Itaú Chile

2Q 2026 Results

Conference Call
August 6, 2026

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ITAUCL
BOLSA SANTIAGO x nuam

2Q26 | Key Highlights

- **Above-industry loan and deposit growth,** reinforcing our franchise resilience and strategic progress
- **Results gained momentum during 2Q26**, supported by pickup in revenues in Chile and positive contribution from Colombia
- **Competition authority and CMF approval received for the Klap acquisition,** with consolidation expected in 4Q26
- **Completion of the sale of the Colombian retail banking business,** marking a key milestone in the strategic repositioning of the operation
- **Once again recognized by Extel, ranking #1 for Best Research Team in Chile**, while Itaú BBA also secured #1 in Latam Macro and Latam Research

Colombia Retail Divestment

December 2025
Announcement
Sale of Retail operation to Banco de Bogotá

28 July 2026
Capital increase in Colombia
MMUSD 75

31 July 2026
Non Recurring Expenses
MMUSD 158 net of taxes

01 Aug 2026
Effective Date Closing Price: Book Value
Net Assets MMUSD 512
MMUSD 1,185 in RWA released

Aug – Dic 2026
Non Recurring Expenses
MMUSD 18 net of taxes

TSA
Operational continuity ensured throughout transition period

Expected RoE~10-15%
By the end of 2028

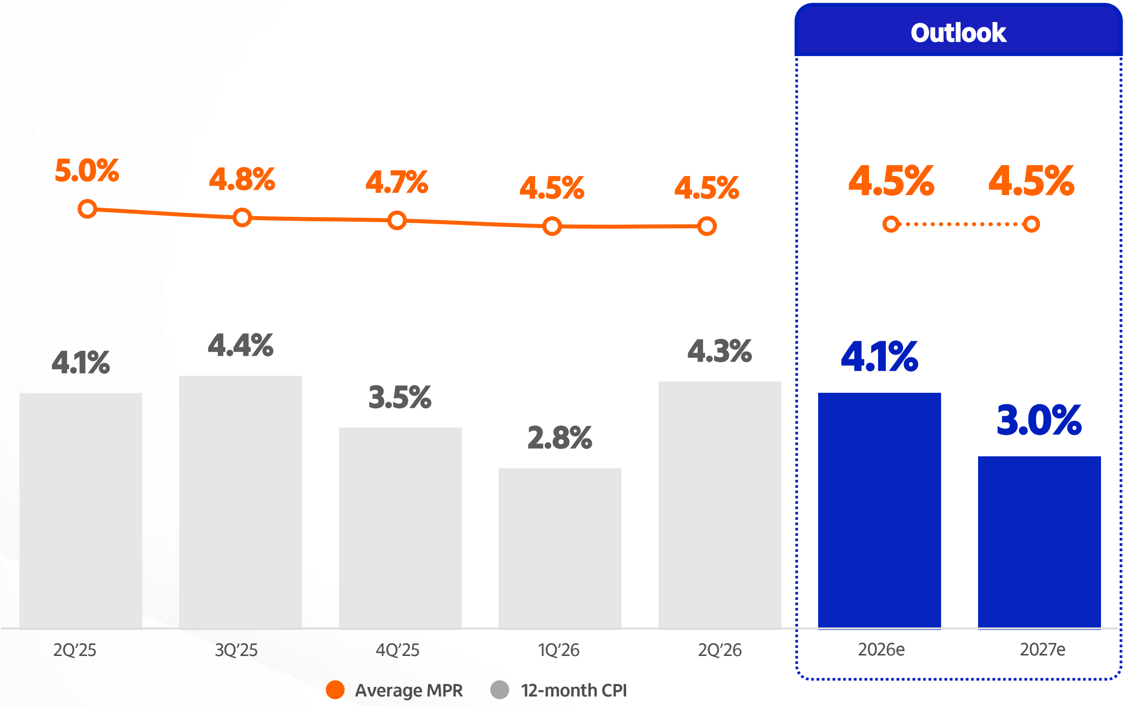
Economic Payback~3-4 years
vs current 5% RoE scenario

No impact in capital ratios
Capital released by the asset transfer offsets the related one-off expenses

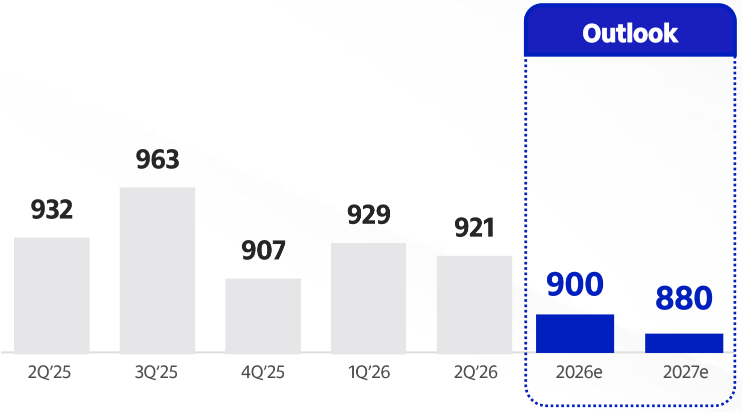
Figures expressed in U.S. dollars were converted using a COP/USD exchange rate of COP$3,205.87 per US$1

2Q26 | Macroeconomic Backdrop and Outlook

Inflation and Monetary Policy Rate (MPR)
Annual variation. % & period average %



Exchange Rate
CLP/USD

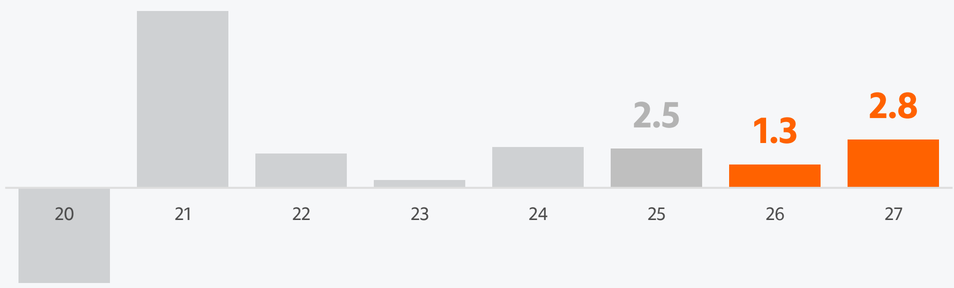


FX may face pressure from lower interest rate differentials

Weak activity lingered into 2Q26 with output contraction, sector-specific supply disruptions and weaker domestic demand

Underlying inflation pressures remained contained

GDP growth
Annual growth %

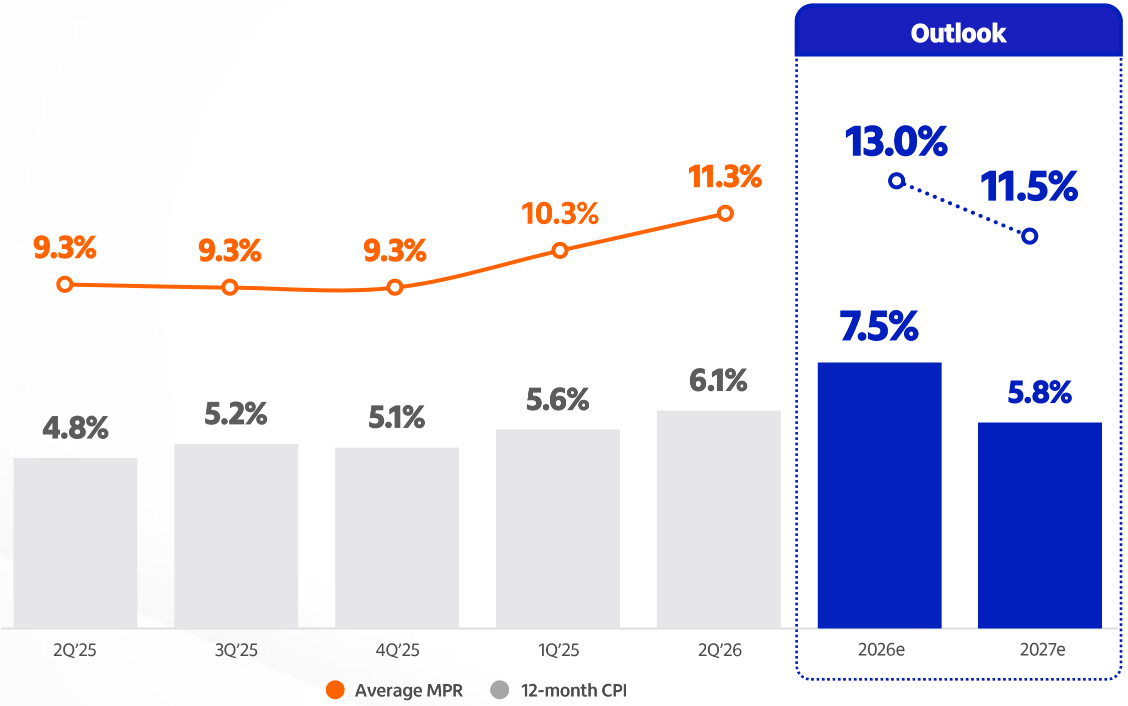


Outlook Source: Itau BBA Macro, Estimates as of July 31, 2026

2Q26 | Macroeconomic Backdrop and Outlook

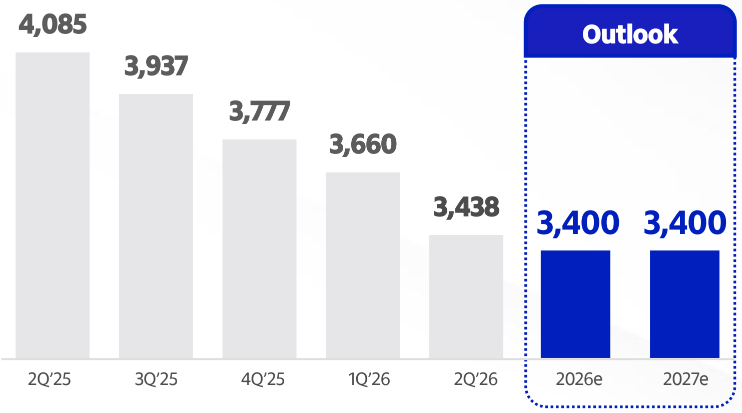
Inflation and Monetary Policy Rate (MPR)

Annual variation. % & period average %



Exchange Rate

COP/USD



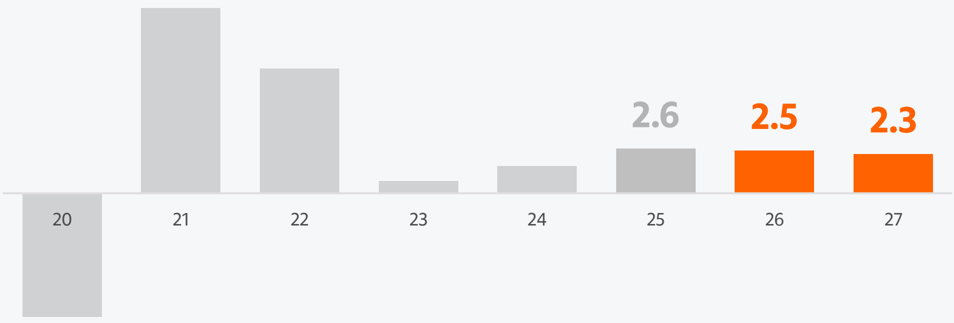
A decline in the risk premium **is driving the currency's appreciation**

Inflation rebounded with persistent core pressures

Monetary policy to stay restrictive for longer against a backdrop of persistent domestic inflationary pressures and tighter global financial conditions

GDP growth

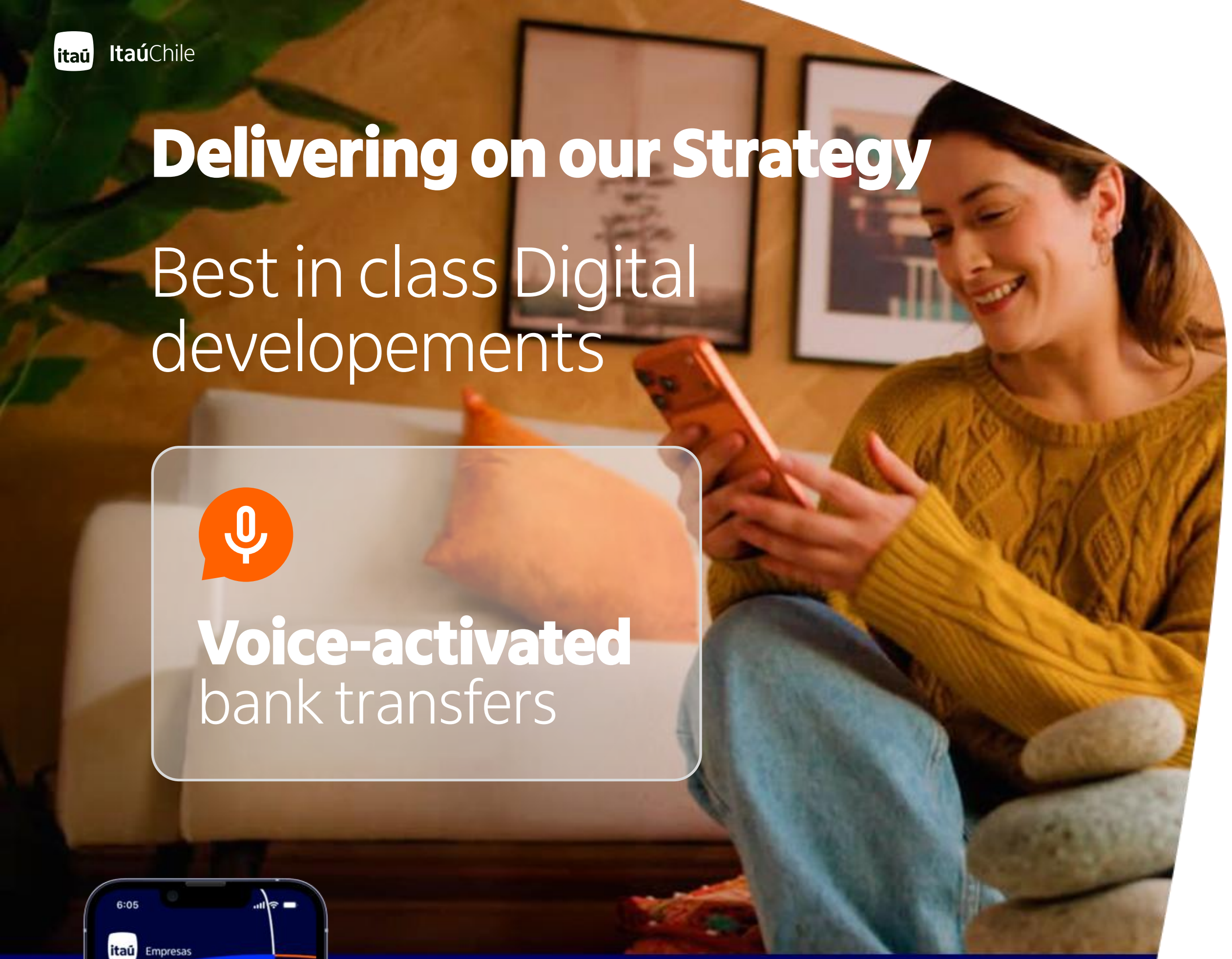
Annual growth %



Outlook Source: Itau BBA Macro, Estimates as of July 31, 2026

Delivering on our Strategy

Best in class Digital developements



Voice-activated bank transfers

App for Corporate Clients

CULTURE

TALENTO LGBTI

Pride Connection

Best places to work for LGBTI for the 3rd consecutive year

eNPS **85%** Jun'26 **Employees' satisfaction**

ESG

CAJA LOS ANDES

MMUS$ 30 Sustainability-Linked Loan 2026

EXCELLENCE RECOGNITIONS

EUROMONEY AWARDS FOR EXCELLENCE 2026

Chile's **Best Investment Bank for DCM**

PREMIO SALMÓN 2026 DIARIO FINANCIERO

Our Asset Management subsidiary was recognized with **3 Premios Salmón 2026**

extel

#1 Research team in Chile

#1 Research Latam & Macro Latam (Itaú BBA)

GUIDANCE
Between 6%-8%

Results 1H26 | **9.6%**

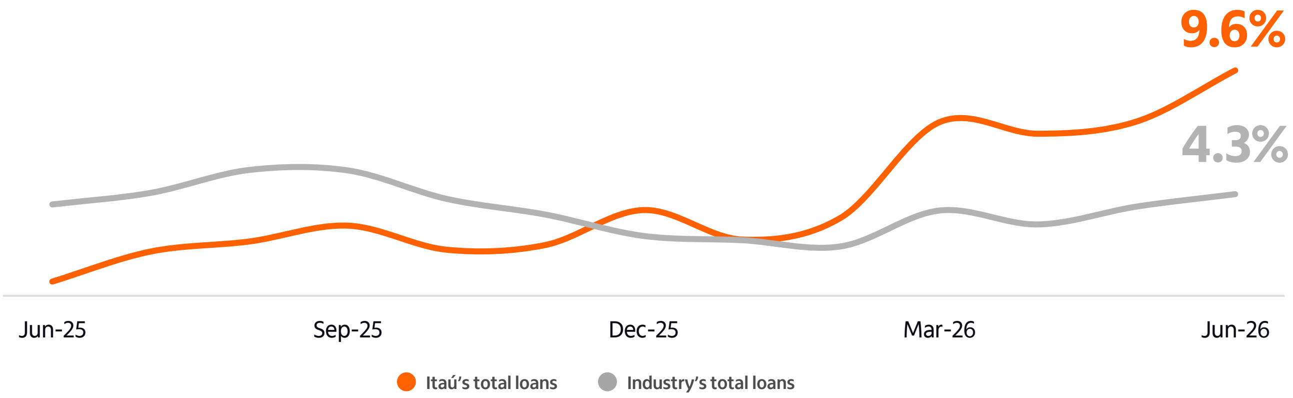
2Q26 | Loan Portfolio

Loan Growth

12-month growth (%)

+2.4% 2Q'26 vs. 2Q' 26

+1.5% 2Q'26 vs. 1Q'26



Sustained commercial and mortgage loan growth above the industry

Commercial
Outperformed the banking industry's YoY and QoQ growth for the 3rd consecutive quarter

Consumer
Continued selectivity in consumer segment, with growth in new money and improving portfolio quality

Mortgage
Leadership in growth within the peer group yet for another quarter – achieving 9.1% market share in June '26 (vs. 8.5% in June'25)

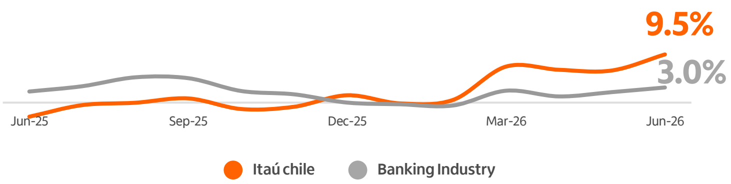
Loan Growth by Segment[1]

Commercial Loans

12-month growth (%)

+2.2% 2Q'26 vs. 1Q'26

+1.2% 2Q'26 vs. 1Q'26

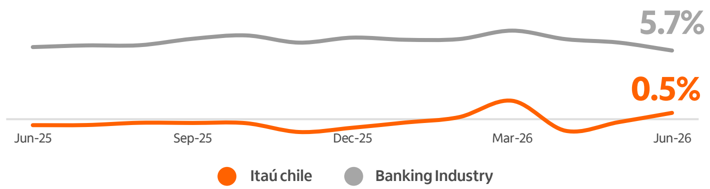


Consumer Loans

12-month growth (%)

-2.3% 2Q'26 vs. 1Q'26

-0.6% 2Q'26 vs. 1Q'26

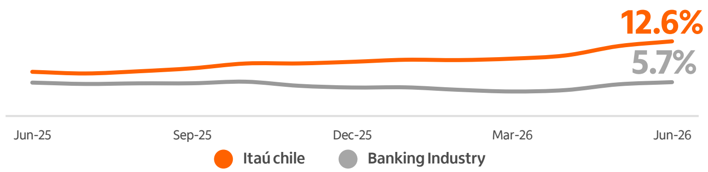


Mortgage Loans

12-month growth (%)

+4.3% 2Q'26 vs. 1Q'26

+2.7% 2Q'26 vs. 1Q'26



[1] Data for Itaú and for the Banking Industry excludes foreign assets of Chilean banks

2Q26 | Funding and AuM

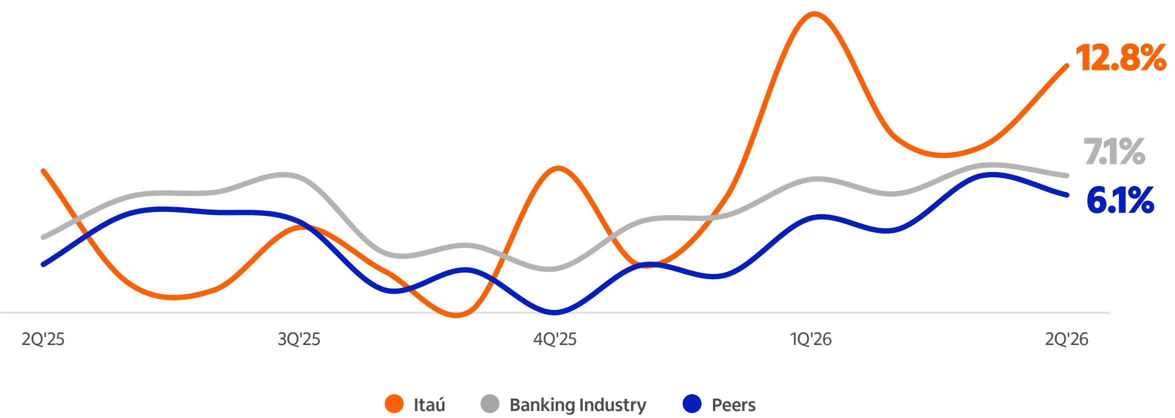
Expanded our global funding reach with our inaugural international public bond issuance

Volume Growth
12-month %

		Itaú	System
Demand Deposits	Total	**12.8%**	**7.1%**
	Individuals	5.9%	3.0%
	Companies	16.7%	9.2%
Time Deposits (Top 1 in time deposits 12 months growth within Peer group)		**15.5%**	**4.3%**
AuM		**12.0%**	**13.3%**

Demand deposits Evolution
12-month growth (%)

Top 1 in demand deposits 12 months growth within Peer group



2Q26 | Summary of main performance indicators

In Ch$ billion

Indicator	Chile + Colombia	2Q'26 vs. 1Q'26	2Q'26 vs. 2Q'25	Chile	2Q'26 vs. 1Q'26	2Q'26 vs. 2Q'25
Credit Portfolio	30.8 trillion	▲3.4%	▲11.3%	25.2 trillion	▲2.4 %	▲9.6 %
Financial Margin with clients	335.7	▲5.8 %	▲1.1 %	254.3	▲3.5 %	▼-3.2 %
Commissions and Fees	60.1	▲19.1%	▲10.5%	49.6	▲17.1%	▲3.6%

Indicator	Chile + Colombia	2Q'26 vs. 1Q'26	2Q'26 vs. 2Q'25	Chile	2Q'26 vs. 1Q'26	2Q'26 vs. 2Q'25
Cost of Credit	75.0	▼-0.6%	▼-9.2%	58.4	▲0.8%	▼-11.3%
Recurring Net Income	108.9	▲42.1%	▲10.3%	89.4	▲25.0%	▼-5.3%
Recurring Return on Tangible Equity (RoTE)	11.4%	▲3.4 p.p.	▲0.4 p.p.	11.6%	▲2.5 p.p.	▼- 1.3 p.p.

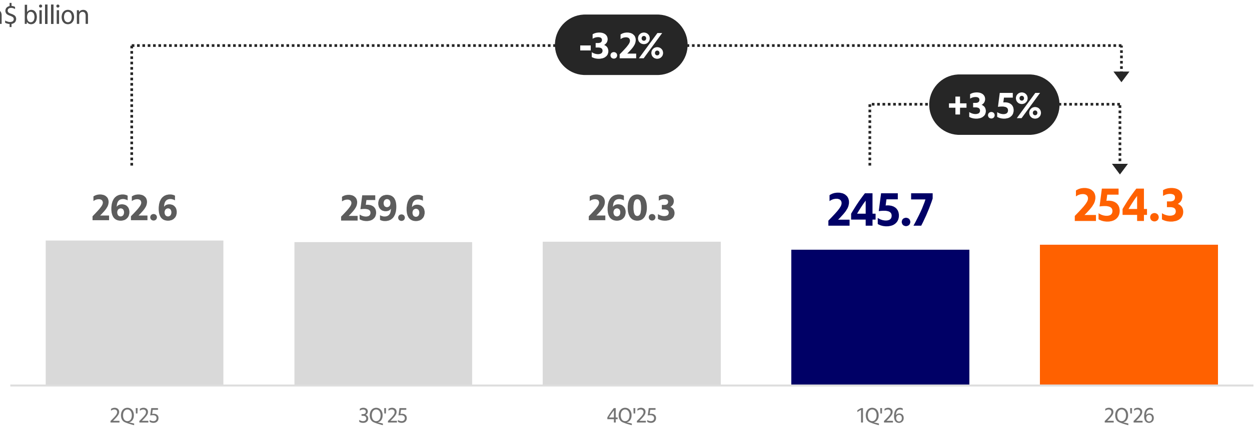
GUIDANCE
3.3%-3.5%

Results 1H26 | **3.2%** ✕

2Q26 | Financial margin with Clients

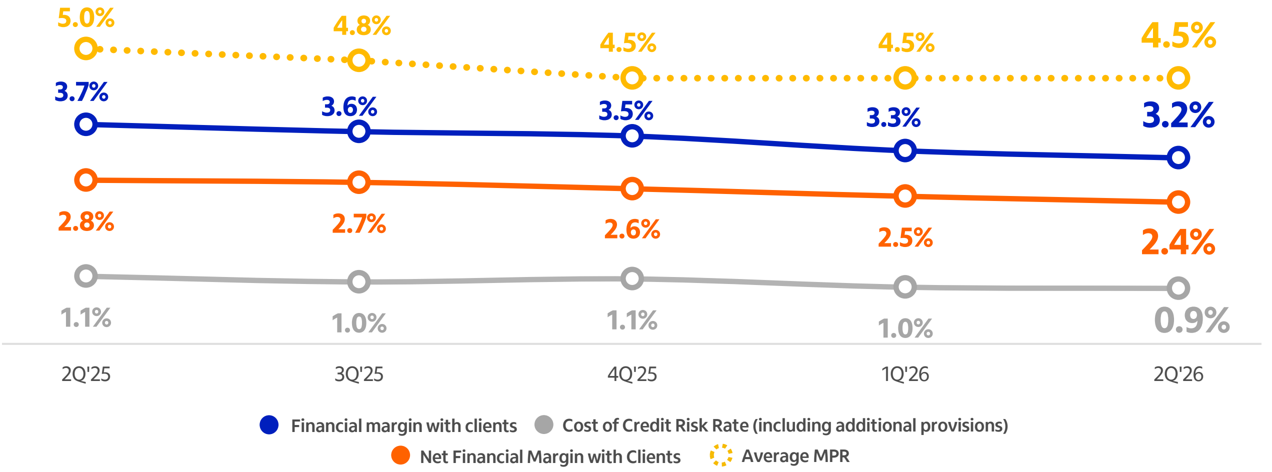
Financial margin with Clients

In Ch$ billion



Net Financial Margin with Clients

(%)



2Q26 vs. 1Q26

Increase of 3.5% due to

- Higher loan volumes and Corporate spreads
- Better funding mix with demand deposits growth
- Strong FX/derivatives performance

2Q26 vs. 2Q25

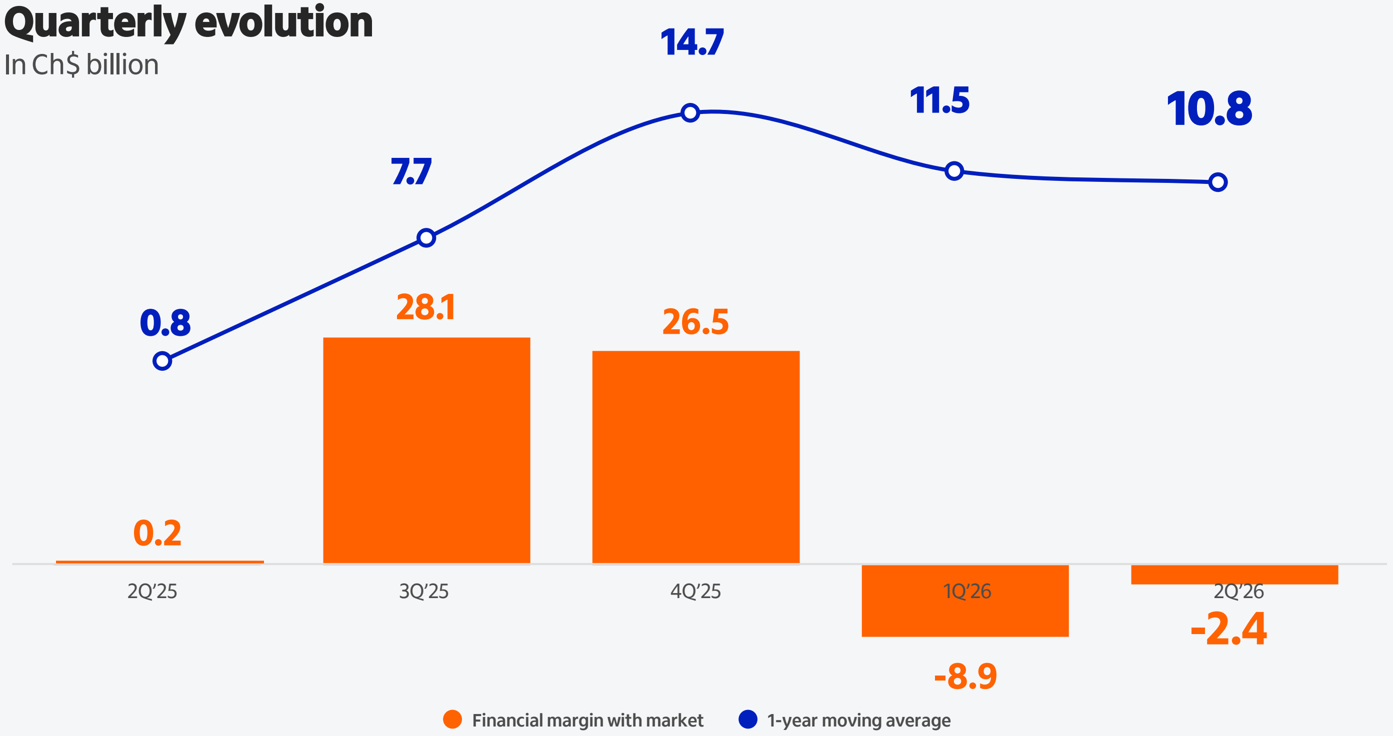
Decrease of 3.2% due to

- Narrower loan spreads
- Lower Monetary Policy Rate
- Partially offset by higher FX/derivatives performance

2Q26 | Financial margin with the Market

Continued market volatility weighed on Trading results, partially offset by a positive contribution from Banking

Quarterly evolution
In Ch$ billion



GUIDANCE
12% - 14%

Results 1H26 | **3.3%**

2Q26 | Commissions and fees

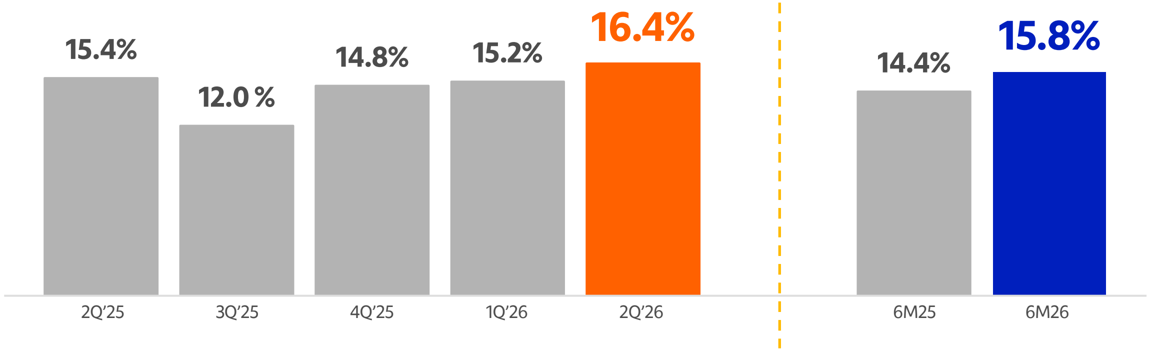
In Ch$ billion	2Q26	1Q26	Δ	2Q25	Δ
Insurance Brokerage	13.5	9.1	47.5%	7.8	72.4%
Credit Operations and Guarantees Provided	11.3	10.8	5.3%	12.8	-11.5%
Current Account Services and Overdraft Fees	4.0	4.1	-0.6%	3.8	7.5%
Asset Management	8.9	8.4	6.4%	7.5	18.7%
Financial Advisory and others	11.8	10.0	18.4%	15.9	-26.0%
Total Commissions and Fees	**49.6**	**42.3**	**17.1%**	**47.8**	**3.6%**

Broad-based growth across key businesses marked the 17.1% QoQ increase

Stronger commercial activity, trade finance and advisory revenues

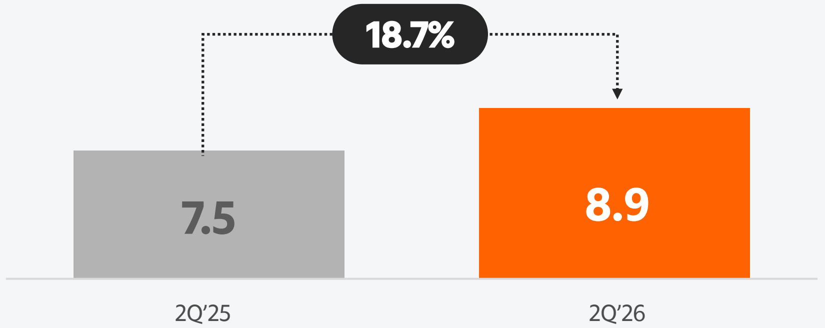
Total Commissions/Operating Revenues

In %



Asset Management Fees

In Ch$ billion



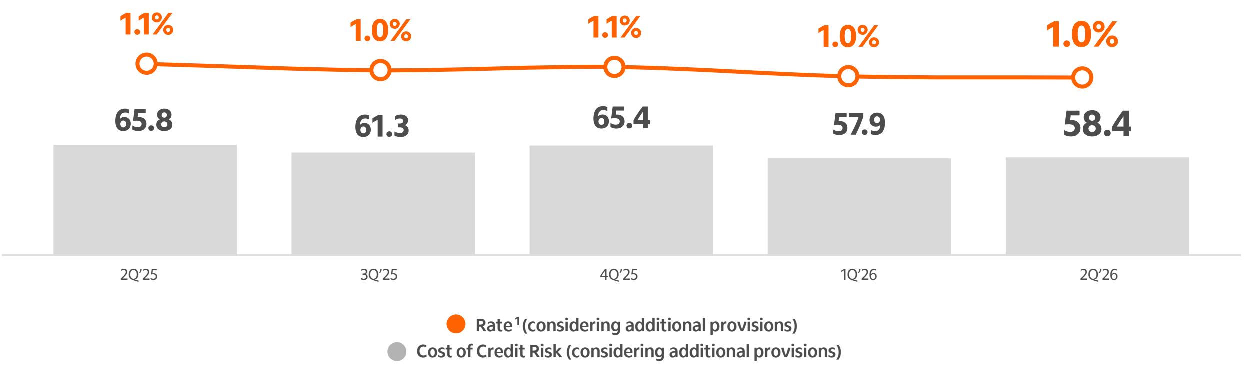
[1] Operating Revenues: Managerial Financial Margin + Commissions and fees

GUIDANCE
Between 1.0% - 1.1%

Results 1H26 | **1.0%**

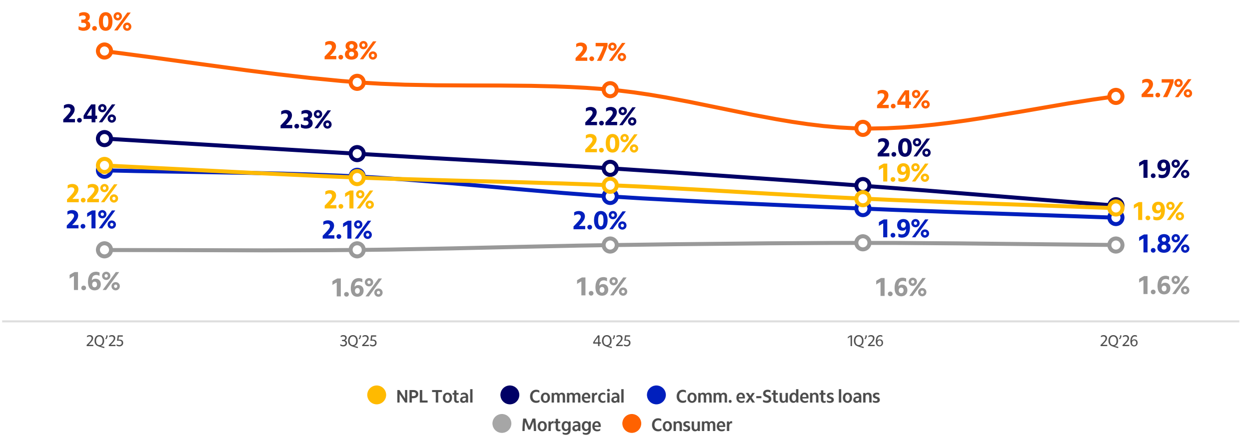
2Q26 | Cost of Credit

Cost of credit
In Ch$ billion

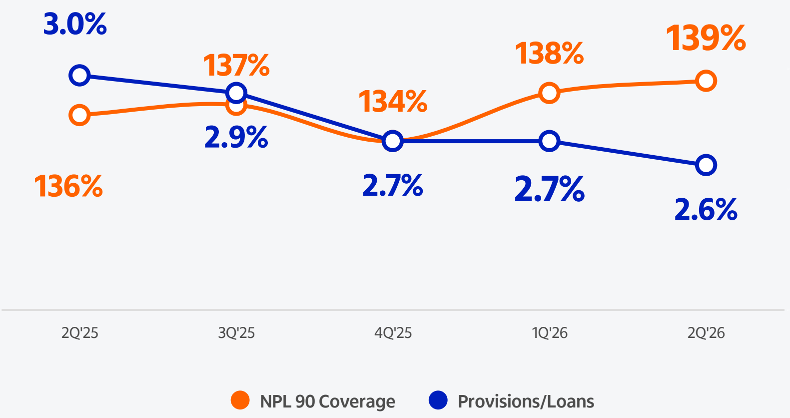


Cost of Credit in line with guidance
and controlled NPLs

Non Performing Loans
%



Coverage Ratio[1]
%



[1] Coverage Ratio includes additional provisions

GUIDANCE
~2%

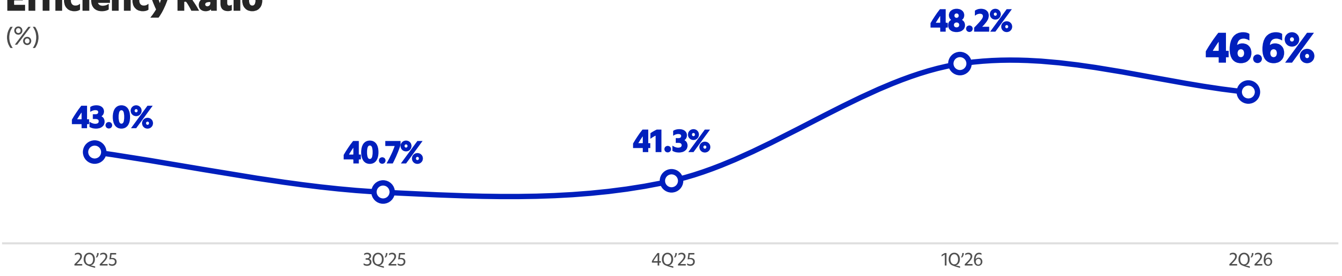
Results 1H26 | **2.8%**

2Q26 | Non-interest expenses

In Ch$ billion	2Q26	1Q26	Δ	2Q25	Δ
Personnel	68.8	66.7	3.2%	65.0	5.9%
Administrative	55.0	51.8	6.1%	54.1	1.6%
Total Personnel and Administrative	**123.8**	**118.5**	**4.5%**	**119.1**	**3.9%**
Depreciation. Amortization and Impairment	16.6	16.2	2.6%	14.6	13.9%
Non-Interest Expenses	**140.4**	**134.7**	4.3%	133.7	**5.0%**

168 bps QoQ improvement in efficiency, as revenue growth outpaced expenses.

Efficiency Ratio
(%)



2Q26 vs. 1Q26

- **Personnel:** Higher severance costs related to headcount reduction, performance bonuses and inflation
- **Administrative:** Higher advisory and consulting expenses, IT and telecom costs and other

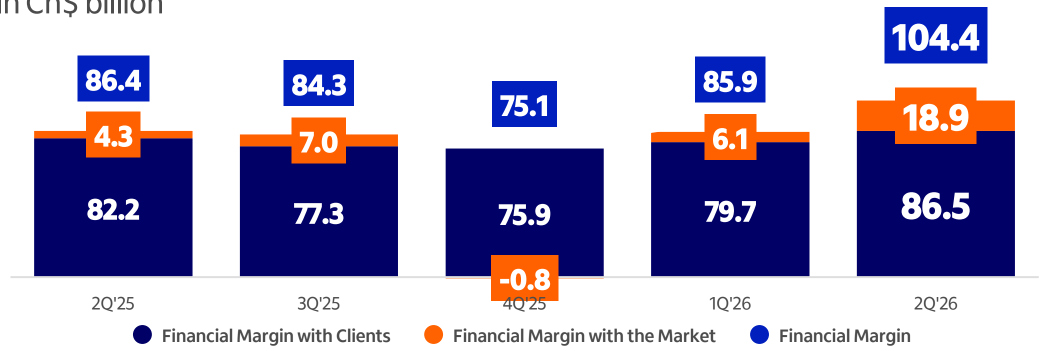
2Q26 vs. 2Q25

- **Personnel:** Higher Long Term incentives program expenses
- **Administrative:** Higher marketing expenses, operational losses and IT-related services

2Q26 | Colombia

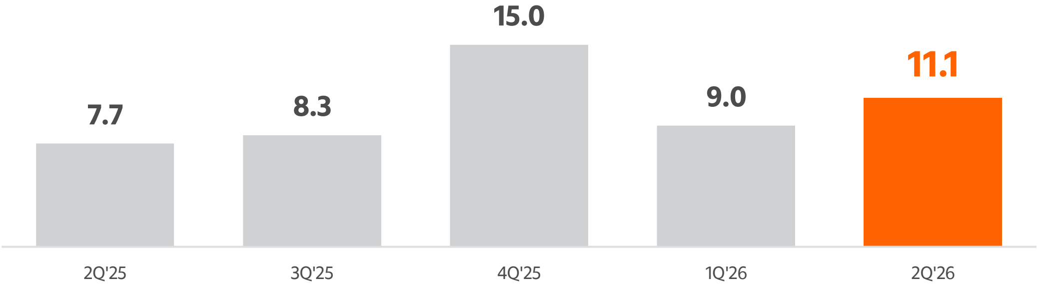
Outstanding results of Financial Margin with the Market and higher financial Margin with Clients...

Financial Margin
In Ch$ billion



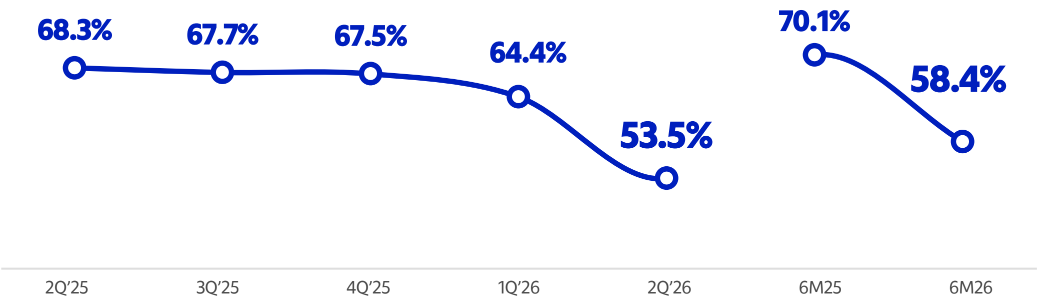
...with solid commissions and fees during the quarter, supported by higher advisory activity...

Commissions and Fees
In Ch$ billion



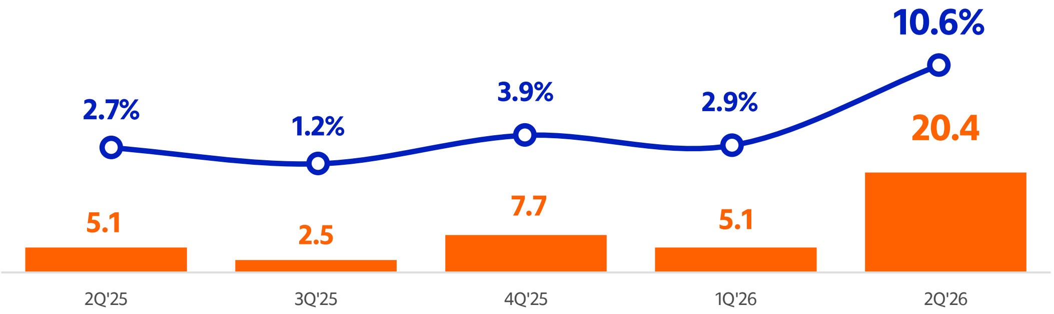
...and the best efficiency ratio in recent periods...

Efficiency level
(%)



...driving Net Income and ROE to its highest level in recent quarters.

Recurring Net Income and ROE
In Ch$ billion and (%)

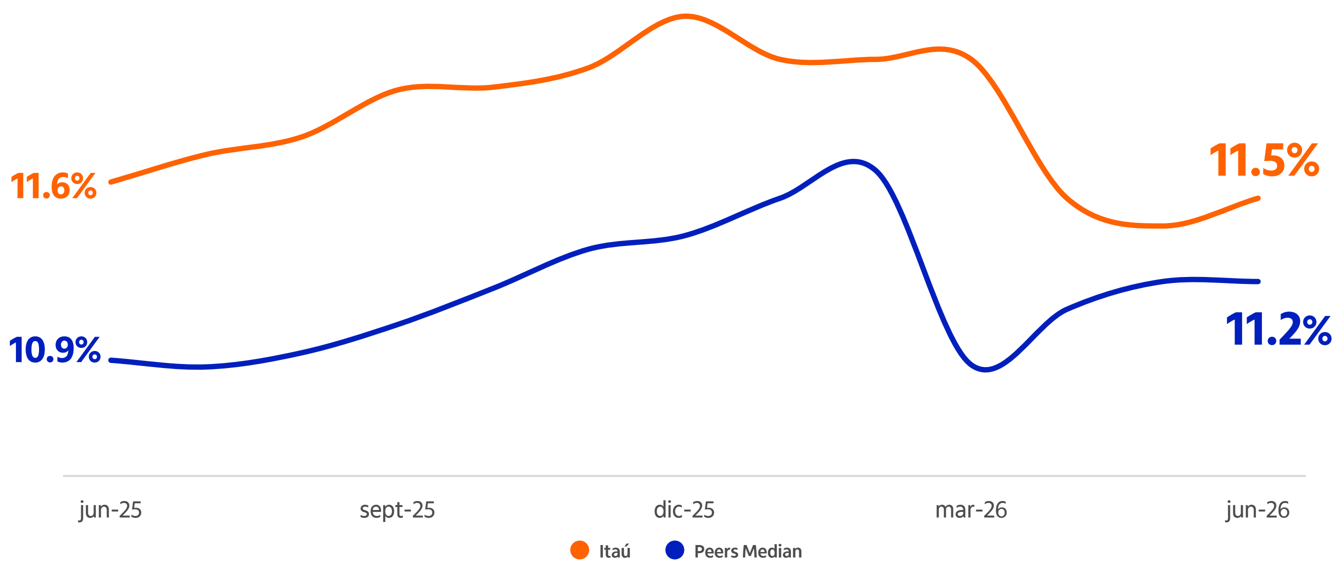


[1] Financial Margin, Commissions and Fees and Recurring Net Income from Colombia is expressed in constant currency in order to eliminate the impact of foreign exchange rate variation. Thus all figures from each of the periods analyzed were converted into Chilean Pesos at a single foreign exchange rate of Ch$ 0.2679 per COP as of June 30. 2026

2Q26 | Capital & Dividends

CET1 Capital Ratio

Information of Itaú Chile and peers median as of Jun'26



Capital ratios remained within the Bank's risk appetite following the 60% dividend payout in April

CET1 remained above peer levels, providing capacity to support sustainable business growth

Regulatory proposal by the CMF

Proposed changes to the **measurement of market RWAs**

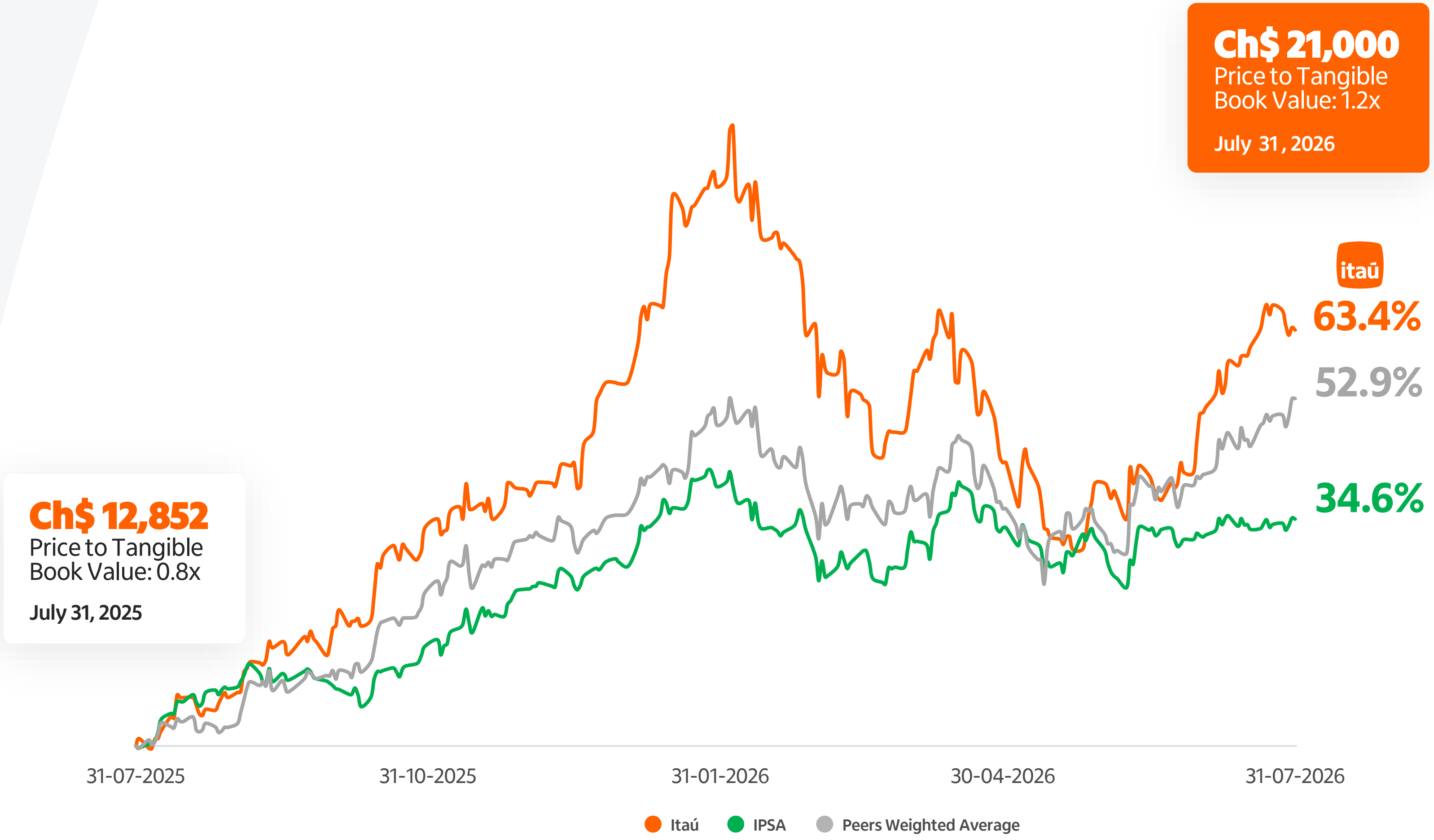
Could **reduce system-wide market RWA** by up to **↓36%**

Peer group includes the 4 largest private banks in Chile

2Q26 | Stock Performance

Our stock outperformed the IPSA and our peers weighted average, delivering accumulative return of 63.4% in the last twelve months

Additional coverage from a leading sell-side institution, supporting stock visibility



Guidance 2026

Expected Guidance 2026

		1S'26	
Loan Growth	Between 6% – 8%	9.6%	Above Guidance
Financial Margin with Clients (Average rate)	Between 3.3% – 3.5%	3.2%	Below guidance
Commissions and Fees (% growth)	Between 12% – 14%	3.3%	Below guidance
Cost of Credit Risk	Between 1.0% – 1.1%	1.0%	On track
Non-interest expenses (% growth)	~2%	2.8%	Above guidance
Managerial Effective Tax Rate[1]	~15%	14.9%	On track
RoTE	Between 12%-13%	10.4%	Below guidance

[1] Guidance does not incorporate any potential effects from a reduction in the corporate income tax rate or the related impact on the valuation of deferred tax assets

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