Pillar 3 Report | Itaú Chile

3Q 2025

Index

Document Objective

Document objective

This document presents information from Banco Itaú Chile, required by the CMF to promote market discipline and financial transparency through the disclosure of significant and timely information from banking institutions to market agents. The foregoing is in accordance with numeral 8 of Article 5 of Decree Law No. 3,538 of 1980, and Articles 14 and 16 of the General Banking Law.

The objective of the Pillar 3 standard is to enable the market and information users to better assess each entity's situation and know the risk profile of local banking institutions and their local and global position and equity structure in a single format, thus reducing information asymmetries.

Banco Itaú, in line with Basel III standards applied in Chile, presents the required tables with quarterly frequency derived from RAN 21-20, separated by disclosure requirement and indicating a name and description for each.

Presentation of risk management, key prudential parameters and RWAs

- KM1: Key metrics. Its objective is to provide a summary of the metrics relevant to the Bank's capital management
- OV1: Overview of RWAs. The following template provides an overview of total RWAs, which form the denominator of the risk-based capital requirements

Leverage ratio

- LR1: Summary comparison of accounting assets versus leverage ratio exposure measure. Its objective is to reconcile the total assets published in the financial statements to the leverage ratio exposure measure
- LR2: Leverage ratio common disclosure template. Its objective is to provide a detailed breakdown of the components of the leverage ratio denominator

Liquidity

- LIQ1: Liquidity Coverage Ratio (LCR). Its objective is to present a breakdown of the Bank's (on- and off-balance sheet) cash outflows and inflows (net outflows), as well as its high-quality liquid assets (HQLA) available for the LCR calculation

Credit Risk

- CR8: Changes in CRWAs under the use of internal methodologies. Its objective is to present a flow statement that explains the changes in CRWAs calculated using internal methodologies. This table is not applicable to Banco Itaú since it does not maintain internal methodologies for the calculation of CRWAs

Comparison of RWA calculated with internal models method and by the standard method

- CMS1: Comparison of RWA calculated with internal methodologies and standardized approach at risk level. Its purpose is to compare the RWA calculated entirely using the standardized approach with the RWA calculated with internal methodologies when authorized by this Commission. It also discloses the amount of RWA calculated entirely with the standardized approach to which the floor established in paragraph 7 of Chapter 21-6 of the RAN is applied. This table is not applicable to Banco Itaú since it does not maintain internal methodologies for the calculation of CRWAs

The tables presented below are reported differentiated by level of consolidation, that is, at the local and Global consolidated. The CR8 and CMS1 templates do not apply to the Bank as it is not currently authorized to use internal models to calculate Credit Risk.

Presentation of Risk management

Presentation of risk management, key prudential parameters and RWAs

▶ KM1 – Key Metrics

Figures in MCh$ - Local consolidated		09-30-2025	06-30-2025	03-31-2025	12-31-2024	09-30-2024
→ Available capital (amounts)						
Core Capital or Common Equity Tier 1 (CET1)	1	2,934,052	2,837,515	2,782,504	2,751,192	2,737,563
Fully loaded ECL accounting model	1a	-	-	-	-	-
Tier 1 capital	2	3,220,874	3,114,890	3,067,315	2,948,252	2,737,563
Fully loaded ECL accounting model Tier 1	2a	-	-	-	-	-
Regulatory capital	3	4,503,173	4,402,673	4,335,496	4,214,072	3,979,842
Fully loaded ECL accounting model regulatory capital	3a	-	-	-	-	-
→ Risk-weighted assets (amounts)						
Total risk-weighted assets (RWA)	4	23,908,930	23,782,681	25,122,276	25,639,190	24,925,013
Total risk-weighted assets (pre-floor)	4a	-	-	-	-	-
→ Risk-based capital ratios as a percentage of RWAs						
CET1 ratio (%)	5	12.27%	11.93%	11.08%	10.73%	10.98%
Fully loaded ECL accounting model CET1 (%)	5a	-	-	-	-	-
CET1 ratio (%) (pre-floor ratio)	5b	-	-	-	-	-
Tier 1 ratio (%)	6	13.47%	13.10%	12.21%	11.50%	10.98%
Fully loaded ECL accounting model Tier 1 ratio (%)	6a	-	-	-	-	-
Tier 1 ratio (%) (pre-floor ratio)	6b	-	-	-	-	-
Regulatory capital ratio (%)	7	18.84%	18.51%	17.26%	16.44%	15.97%
Fully loaded ECL accounting model regulatory capital ratio (%)	7a	-	-	-	-	-
Regulatory capital ratio (%) (pre-floor ratio)	7b	-	-	-	-	-
→ Additional CET1 buffer requirements as a percentage of RWA						
Capital conservation buffer requirement (%)	8	2.50%	2.50%	2.50%	2.50%	1.88%
Countercyclical buffer requirement (%)	9	0.50%	0.50%	0.50%	0.50%	0.50%
D-SIB additional requirements (%)	10	0.75%	0.75%	0.75%	0.75%	0.50%
Total of bank CET1 specific buffer requirements (%)	11	3.75%	3.75%	3.75%	3.75%	2.88%
CET1 available after meeting Bank's minimum capital requirements (%)	12	7.02%	6.68%	5.83%	5.48%	5.98%
→ Leverage ratio						
Total Basel III leverage ratio exposure measure (total assets)	13	36,393,017	35,623,978	35,263,451	36,228,448	35,640,430
Leverage ratio (%)	14	7.99%	7.91%	7.83%	7.61%	7.59%
Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	14a	-	-	-	-	-
Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14b	-	-	-	-	-
→ Liquidity coverage ratio (LCR)						
Total high-quality liquid assets (HQLA)	15	3,870,896	4,287,133	3,450,292	3,408,666	3,531,114
Total net cash outflow	16	2,101,937	2,143,544	1,669,685	1,505,725	1,481,919
LCR ratio (%)	17	184.16%	200.00%	206.6%	226.38%	238.28%
→ Net stable funding ratio (NSFR)						
Total available stable funding (ASF)	18	21,045,340	20,841,152	20,816,442	21,341,455	21,065,922
Total required stable funding (RSF)	19	19,263,569	18,941,656	18,945,333	19,699,159	19,336,659
NSFR ratio (%)	20	109.25%	110.03%	109.88%	108.34%	108.94%

Figures in MCh$ - Global consolidated		09-30-2025	06-30-2025	03-31-2025	12-31-2024	09-30-2024
→ Available capital (amounts)						
Core Capital or Common Equity Tier 1 (CET1)	1	3,544,828	3,408,050	3,351,796	3,320,949	3,317,437
Fully loaded ECL accounting model	1a	-	-	-	-	-
Tier 1 capital	2	3,831,650	3,685,425	3,636,608	3,518,009	3,317,437
Fully loaded ECL accounting model Tier 1	2a	-	-	-	-	-
Regulatory capital	3	5,124,088	4,982,662	4,914,196	4,799,569	4,578,884
Fully loaded ECL accounting model regulatory capital	3a	-	-	-	-	-
→ Risk-weighted assets (amounts)						
Total risk-weighted assets (RWA)	4	28,913,855	28,506,667	29,680,971	30,439,420	29,713,623
Total risk-weighted assets (pre-floor)	4a	-	-	-	-	-
→ Risk-based capital ratios as a percentage of RWAs						
CET1 ratio (%)	5	12.26%	11.96%	11.29%	10.91%	11.17%
Fully loaded ECL accounting model CET1 (%)	5a	-	-	-	-	-
CET1 ratio (%) (pre-floor ratio)	5b					
Tier 1 ratio (%)	6	13.25%	12.93%	12.25%	11.56%	11.17%
Fully loaded ECL accounting model Tier 1 ratio (%)	6a	-	-	-	-	-
Tier 1 ratio (%) (pre-floor ratio)	6b					
Regulatory capital ratio (%)	7	17.72%	17.48%	16.56%	15.77%	15.41%
Fully loaded ECL accounting model regulatory capital ratio (%)	7a	-	-	-	-	-
Regulatory capital ratio (%) (pre-floor ratio)	7b	-	-	-	-	-
→ Additional CET1 buffer requirements as a percentage of RWA						
Capital conservation buffer requirement (%)	8	2.50%	2.50%	2.50%	2.50%	1.88%
Countercyclical buffer requirement (%)	9	0.50%	0.50%	0.50%	0.50%	0.50%
D-SIB additional requirements (%)	10	0.75%	0.75%	0.75%	0.75%	0.50%
Total of bank CET1 specific buffer requirements (%)	11	3.75%	3.75%	3.75%	3.75%	2.88%
CET1 available after meeting Bank's minimum capital requirements (%)	12	7.01%	6.71%	6.04%	5.66%	6.17%
→ Leverage ratio						
Total Basel III leverage ratio exposure measure (total assets)	13	43,793,296	42,472,809	42,219,750	43,024,001	42,363,955
Leverage ratio (%)	14	8.01%	7.97%	7.91%	7.77%	7.80%
Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	14a	-	-	-	-	-
Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14b	-	-	-	-	-
→ Liquidity coverage ratio (LCR)						
Total high-quality liquid assets (HQLA)	15	6,086,712	6,664,280	6,204,214	6,376,642	6,807,527
Total net cash outflow	16	3,306,686	3,688,745	3,192,268	3,286,350	3,511,269
LCR ratio (%)	17	184.07%	180.67%	194.35%	194.03%	193.88%
→ Net stable funding ratio (NSFR)						
Total available stable funding (ASF)	18	25,727,941	25,205,231	25,505,414	25,806,099	25,541,707
Total required stable funding (RSF)	19	23,556,858	22,967,271	23,033,942	23,458,329	23,802,104
NSFR ratio (%)	20	109.22%	109.74%	110.73%	110.01%	107.31%

OV1 – Overview of RWAs

LOCAL CONSOLIDATED | Figures in MCh$		**09-30-2025** RWA	**06-30-2025** RWA	**09-30-2025** Minimum capital requirements
→ **Credit risk (excluding counterparty credit risk and securitization exposures)**	1	**17,165,763**	**16,887,525**	**1,373,261**
Of which: standardized approach (SA)	2	17,165,763	16,887,525	1,373,261
Of which: internal approach (IA)	3	-	-	-
Of which: supervisory slotting approach	4	-	-	-
Of which: advanced internal ratings-based approach (A-IRB)	5	-	-	-
Counterparty credit risk (CCR)	6	880,800	838,925	70,464
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	-	-	-
Of which: internal models method (IMM)	8	-	-	-
Of which: other CCR	9	-	-	-
Credit valuation adjustments (CVA)	10	-	-	-
Equity positions under the simple risk weight approach and the internal models method during the five-year linear phase-in period	11	-	-	-
Equity investments in funds – look-through approach	12	-	-	-
Equity investments in funds – mandate-based approach	13	-	-	-
Equity investments in funds – fall-back approach	14	-	-	-
Settlement risk	15	-	-	-
Securitization exposures in banking book	16	-	-	-
Of which: securitization IRB approach (SEC-IRBA)	17	-	-	-
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	18	-	-	-
Of which: securitization standardized approach (SEC-SA)	19	-	-	-
→ **Market Risk (SA)**	20	**3,270,200**	**3,214,130**	**261,616**
Of which: standardized approach (SA)	21	-	-	-
Of which: internal model approach (IMA)	22	-	-	-
→ **Operational Risk**	23	**2,052,083**	**2,294,659**	**164,167**
→ **Amounts below the thresholds for deduction**	24	**540,084**	**547,442**	**43,207**
→ **Aggregate Capital Floor Applied**	25	**-**	**-**	**-**
Total	26	**23,908,930**	**23,782,681**	**1,912,714**

GLOBAL CONSOLIDATED | Figures in MCh$		09-30-2025 RWA	06-30-2025 RWA	09-30-2025 Minimum capital requirements
→ Credit risk (excluding counterparty credit risk and securitization exposures)	1	**21,302,539**	**20,665,666**	**1,704,203**
Of which: standardized approach (SA)	2	21,302,539	20,665,666	1,704,203
Of which: internal approach (IA)	3	-	-	-
Of which: supervisory slotting approach	4	-	-	-
Of which: advanced internal ratings-based approach (A-IRB)	5	-	-	-
Counterparty credit risk (CCR)	6	933,762	879,784	74,701
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	-	-	-
Of which: internal models method (IMM)	8	-	-	-
Of which: other CCR	9	-	-	-
Credit valuation adjustments (CVA)	10	-	-	-
Equity positions under the simple risk weight approach and the internal models method during the five-year linear phase-in period	11	-	-	-
Equity investments in funds – look-through approach	12	-	-	-
Equity investments in funds – mandate-based approach	13	-	-	-
Equity investments in funds – fall-back approach	14	-	-	-
Settlement risk	15	-	-	-
Securitization exposures in banking book	16	-	-	-
Of which: securitization IRB approach (SEC-IRBA)	17	-	-	-
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	18	-	-	-
Of which: securitization standardized approach (SEC-SA)	19	-	-	-
→ Market Risk (SA)	20	**3,429,533**	**3,445,727**	**274,363**
Of which: standardized approach (SA)	21	-	-	-
Of which: internal model approach (IMA)	22	-	-	-
→ Operational Risk	23	**2,698,397**	**2,943,485**	**215,872**
→ Amounts below the thresholds for deduction	24	**549,624**	**572,006**	**43,970**
→ Aggregate Capital Floor Applied	25	**-**	**-**	**-**
Total	**26**	**28,913,855**	**28,506,667**	**2,313,108**

Leverage Ratio

Leverage ratio

▶ LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure

LOCAL CONSOLIDATED		09-30-2025
Figures in MCh$		
Total consolidated assets as per published financial statements (net of required provisions)	1	36,088,978
Adjustments to CET1	2	(1,323,571)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	-
Adjustments for derivative financial instruments (credit equivalents)	4	(850,678)
Adjustments for securities financing transactions (i.e., repos and similar secured lending)	5	
Adjustments for loan commitment exposures	6	2,528,032
Other adjustments (assets generated by brokering financial instruments in own name on behalf of third parties, others)	7	(49,743)
Leverage ratio exposure measure (sum of rows 1 to 7)	8	**36,393,017**

GLOBAL CONSOLIDATED		09-30-2025
Figures in MCh$		
Total consolidated assets as per published financial statements (net of required provisions)	1	42,704,487
Adjustments to CET1	2	(780,095)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	
Adjustments for derivative financial instruments (credit equivalents)	4	(925,179)
Adjustments for securities financing transactions (i.e., repos and similar secured lending)	5	
Adjustments for loan commitment exposures	6	2,843,826
Other adjustments (assets generated by brokering financial instruments in own name on behalf of third parties, others)	7	(49,743)
Leverage ratio exposure measure (sum of rows 1 to 7)	8	**43,793,296**

LR2 – Leverage ratio common disclosure template

LOCAL CONSOLIDATED Figures in MCh$		09-30-2025	06-30-2025
→ On-balance sheet exposures			
On-balance sheet exposures (excluding derivatives)	1	32,728,234	31,973,775
(Asset amounts deducted in determining CET1 capital and regulatory adjustments)	2	(1,323,571)	(1,324,625)
Total on-balance sheet exposures (excluding derivatives) (sum of rows 1 and 2)	3	**31,404,662**	**30,649,149**
→ Derivative exposures (credit equivalents)			
Credit equivalent associated with all derivative transactions (fair value and add-on amounts)	4	2,460,323	2,384,210
Add-on amounts for potential future exposure associated with all derivatives transactions	5	—	—
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	6	—	—
Deductions of receivables assets for cash variation margin provided in derivatives transactions	7	—	—
(Exempted central counterparty, or CCP, leg of client-cleared trade exposures)	8	—	—
Adjusted effective notional amount of written credit derivatives	9	—	—
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	10	—	—
Total derivative exposures (row 4)	**11**	2,460,323	2,384,210
→ Securities financing transaction (SFT) exposures			
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	12	—	—
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	—	—
Counterparty credit risk exposure for SFT assets	14	—	—
Agent transaction exposures	15	—	—
Total securities financing transaction exposures (sum of rows 12 to 15)	**16**	—	—
→ Other off-balance sheet exposures			
Off-balance sheet exposure at gross notional amount	17	8,467,762	8,445,213
(Adjustments for conversion to credit equivalent amounts)	18	(5,939,730)	(5,854,595)
Off-balance sheet items (sum of rows 17 and 18)	**19**	2,528,032	2,590,619
→ Capital and total exposures			
CET 1 capital	20	2,907,601	2,816,497
Total exposures (sum of rows 3, 11 and 19)	21	36,393,017	35,623,978
→ Leverage ratio			
Leverage ratio	22	7.99%	7.91%

GLOBAL CONSOLIDATED Figures in MCh$		09-30-2025	06-30-2025
→ On-balance sheet exposures			
On-balance sheet exposures (excluding derivatives)	1	39,179,484	37,911,633
(Asset amounts deducted in determining CET1 capital and regulatory adjustments)	2	(780,095)	(805,708)
Total on-balance sheet exposures (excluding derivatives) (sum of rows 1 and 2)	3	**38,399,389**	**37,105,926**
→ Derivative exposures (credit equivalents)			
Credit equivalent associated with all derivative transactions (fair value and add-on amounts)	4	2,550,081	2,456,454
Add-on amounts for potential future exposure associated with all derivatives transactions	5	—	—
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	6	—	—
Deductions of receivables assets for cash variation margin provided in derivatives transactions	7	—	—
(Exempted central counterparty, or CCP, leg of client-cleared trade exposures)	8	—	—
Adjusted effective notional amount of written credit derivatives	9	—	—
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	10	—	—
Total derivative exposures (row 4)	**11**	2,550,081	2,456,454
→ Securities financing transaction (SFT) exposures			
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	12	—	—
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	—	—
Counterparty credit risk exposure for SFT assets	14	—	—
Agent transaction exposures	15	—	—
Total securities financing transaction exposures (sum of rows 12 to 15)	**16**	—	—
→ Other off-balance sheet exposures			
Off-balance sheet exposure at gross notional amount	17	9,552,691	9,486,742
(Adjustments for conversion to credit equivalent amounts)	18	(6,708,865)	(6,576,313)
Off-balance sheet items (sum of rows 17 and 18)	**19**	2,843,826	2,910,429
→ Capital and total exposures			
CET 1 capital	20	3,506,636	3,386,454
Total exposures (sum of rows 3, 11 and 19)	21	43,793,296	42,472,809
→ Leverage ratio			
Leverage ratio	22	8.01%	7.97%

Liquidity

Liquidity

LIQ1 – Liquidity Coverage Ratio (LCR)

LOCAL CONSOLIDATED 09-30-2025

Figures in MCh$		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets (HQLA)			
→ HQLA	1	3,870,896	3,870,896
Cash outflows			
→ **Retail deposits and deposits from small business customers, of which:**	**2**	5,070,344	381,548
Stable deposits (covered 100% by deposit insurance or a guarantee)	3	2,184,522	92,965
Less stable deposits (not covered or partially covered by deposit insurance or a guarantee)	4	2,885,822	288,582
→ **Unsecured wholesale funding, of which:**	**5**	2,957,436	1,852,658
Operational deposits (all counterparties)	6		
Non-operational deposits	7	2,877,521	1,772,744
Unsecured debt	8	79,915	79,915
→ **Secured wholesale funding**	**9**	1,069,797	97,311
→ **Additional requirements, of which:**	**10**	5,824,777	1,003,222
Outflows related to derivative exposures and other collateral requirements	11	694,529	690,391
Outflows related to loss of funding on debt products	12		
Credit and liquidity facilities	13	5,130,247	312,831
→ **Other contractual funding obligations**	**14**	2,351,082	1,513,194
→ **Other contingent funding obligations**	**15**	174,015	17,401
→ **TOTAL CASH OUTFLOWS**	**16**	—	4,865,335
Cash inflows			
→ **Secured lending (loans, reverse repos)**	**17**	525,262	211,465
→ **Inflows from fully performing exposures (cash and deposits in banks, non-derivative investment instruments)**	**18**	3,831,599	1,933,514
→ **Other cash inflows (derivatives and other assets)**	**19**	2,230,061	618,418
→ **TOTAL CASH INFLOWS**	**20**	—	2,763,398
Total adjusted			
→ Total HQLA	21	—	3,870,896
→ Total net cash outflows	22	—	2,101,937
LCR (%)	**23**		**184.16%**

The average local consolidated LCR ratio is 184.16% as of September 30, 2025:

- **The main drivers of the LCR results and the evolution of the contribution of inputs to the LCR's calculation over time:**

The LCR is determined by: HQLA, which averaged MCh$ 3,870,896, while net cash outflows averaged MCh$ 2,101,937.

In the last quarter, HQLAs showed an average change of -9.7% compared to the previous quarter. Net cash outflows showed an average change of -1.9%, mainly explained by lower 30-day outflows.

- **Intra-period changes as well as changes over time:**

The LCR decreased by an average of 7.9% compared to the previous quarter, mainly due to a reduction in HQLA.

- **The composition and volume of HQLAs:**

Banco Itaú's HQLAs are mainly comprised of level 1 assets, per Chapter III B.2.1 of the Compendium of Financial Standards from the Central Bank of Chile and RAN Chapter 12-20 from the CMF.

Of these assets, 82% are instruments issued by the Chilean Treasury.

- **The composition and concentration of funding sources:**

As of the end of the quarter, Banco Itaú's funding came mainly from: time deposits (36%), debt instruments issued (24%), interbank loans (5%), demand liabilities (13%) and other financial obligations (22%).

- **Other inflows and outflows in the LCR calculation that are not captured in the LIQ1 template but which the institution considers to be relevant for its liquidity profile:**

All commitments and rights, whether on- or off-balance sheet, are considered for the LCR calculation.

GLOBAL CONSOLIDATED 09-30-2025

Figures in MCh$		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets (HQLA)			
→ HQLA	1	6,086,712	6,086,712
Cash outflows			
→ **Retail deposits and deposits from small business customers, of which:**	**2**	5,638,972	417,738
Stable deposits (covered 100% by deposit insurance or a guarantee)	3	2,597,977	113,638
Less stable deposits (not covered or partially covered by deposit insurance or a guarantee)	4	3,040,995	304,099
→ **Unsecured wholesale funding, of which:**	**5**	3,985,142	2,561,338
Operational deposits (all counterparties)	6	198,981	49,745
Non-operational deposits	7	3,703,939	2,429,371
Unsecured debt	8	82,222	82,222
→ **Secured wholesale funding**	**9**	2,779,169	439,186
→ **Additional requirements, of which:**	**10**	9,032,269	3,210,764
Outflows related to derivative exposures and other collateral requirements	11	2,784,746	2,777,662
Outflows related to loss of funding on debt products	12		
Credit and liquidity facilities	13	6,247,523	433,102
→ **Other contractual funding obligations**	**14**	3,126,939	1,798,420
→ **Other contingent funding obligations**	**15**	502,805	50,280
→ **TOTAL CASH OUTFLOWS**	**16**	—	8,477,726
Cash inflows			
→ **Secured lending (loans, reverse repos)**	**17**	624,944	215,555
→ **Inflows from fully performing exposures (cash and deposits in banks, non-derivative investment instruments)**	**18**	4,452,191	2,233,377
→ **Other cash inflows (derivatives and other assets)**	**19**	3,454,705	2,722,108
→ **TOTAL CASH INFLOWS**	**20**	—	5,171,040
Total adjusted			
→ Total HQLA	21	—	6,086,712
→ Total net cash outflows	22	—	3,306,686
LCR (%)	**23**		**184.07%**

The average global consolidated LCR ratio is 184.07% as of September 30, 2025:

- **The main drivers of the LCR results and the evolution of the contribution of inputs to the LCR's calculation over time:**

The LCR is determined by: HQLA, which averaged MCh$ 6,086,712, while net cash outflows averaged MCh$ 3,306,686.

In the last quarter, HQLAs showed an average change of -8.67% compared to the previous quarter. Net cash outflows showed an average change of -10.36%, mainly explained by higher 30-day outflows.

- **Intra-period changes as well as changes over time:**

The LCR increased by an average of 1.89% compared to the previous quarter, mainly due to a decrease in net cash outflows

- **The composition and volume of HQLAs:**

Banco Itaú's HQLAs are mainly comprised of level 1 assets, per Chapter III B.2.1 of the Compendium of Financial Standards from the Central Bank of Chile and RAN Chapter 12-20 from the CMF.

Of these assets, 75% are instruments issued by the Chilean Treasury.

- **The composition and concentration of funding sources:**

As of the end of the quarter, Banco Itaú's funding came mainly from: time deposits (36%), debt instruments issued (22%), interbank loans (5%), demand liabilities (17%) and other financial obligations (20%).

- **Other inflows and outflows in the LCR calculation that are not captured in the LIQ1 template but which the institution considers to be relevant for its liquidity profile:**

All commitments and rights, whether on- or off-balance sheet, are considered for the LCR calculation.

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