9 Number of entrepreneurs using *Valor Pyme* 410,000 Partner institutions in corporate citizenship programs 20
Customer base Through its business units, subsidiaries, and MACHBANK, Bci serves more than six million customers. The Bank's net promoter score (NPS) was 77 points in June 2026. That score was the average measurement of Retail Banking, Wholesale Banking, and Private Banking.	Customers in Bci's payments ecosystem 6,267,840

Stakeholders

Bci strategically and permanently manages relations with its stakeholders, prioritizing transparency, regulatory compliance, and dialogue to enhance trust and align its strategy with environmental expectations. This management is handled by specialized managements according to each stakeholder, deploying multiple channels, policies, and specific programs for each of them.

Employees

Related material issues

- Talent attraction and retention
- Diversity, equity, inclusion, and belonging
- Corporate integration of sustainability
- Culture of ethics, integrity and compliance
- Digital and in-person security

How Bci addresses them

- Policy of diversity, equity, inclusion and sense of belonging.
- Employee Experience Model:
  - Bci Recognition program
  - Líder Bci Academy
  - Women in leadership program
  - Specialist development program
  - Hybrid work program
- Memorable in-person onboarding for new employees
- Professional development scholarship program
- I Want You Protected program
- Female mentoring and corporate mentoring programs
- Workshops: a vision of comprehensive talent management
- Young professionals program

How Bci engages

- Communication between the CEO and all employees via streaming
- Corporate listening processes
- Mundo Bci website
- Discussion groups (Bci Talks)
- Ethics workshops (verdict dynamics)
- Conecta Líder
- One single confidential channel
- Corporate recognition events and by areas
- Corporate celebrations
- Shared learning spaces
- Agile practices
- Quality of Life Committees
- Sports clubs and teams
- Folkloric group

Clients

Related material issues

- Digital and in-person security
- Management of personal data
- Sustainable finance
- Climate strategy
- Financial empowerment
- Service innovation, experience and digitalization

How Bci addresses them

- Bci Privacy Policy
- *Valor Pyme* program
- Centro Nace
- Fraud prevention program

How Bci engages

- Active listening processes
- Social media
- Webinars and podcasts on investment and the economy
- *Valor Pyme* platform
- *Valor Pyme* TV
- Talks and events on the loyalty plans of the Wholesale & IB and Retail Ecosystem Divisions in the SME segment.
- Visits to wholesale clients at their companies
- Confidential channels

Shareholders

Related material issues

- Profitability, efficiency
- Risk management
- Culture of ethics, integrity and compliance
- Human rights
- Digital and in-person security (including cybersecurity)
- Sustainable finance
- Climate strategy

How Bci addresses them

- Manual on Handling Information to be Disclosed to the Market
- Investor relations program
- Statement on corporate governance principles
- Recommendations on Bci director election processes
- Online voting system at shareholders' meetings
- Crime prevention model and compliance programs
- Communication forums with minority shareholders (natural persons)

How Bci engages

- Shareholders' meeting
- Quarterly earnings conferences
- Contact with the Investor Relations team
- Confidential channels
- Quarterly earnings reports
- Investor Relations website
- In-person and virtual meetings
- Annual investor conferences
- Emails

Suppliers

Related material issues
- Culture of ethics, integrity and compliance
- ESG transparency and confidence
- Digital and in-person security
- Equity and equal opportunity

How Bci addresses them
- Commitment of paying suppliers in less than 7 business days
- Procurement Policy
- Supplier sustainable development program
- Application of the B Impact assessment model
- Consolidated business report (CCS): financial, legal, tax, business and labor risks are addressed. It is required for all major, critical and moderately critical suppliers

How Bci engages
- Supplier portal
- Annual recognition ceremony
- ESG impact measurement (Bci supplier program *Seamos Diferentes* (Let's Be Different))
- Confidential channels
- Cycle of training sessions and talks for suppliers

Society

Related material issues
- Climate strategy
- Sustainable finance
- Social innovation in vulnerable communities
- Culture of ethics, integrity and compliance
- Human rights
- Financial empowerment
- Transparency and confidence

How Bci addresses them
- Corporate citizenship strategy
- Engagement strategy
- Social contribution policy
- Human rights management system
- Bci Tax Policy
- Operational eco-efficiency policy and plan
- Sustainable Finance Policy
- General framework for sustainable finance
- Bci Seniors program
- Adherence to UNEP FI

How Bci engages
- Corporate social listening processes
- Corporate website
- Corporate citizenship actions
- Confidential channels
- Participation in trade associations

Regulators

Related material issues
- Culture of ethics, integrity and compliance
- Financial empowerment
- Sustainable finance
- ESG transparency and confidence
- Risk management

How Bci addresses them
- Disclosure Committee
- Corporate policies. These include:
  - Commercial and business policies
  - Risk management policies
  - Anti-Money Laundering and Counter-Terrorist Financing Policy
  - Anti-corruption policy
  - Human Rights Policy
  - General framework for sustainable finance
  - Manual on the Lobby Act
  - Regulation on engagement with public officials

How Bci engages
- Hearings under the Lobby Act and Transparency Act
- Usual control processes
- Handling of complaints and services
- Periodic reports requested by regulators: Financial Market Commission, Chilean Central Bank, National Economic Prosecutor's Office, National Consumer Protection Agency, Internal Revenue Service, and Financial Analysis Unit.

Progress in 1H 2026

Personalized and omnichannel experience

Figures as of June 30, 2026

Customers saving in the MACHBANK 24/7 Account	NPS of MACHBANK	Customers with tangible benefits[6]	Branches under the new experience model
424,255	74 points	254,144	26
(1.5 times vs. 1H 2025)	(-4 p vs. 2Q 2025)	(1.3 times vs. 1H 2025)	(53% of the renovation plan)

New value propositions and customer acquisition channels

- **Chile's first neuroscientific financial product:** In the second quarter of 2026, the Premier plan—tailored for young adults up to 40 years old—was officially launched. Its value proposition proposal combines travel, benefits, and real estate investment. It was designed with support from the startup Theodora AI, whose brain activity studies helped identify and validate the features most valued by potential clients.

- **Consolidation of *Universitarios Bci*:** The university plan, which was redesigned in 2025 after researching the transition from graduates to working professionals, already accounts for 16% of total plan acquisitions over a 12-month period. Developed exclusively for young adults, this product is offered through WhatsApp—making it the first acquisition technology of its kind implemented at the Bank.

- **Expansion of the WhatsApp Plan:** This channel has been expanded, with more than 5 projects completed and 6 in the planning phase for 2026. It is currently in Phase 1, which aims to evolve toward fully autonomous AI-driven onboarding flows.

Renewal of the value proposition for the entrepreneurial ecosystem

- On June 30, Bci opened **Bci Nace MUT, Chile's first Entrepreneurship Hub**. Located at Mercado Urbano Tobalaba (MUT), the new center replaces the Los Militares location to support the sustained growth of the entrepreneurial community served since 2019. At an investment exceeding UF37,000 and an area of 1,541 m^2—45% larger than the previous space—the hub combines coworking, advisory rooms, auditoriums, and networking areas to connect startups, scaleups, investors, and companies. Additionally, it is backed by organizations such as Endeavor, Start-Up Chile, CORFO, Pyme UC, Fundación Chile's ChileGlobal Ventures, Mujeres Empresarias, and Innova 360, among others, consolidating its position as a benchmark for innovation and entrepreneurial development in Chile.

New product geared toward short-term savings

- **Bci launched Alcancía Crece**, a digital savings account designed to generate yields on available balances by paying interest calculated daily and credited monthly, all while maintaining instant access to funds. With zero maintenance fees, it is aimed at Bci checking and demand deposit account holders looking to manage money set aside for future expenses, emergency funds, or short-term goals. The account can be opened 100% digitally, has no minimum savings requirements, and allows transfers between the customer's own Bci accounts. Additionally, it does not come with an associated card—reinforcing its savings-first purpose—combining liquidity, simplicity, and balance-based yields in a solution designed to foster responsible financial habits.

[6] Number of customers with a value-adding action in the loyalty program (redemption, withdrawal, usage frequency, among others) in the last 12 months.

Progress in 1H 2026

People-focused culture

Figures as of June 30, 2026

Commitment index	Sense of belonging index	Bci corporate innovation portfolio	Percentage of women in leadership positions
93%	96%	350 projects	43%
(2026 index)	(+1 pp vs. 2025)	(2026 survey)	(2Q 2025: 43%)

Accolades

- **Banco Bci was named the top organization for work-life integration** in the large corporations category of the "Best Organizations for Work-Life Integration" study, conducted by Fundación Chile Unido and *El Mercurio*. This recognition, awarded in April 2026, highlights organizations that foster work environments focused on employee well-being by evaluating factors such as work-life balance, flexibility, and workplace adaptability. The award reflects Bci's commitment to an organizational culture that puts its employees and their families at the heart of its strategy through initiatives like hybrid work models, co-parenting benefits, and comprehensive personal development programs. It also bolsters the Bank's vision that employee well-being drives engagement, customer satisfaction, and sustainable value creation for its stakeholders.

- **Bci CEO Eugenio von Chrismar received the DCH CEO Award for Excellence in People Management,** awarded by the International Organization of Human Capital Executives (DCH, according to its Spanish acronym), in recognition of his leadership in developing a people-focused organizational culture, managing talent, and building high-performance teams. The distinction also highlighted his drive for employee well-being policies and the promotion of safe and healthy workplaces, reinforcing the role of corporate culture as one of the main drivers of Bci's transformation and sustainable growth.

- **Bci stood out as the most attractive bank to work for among young professionals in Chile,** earning first place in the Banking category and fifth place nationwide in the Top of Mind (TOM) Chile 2026 study, conducted by the Employer Branding Institute. This recognition reflects young professionals' positive perception of the Bank's organizational culture, its focus on employee well-being, and career development opportunities, reaffirming its commitment to a people management strategy focused on growth, inclusion, and talent sustainability.

Culture of innovation

- **For the second consecutive year, Bci mapped its Corporate Innovation Portfolio**, bringing together around 350 projects across the Bank's 11 divisions. These initiatives were categorized based on their strategic value, risk level, and contribution to managing corporate-wide innovation.

  The portfolio's analysis and matrix revealed a balanced long-term risk profile, consisting of 70% incremental innovation, 25% adjacent innovation, and 5% purely transformational initiatives.

- **The portfolio is linked to the Bci Innovation Award**, which recognizes the internal team that develops a high-impact project, product, or service for the Bank due to its level of innovation.

Progress in 1H 2026

Ambitious and sustainable growth

Figures as of June 30, 2026

MACHBANK checking accounts	MACHBANK card purchases + On-Us	Sustainable finance (balance as of June 30)	Companies with sustainable finance
1,380,418	Ch$836,703 million	Ch$2,272,630 million	446
(+24% vs. 1H 2025)	(+38% vs. 1H 2025)	(+26% vs. 2Q 2025)	(+35% vs. 2Q 2025)

Generative AI (Gen-AI) Center of Excellence (CoE) milestones

- **Launch of AI assistants in Retail Banking.** Initial implementation of Diana and Artemia—AI tools designed to support the commercial branch network—took place in March. This initial step laid the groundwork for full network-wide adoption of "Diana" in June, dramatically streamlining visit preparation and offer generation for SME clients by reducing the operating time from 60 minutes to just 35 seconds.
- **Corporate scalability model:** A development and deployment model is being implemented during 2Q and 3Q 2026 to transition Generative AI initiatives from standalone pilots into rapidly scalable, organization-wide solutions.
- **Assistants in the pilot phase:** Specialized AI assistants are now operational, streamlining client visit preparation and personalized advisory services for bankers and investment executives. A dedicated development team was also formed to build a Conversational Assistant for Retail Banking clients, along with a pilot leveraging Salesforce technology.
- **Responsible AI governance:** Co-led with the Corporate Risk Division and supported by expert consultants, Bci is establishing regulatory frameworks, processes, and controls to manage emerging risks associated with this technology in the banking sector.

Disruptive capabilities and trends

- **Venture Studio:** A program designed to explore new business opportunities and markets to drive the Bank's transformation. It successfully deployed an advanced hyper-personalization SaaS platform along with generative AI-driven behavioral analytics models, while managing 12 moonshots[7] focused on the SME, Affluent, and Wealth Management segments.
- **Bci Think Tank,** responsible for global trend scouting: It successfully transitioned its Non-Financial Risk model into full production. Additionally, it completed critical operational phases in advanced quantum computing aimed at digital account fraud detection and the predictive development of macroeconomic market variables.
- **Innovation portfolio:** For the second consecutive year, the Bank compiled a portfolio of 350 innovation projects across all 11 Bank divisions, reflecting a strategic balance of 70% incremental, 25% adjacent, and 5% transformational innovation.

MACHBANK evolution

- **Assisted sales of consumer loans increased 23%** in volume and 32% in transaction count in June 2026 compared to the previous month, reaching Ch$351 million per month.

Sustainability strategy milestones

- **Bci ranked among the top 10% most sustainable banks globally:** In February 2026, Banco Bci was included in S&P Global's Sustainability Yearbook 2026. The Bank earned a score of 70 in the corporate sustainability assessment (CSA), placing it in the 90th percentile of the banking category and ranking it among the 64 most sustainable banks in the world. This recognition considers environmental, social, and governance (ESG) factors.
- **Leadership in the Merco ESG ranking:** In April 2026, Banco Bci was recognized for the 14th consecutive year as the most sustainable company in Chile according to the Merco ESG Responsibility Ranking. The study evaluates environmental, social, ethical, and corporate governance performance through over 54,000 surveys and multiple independent sources.

[7] In innovation, moonshots are highly ambitious initiatives aimed at solving big problems through radical solutions rather than incremental improvements. The term is inspired by the space program that landed humans on the Moon in 1969.

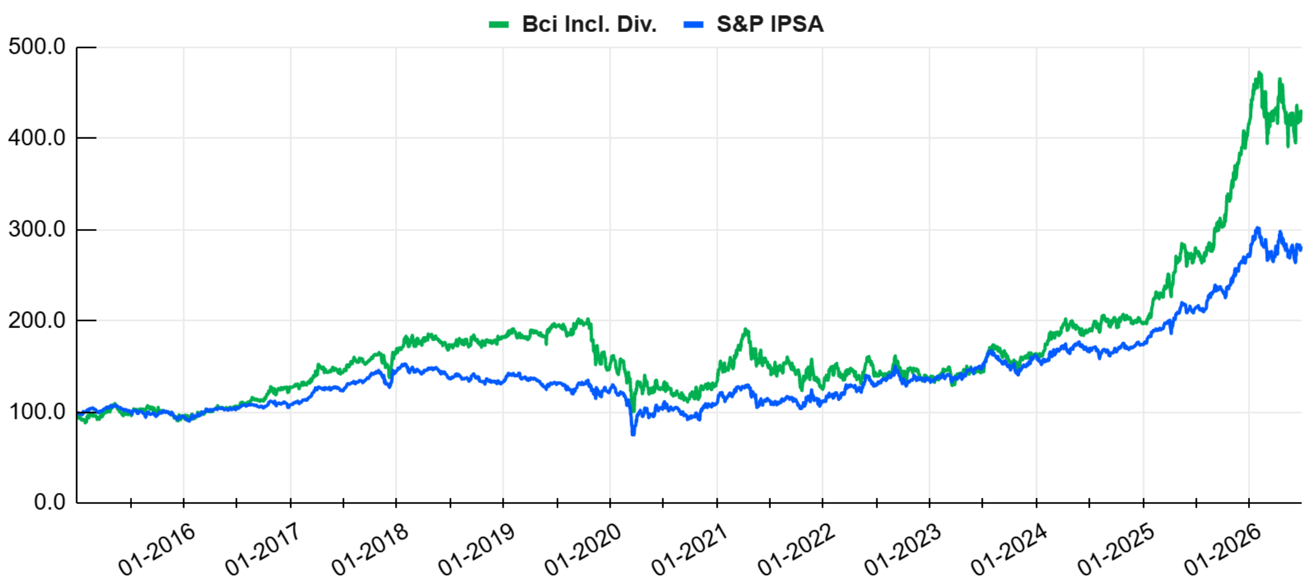
- **Net Zero 2050 Transition Plan:** In May 2026, Bci formally announced its Net Zero 2050 Transition Plan, becoming the first Chilean bank to formalize a public roadmap to achieve net-zero emissions by 2050. The plan includes intermediate milestones for 2030 and expands the analysis of key economic sectors for the climate transition.
- **Eco-efficiency and climate action:** In the first half of 2026, Bci enhanced its environmental management by digitalizing processes, reducing paper use, and incorporating 100% renewable energy in corporate buildings. These advances were complemented by the implementation of its Net Zero 2050 Transition Plan and the strengthening of sustainable financing solutions, reinforcing the integration of ESG criteria into its business strategy.

Payment method revenue climbs, driven by the affluent segment

- In the first half of 2026, the payment method strategy remained focused on reinforcing a virtuous cycle of higher usage and revenue generation, with the affluent segment serving as the primary driver of growth. Composed of Platinum, Signature, Black, and Infinite cardholders, this segment drove a sound increase in transactional activity and business value capture. Furthermore, benefit adoption among affluent clients consolidated its position as one of the key success indicators of the strategy, posting year-over-year growth of 73.4% and accounting for 35.9% of Bci's total card portfolio—up from 20.7% in the same period last year—reflecting growing engagement and preference for the Bank's value proposition.

Stock market information

Bci share return versus S&P IPSA*
(Baseline 100: January 2015 to date)



Source: Bloomberg

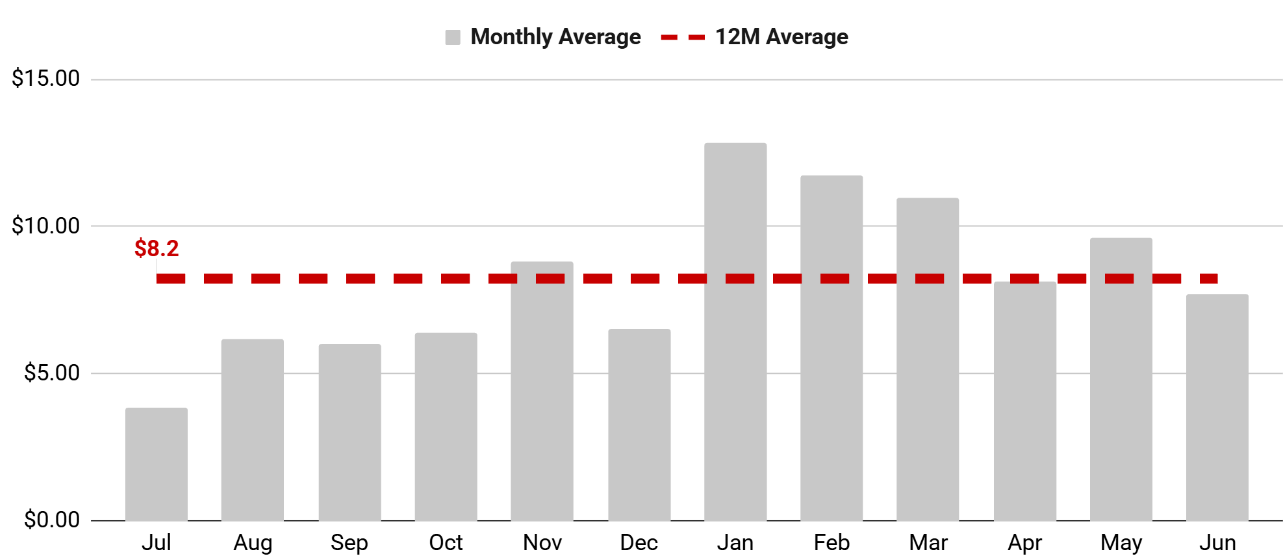
The shares of Banco de Crédito e Inversiones are listed on the Santiago Stock Exchange and the Chilean Electronic Stock Exchange.

Bci's stock market indicators

	2024			2025				2026	
	2Q	3Q	4Q	1Q	2Q	3Q	4Q	1Q	2Q
Closing price (Ch$/share)	$26,595	$28,099	$27,800	$35,290	$39,340	$42,500	$58,400	$60,000	**$60,569**
Minimum price (Ch$/share)	$25,805	$26,310	$25,805	$27,600	$31,900	$37,000	$42,700	$55,500	**$54,911**
Maximum price (Ch$/share)	$28,500	$28,905	$29,084	$35,290	$40,000	$43,890	$58,400	$66,399	**$66,399**
12-month variation of Bci stock* (%)	28.23	27.49	19.95	29.68	48.56	51.84	111.59	71.21	**53.96**
12-month return of IPSA (%)	10.84	11.27	8.27	15.35	28.59	38.20	56.20	38.84	**31.43**
Price to book (P/B) ratio (times)	0.88	0.90	0.92	1.09	1.22	1.30	1.71	1.76	**1.75**
Market capitalization (Ch$Bn)	$5.84	$6.12	$6.03	$7.50	$8.59	$9.29	$12.77	$13.12	**$13.24**

* Includes adjustments for dividends and changes in capital (source: Bloomberg).

Average trading volume*
(USD million)



* This value represents total trading prices multiplied by their corresponding share volumes. The resulting values are summed and averaged monthly (source: Bloomberg).

Appendix

Consolidated income statement as of June 30, 2026

Ch$ million	BCI+subsidiaries+ Branches	CNB+BCI FG	SSFF	Peru	Consolidated
Net interest income	540,642	354,275	54,544	9,597	959,058
Net income from indexation	281,786	0	7	0	281,793
Net fee income	207,889	32,182	16,700	3,019	259,790
Net financial Income	103,907	4,846	188	6,087	115,028
Other operating income	23,729	17,806	2,936	2	44,473
TOTAL OPERATING INCOME	**1,157,953**	**409,109**	**74,375**	**18,705**	**1,660,142**
Expenses for employee benefit obligations	-276,822	-114,283	-15,675	-4,923	-411,703
Administration expenses	-187,321	-49,770	-23,449	-3,807	-264,347
Depreciation and amortization	-46,583	-6,486	-2,746	-2,037	-57,852
Impairment of non-financial assets	-1	0	0	0	-1
Other operating expenses	-20,788	-1,626	-123	-149	-22,686
TOTAL OPERATING EXPENSES	**-531,515**	**-172,165**	**-41,993**	**-10,916**	**-756,589**
OPERATING INCOME BEFORE CREDIT LOSSES	**626,438**	**236,944**	**32,382**	**7,789**	**903,553**
Provisions for credit risk on amounts due from banks and loans and accounts receivable from customers	-148,093	-26,612	-42,250	4,482	-212,473
Special provisions for credit risk	44	-2,915	5,487	-76	2,540
Recovery of written-off credits	42,884	2,029	7,568	0	52,481
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value through other comprehensive income	1,212	7,950	0	-111	9,051
Expenses for credit losses	**-103,953**	**-19,548**	**-29,195**	**4,295**	**-148,401**
OPERATING INCOME	**522,485**	**217,396**	**3,187**	**12,084**	**755,152**
Income from continuing operations before tax	**522,485**	**217,396**	3,187	12,084	**755,152**
Income tax	-56,067	-54,615	1,607	-1,368	-110,443
CONSOLIDATED NET INCOME (LOSS) IN THE PERIOD	**466,418**	**162,781**	**4,794**	**10,716**	**644,709**

Risk indicators as of June 30, 2026

Ch$ million	BCI+Subsidiaries+ Branches	CNB+BCI FG	SSFF	Peru	Consolidated
Total Loans (*)					
Commercial Loans	22,856,924	14,942,631	0	680,280	38,479,835
Mortgage Loans	12,174,845	4,212,557	0	0	16,387,402
Consumer Loans	2,882,009	43,932	588,638	0	3,514,579
Commercial loans originated and acquired by the entity	59,815	0	0	0	59,815
Due from banks	864,419	0	0	41,335	905,754
Total	**38,838,012**	**19,199,120**	**588,638**	**721,615**	**59,347,385**

(*) Financial assets before provisions

Ch$ million	BCI+Subsidiaries+ Branches	CNB+BCI FG	SSFF	Peru	Consolidated
Provisions					
Commercial	-342,301	-139,353	0	-7,444	-489,098
Mortgage	-93,808	-37,374	0	0	-131,182
Consumer	-189,817	-1,714	-74,349	0	-265,880
Due from banks	-935	0	0	-34	-969
Total	**-626,861**	**-178,441**	**-74,349**	**-7,478**	**-887,129**
Written-Off Loans					
Commercial	91,329	10,216	0	117	101,662
Mortgage	8,016	0	0	0	8,016
Consumer	100,646	20	37,761	0	138,427
Total	**199,991**	**10,236**	**37,761**	**117**	**248,105**
Recoveries					
Commercial	16,565	2,029	0	0	18,594
Mortgage	3,348	0	0	0	3,348
Consumer	22,971	0	7,568	0	30,539
Total	**42,884**	**2,029**	**7,568**	**0**	**52,481**
Impaired Portfolio Chile					
Commercial	1,060,671	618,085	0	0	1,678,756
Mortgage	615,036	62,739	0	0	677,775
Consumer	154,675	4,389	42,753	0	201,817
Total	**1,830,382**	**685,213**	**42,753**	**0**	**2,558,348**

Ch$ million	BCI+Subsidiaries+ Branches	CNB+BCI FG	SSFF	Peru	Consolidated
Commercial Loans	350,463	48,489	0	0	398,952
Mortgage Loans	270,032	43,756	0	0	313,788
Consumer Loans	58,198	0	22,933	0	81,131
Total portfolio with NPLs of 90 days or more	**678,693**	**92,245**	**22,933**	**0**	**793,871**

Consolidated balance sheet as of June 30, 2026

Ch$ million	BCI+Subsidiaries +Branches	CNB+BCI FG	SSFF	Peru	Consolidated
ASSETS					
Cash and bank deposits	**2,535,463**	**646,803**	**655**	**441,283**	**3,624,204**
Transactions with settlement in progress	**1,125,540**	**0**	**0**	**13,133**	**1,138,673**
Financial assets to be traded at fair value through profit or loss	**7,016,792**	**79,412**	**0**	**22,576**	**7,118,780**
Financial derivative contracts	5,433,314	45,085	0	19,166	5,497,565
Debt financial instruments	1,452,105	0	0	3,410	1,455,515
Others	131,373	34,327	0	0	165,700
Non-trading financial assets mandatorily valued at fair value through profit or loss	**59,815**	**0**	**0**	**0**	**59,815**
Financial assets designated at fair value through profit or loss	**0**	**0**	**0**	**0**	**0**
Financial assets at fair value through other comprehensive income	**5,112,320**	**3,825,295**	**0**	**248,756**	**9,186,371**
Debt financial instruments	5,112,320	3,825,295	0	248,756	9,186,371
Financial derivative contracts for hedge accounting	**387,648**	**79,836**	**0**	**0**	**467,484**
Financial assets at amortized cost	**38,633,636**	**21,146,824**	**514,289**	**714,137**	**61,008,886**
Rights for repurchase agreements and securities loans	436,433	0	0	0	436,433
Debt financial instruments	45,867	2,126,145	0	0	2,172,012
Due from banks	863,484	0	0	41,301	904,785
Loans and accounts receivable from customers - Commercial	22,514,623	14,803,278	0	672,836	37,990,737
Loans and accounts receivable from customers - Mortgage	12,081,037	4,175,183	0	0	16,256,220
Loans and accounts receivable from customers - Consumer	2,692,192	42,218	514,289	0	3,248,699
Investments in companies	**49,575**	**223,608**	**0**	**0**	**273,183**
intangible assets	**355,378**	**155,710**	**6,277**	**6,540**	**523,905**
Fixed assets	**254,225**	**85,210**	**1,757**	**2,650**	**343,842**
Assets for the right to use leased goods	**85,713**	**16,676**	**5,129**	**1,781**	**109,299**
Current taxes	**42,022**	**0**	**54**	**5,014**	**47,090**
Deferred taxes	**246,876**	**187,421**	**84,877**	**2,956**	**522,130**
Other assets	**987,880**	**631,946**	**25,181**	**9,792**	**1,654,799**
Non-current assets and disposal groups for sale	**35,584**	**0**	**0**	**0**	**35,584**
TOTAL ASSETS	**56,928,467**	**27,078,741**	**638,219**	**1,468,618**	**86,114,045**
LIABILITIES					
Transactions with settlement in progress	**1,121,482**	**0**	**0**	**12,740**	**1,134,222**
Financial liabilities to be traded at fair value through profit or loss	**5,064,375**	**44,853**	**0**	**12,038**	**5,121,266**
Financial liabilities designated at fair value through profit or loss	**0**	**0**	**0**	**0**	**0**
Financial derivative contracts for hedge accounting	**1,011,426**	**2,792**	**0**	**0**	**1,014,218**
Financial liabilities at amortized cost	**41,114,882**	**23,618,081**	**3,763**	**1,180,871**	**65,917,597**
Demand deposits and other obligations	10,839,701	17,853,527	3,763	225,887	28,922,878
Time deposits and other deposits	16,848,304	2,511,935	0	701,617	20,061,856
Obligations for repurchase agreements and securities loans	1,116,786	28,815	0	8,126	1,153,727
Obligations with banks	2,808,752	0	0	105,958	2,914,710
Debt financial instruments issued	8,933,962	0	0	21,481	8,955,443
Other financial obligations	567,377	3,223,804	0	117,802	3,908,983
Obligations for lease contracts	**89,268**	**9,558**	**6,975**	**1,708**	**107,509**
Issued regulatory capital financial instruments	**2,577,802**	**0**	**0**	**0**	**2,577,802**
Provisions for contingencies	**127,469**	**60,593**	**3,507**	**1,415**	**192,984**
Provisions for dividends. payment of interest and revaluation of issued regulatory capital financial instruments	**219,624**	**0**	**0**	**0**	**219,624**
Special provisions for credit risk	**273,793**	**31,788**	**8,294**	**658**	**314,533**
Current taxes	**17,421**	**12,402**	**57**	**0**	**29,880**
Deferred taxes	**0**	**0**	**0**	**0**	**0**
Other liabilities	**764,230**	**312,436**	**515,391**	**8,872**	**1,600,929**
TOTAL LIABILITIES	**52,381,772**	**24,092,503**	**537,987**	**1,218,302**	**78,230,564**

Ch$ million	BCI+Subsidiaries + Branches	CNB+BCI FG	SSFF	Peru	Consolidated
EQUITY					
Capital	**3,408,228**	**1,534,348**	**208,096**	**233,043**	**5,383,715**
Bookings	**-334,247**	**1,532,345**	**-4,426**	**1,259**	**1,194,931**
Other accumulated comprehensive income	**738,929**	**-245,395**	**0**	**4,057**	**497,591**
Items that will not be reclassified in profit or loss	4,312	-1,920	0	0	2,392
Items that can be reclassified in profit or loss	734,617	-243,475	0	4,057	495,199
Retained earnings (losses) from previous years	**482,271**	**0**	**-108,232**	**1,239**	**375,278**
Profit (loss) for the period	**466,417**	**162,655**	**4,794**	**10,718**	**644,584**
Less: Provisions for dividends. payment of interest and revaluation of issued regulatory capital financial instruments	**-214,931**	**0**	**0**	**0**	**-214,931**
From the owners of the bank:	**4,546,669**	**2,983,952**	**100,232**	**250,315**	**7,881,168**
Of the non-controlling interest	**28**	**2,285**	**0**	**0**	**2,313**
TOTAL EQUITY	**4,546,695**	**2,986,238**	**100,232**	**250,316**	**7,883,481**
TOTAL LIABILITIES AND EQUITY	**56,928,467**	**27,078,741**	**638,219**	**1,468,618**	**86,114,045**