



Integrated Report 2025



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Company name

Banco Itaú Chile

Identification Number

97.023.000-9

Ownership and legal status

Special banking corporation whose shares are registered in the Securities Registry maintained by the CMF, subject to the General Law on Banks and Financial Institutions and, where applicable, Law No. 18.046 on Corporations and Law No. 18.045 on the Securities Market.

Corporate office address

Presidente Riesco N°5537, Las Condes, Santiago.

Mailing address

Casilla 80-D

Website

www.itaú.cl / ri.itaú.cl / ir.itaú.cl

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Welcome Letters

Letter from the Chief Executive Officer

GRI 2-22

Conversation with the CEO, André Gailey

Itaú is advancing in its strategy towards 2030. How does this roadmap translate into concrete priorities for the Bank?

At Itaú, we embrace a culture of continuous evolution, always keeping the customer at the center. This conviction guides our strategic decisions and drives us to consolidate our position as the financial partner of choice for individuals and companies in Chile.

Our roadmap is built around three priorities: deepening long-term relationships, leading in high-value digital experiences and solutions, and strengthening an efficient, profitable, and scalable operating model. These priorities not only guide our growth but also reinforce the discipline and consistency with which we manage the business.

The recognition we receive from our clients validates this path. For the fourth consecutive year, we were named the most recommended bank in Chile by Ipsos Servitest, confirming the strength of our value proposition and the quality of our customer experience.

Our corporate banking division, Itaú Corporate, has positioned itself as a platform for business across Latin America, leveraging our regional presence and the strength of a financial group with scale and leadership in the region. The strengthening of Itaú Corporate in Colombia and our representative office in Peru further reinforces our position as a strategic partner

in the Andean region, expanding our ability to support clients in regional and cross-border operations.

In retail banking, we have focused on improving customer experience and the quality of service. In 2025, we completed the migration to Itaú X, our platform designed to strengthen the proximity between clients and their relationship managers, enhancing advisory capabilities and enabling more personalized experiences through artificial intelligence. In parallel, we relaunched our Personal Bank segment, incorporating investment tools, exclusive benefits, and a differentiated service model tailored to high-income clients.

Our goal is to keep growing and to consolidate our position as a competitive bank that cultivates long-term relationships, actively listens to its customers, and provides the strength, security, and wellbeing they need. We aim to advance in principality, and to do so, we have worked to refine our portfolio of financial solutions to support customers through the most important moments of their lives.

We have developed this approach consistently in both Chile and Colombia, reinforcing our regional perspective and ensuring shared standards in governance, risk management, and sustainability. In addition, these advances are supported by a solid financial foundation, with disciplined capital management, operational efficiency, and a prudent approach to risk, allowing us to grow responsibly and consistently over time.

Along this path, which solutions would you highlight as major milestones in retail, corporate, and enterprise banking?

Our transformation is not merely declarative; it materializes in tools that simplify the everyday financial decisions of our customers.

Avenue, for instance, opened simple and direct access to the international equity market, enabling investment in global assets and funds in US dollars in just a few steps. We have received excellent feedback from users, and in 2026 we will further expand access to this platform, which allows clients to manage investments directly, without intermediaries, backed by the security and support they require.

We are also renewing our rewards program, simplifying the redemption of Itaú Points and enhancing our offering of discounts and benefits for Blue, Black, and Legend cardholders, better aligning with their preferences and needs.

In the enterprise and corporate segments, the acquisition of Klap will significantly expand our value proposition by adding new payment and management capabilities into the portfolio of solutions we already offer. This is complemented by the new Itaú Empresas App and the recently inaugurated Business Center. In addition, we launched the new Itaú Corporate website, an administration platform for large corporate clients designed to enhance their business operations across LATAM. Among all these



advances, a common principle emerges: making our clients' financial experience simpler and more relevant.

In this context, how is sustainability integrated into Itaú's strategy and value proposition?

Sustainability is not an additional pillar; it is the way we run our business. It is embedded in risk assessment, capital allocation, and the definition of our strategic priorities, because a business model that is not sustainable cannot endure over time. At Itaú, we adopt a long-term perspective, thinking not just about today, but about the next 100 years.

We recognize that environmental, social and governance factors can meaningfully influence value creation and investor perception. For this reason, we address them from a financial and strategic standpoint, integrating them into our risk management and business decisions.

Our strategy includes diversity, climate transition, governance, and sustainable finance. In this last area, we have placed particular emphasis on developing instruments that support the transition towards a more responsible economy. We have built alliances with institutions such as the Corporate Leaders Group for Climate Action (CLG) and collaborated with key renewable energy associations such as ACESOL to design tailored solutions.

We also structured the first blue loan in Chile, expanding the reach of sustainable finance into new areas. Additionally, we hosted the Southern Cone Sustainable Finance Summit organized by the United Nations Environment Programme Finance Initiative (UNEP-FI), reinforcing our

technical leadership and commitment to international standards. All of this contributes to supporting our clients in understanding and capturing the opportunities arising from the climate and energy transition, aligned with our commitment to achieve carbon neutrality (Net Zero) by 2050.

Furthermore, we strengthened our tax and regulatory reporting, as reflected in the assessment conducted by the Pontificia Universidad Católica de Valparaíso (PUCV), and by securing first place in completeness in the Governart ranking with our 2024 Integrated Report. This reflects our ongoing commitment to transparency, governance, and consistency in disclosing information relevant to the market.

Sustainability is, ultimately, a central pillar of our competitiveness and long-term resilience.

Itaú has been recognized as the best bank to work for in Latin America. To what extent has the culture been strengthened to achieve these results?

Culture is the principal driver behind our employer-brand recognition. At Itaú, we speak of the "itubers" culture, which is rooted in collaboration, excellence, diversity, and accountability. These values motivate our teams to push their boundaries while providing a unifying sense of purpose.

This sustained effort is reflected in tangible results: we were recognized as the second-best place to work in Chile by Great Place to Work, the third-best for women in the same ranking, and the best workplace for LGBTI+ talent according to Equidad CL. We also achieved a historic Employee Net Promoter Score (eNPS) of 90%.

Beyond these recognitions, we have fostered an environment where people can grow with autonomy, contribute through their talents, and balance their professional, personal, and family lives. Our culture is dynamic and continuously improving, and in 2025, we added a new value "We Choose and Decide" which reinforces the importance of prioritization and focus on our strengths, in line with Itaú's strategic decision making. We are convinced that our business outcomes in both Chile and Colombia are a direct result of the commitment and diversity of our teams, and that our affinity groups—"TODAS," "Soy Como Soy," and the newly created "ITuVoz" community—help us close gaps and move toward a more inclusive and equitable organization.

The recent addition of a new board member strengthens diversity within our governance. How is the bank addressing female leadership internally?

Our commitment to female leadership is concrete and measurable. We have set a goal of reaching at least 45% women in leadership positions, actively promoting their participation in recruitment, development, and promotion processes.

We address this challenge through a comprehensive approach, strengthening internal policies aimed at the growth and visibility of female talent, while externally promoting partnerships with institutions such as the Pontificia Universidad Católica and ecosystems like Women in Finance (WIF), which foster the participation of women and girls in STEM careers.

The TODAS community, with 55 facilitators and more than 1,500 members in Chile and Colombia, plays a key role by facilitating dialogue, identifying gaps, and promoting concrete actions to accelerate female leadership.

In this same vein, at a regional level, we continue strengthening a diverse and inclusive culture across our entire operation. In Colombia, where women represent more than 50% of our workforce, we have made consistent progress in their participation in leadership roles with growing representation both at the executive level and within management. This progress reflects a clear conviction: diverse teams not only enrich decision-making but are essential to building a closer and resilient bank. Advancing in this area is not only an equity goal; it is a strategic decision that strengthens the quality of our governance.



Beyond the core business, how is Itaú strengthening its relationship with society in Chile?

Our commitment to Chile goes beyond financial activities. We believe that sports are a powerful driver of personal and social transformation. Aligned with our purpose of stimulating people's power to transform, we have strengthened strategic alliances, including our sponsorship of the Santiago and Viña Marathons and the entire IRONMAN circuit in Chile.

Running and triathlons embody values and behaviors we share: planning, discipline, perseverance, and the pursuit of excellence. These principles also define our approach to banking.

At the same time, we promote sustainable mobility initiatives such as Bike Itaú, which encourages healthy habits and contributes to environmental care. Today, our customers and employees can use the service free of charge on Sundays, promoting an accessible and sustainable transportation alternative.

Additionally, we now have five financial laboratories in partnership with leading universities such as Pontificia Universidad Católica, Universidad de Chile, Universidad Adolfo Ibáñez, USACH, and Universidad de Concepción, through which we strengthen the skills required by young professionals seeking to join the financial sector.

In this way, we strengthen our bond with the community through an approach that integrates well-being, sustainability, and urban development, aligned with our long-term vision for the country.

What can we expect from Itaú in 2026?

We defined 2025 as a year of growth, and this trajectory will continue in 2026. However, our focus will not only be on expanding, but on consolidating everything we have achieved so far.

We want 2026 to be a year in which our competitiveness is expressed more clearly in an industry that is increasingly dynamic and demanding. Consolidation means deepening our value proposition, enhancing efficiencies, strengthening our position in strategic segments, and continuing to elevate the experience we deliver to individual and corporate clients.

The capabilities we have developed in digitalization, cybersecurity, regional corporate banking, business banking, and especially in retail and customer experience, enable us to face this new cycle with confidence and optimism. Our objective is clear: to remain the financial partner our clients value and recommend.

This year began with our new campaign, "Hecho Contigo" (Built with you) which reflects our close connection to customers' needs and serves as the platform through which we will strengthen our brand presence, highlighting the usefulness and benefits of our value proposition for clients.

In an increasingly dynamic and demanding environment, our commitment is to grow with focus, discipline, and a long-term perspective, consolidating a competitive and sustainable model capable of withstanding different economic cycles. This is the Itaú we envision for 2026.





Letter from the Chairman of the Board

Ricardo Villela Marino

Dear Reader,

Reporting our annual performance goes far beyond meeting a regulatory requirement. It is an exercise in accountability to our shareholders, customers, and society, and an opportunity to transparently explain how we manage the Bank with a long-term vision.

This Integrated Report addresses our economic, social, environmental, and governance performance, and explains how we integrate the most relevant topics for our industry into risk management and the definition of our strategy.

Driven by our conviction to become the primary financial partner for individuals and companies in Chile, we are advancing in the implementation of our 2030 Strategic Plan. This roadmap aims to build long-lasting relationships with our customers, grounded in consistent experiences and highvalue digital solutions.

During 2025, we strengthened our digital platforms and our physical spaces for customer engagement and service. In parallel, we enhanced the tools used by our relationship managers to advise clients, highlighting the implementation of Itaú X, our digital platform that boosts commercial advisory capabilities and client relationships. At the same time, we advanced in the development of new capabilities and channels, including the new Itaú Corporate website, the Itaú Empresas App, the Business Center, Avenue, the Advisors model, and the strengthening of Personal Bank. These milestones reflect the dynamism with which we continue to incorporate solutions and functionalities into our value proposition. Additionally, we announced the agreement to acquire Klap, which will allow us to further enhance our value proposition for merchants and companies, while reinforcing our competitiveness in the local financial market.

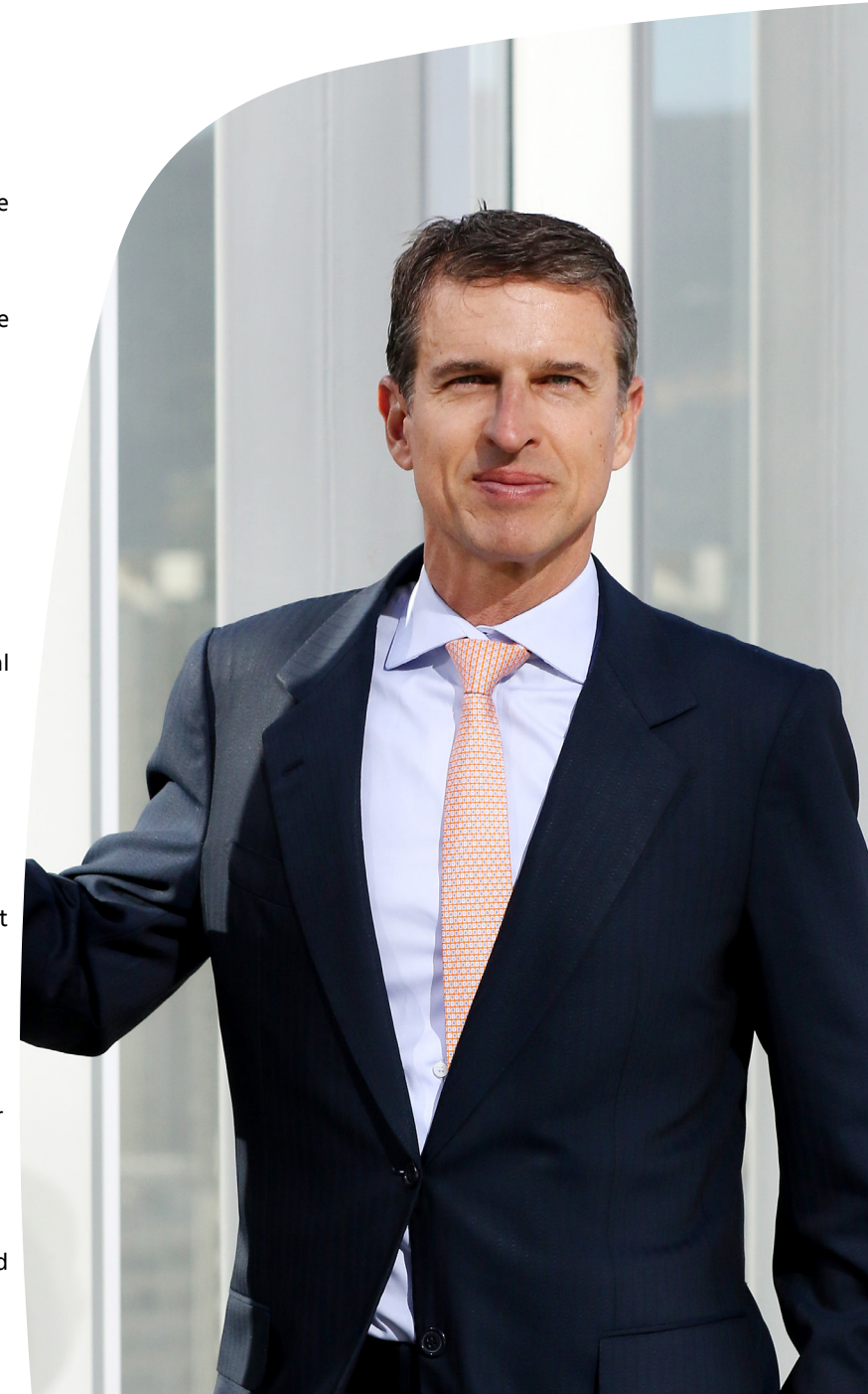
In line with this roadmap, Itaú Colombia initiated a new phase of adjustment, defining the sale of its portfolio of assets, liabilities, and retail-focused clients in Colombia and Panama, with the aim of concentrating on Itaú Corporate, Treasury, and its subsidiaries: Itaú

Comisionista de Bolsa and Itaú Fiduciaria, while maintaining private banking through Itaú Miami. This decision—subject to regulatory approvals—reaffirms the Group’s long-term commitment to Colombia and reflects a more focused and efficient business model. Taken together, these measures strengthen our competitive position in the region and consolidate a more robust structure to continue generating value. They also reflect the Board’s responsibility to safeguard capital efficiency and to steer strategy towards segments where we hold clear competitive advantages.

In 2025, the global economy grew by 3.3% amid a context of deceleration, heightened geopolitical uncertainty, and trade tensions, with inflation gradually moderating and performance varying across regions. Chile, for its part, grew by approximately 2.3%, driven by consumption and investment in mining and energy, with inflation converging towards target levels and solid macroeconomic fundamentals, albeit in an environment of external volatility. Colombia, meanwhile, expanded its economy by around 3%, supported primarily by services and consumption, but facing greater fiscal and external pressures, inflation above target, and a scenario of greater monetary caution and political uncertainty.

Despite this demanding and dynamic environment, consolidated net income attributable to equity holders reached Ch\$428,092 million, representing a 13.7% increase compared to the previous year. This performance was achieved in a context of subdued credit growth in both Chile and Colombia, underscoring the resilience of our business model and the discipline applied to capital and risk management.

In response to lower portfolio growth, income generation was driven by a stronger focus on achieving primary banking relationships. This resulted in an improved income mix, with higher fee income—reaching Ch\$216,841 million at the consolidated basis—stability in the financial margin, supported by the development of customer treasury activities, the containment of commercial spreads, and the capture of positive effects from strong growth in customer funding portfolios, along with improved market risk management.





In turn, 2025 was marked by strong discipline in expense control and credit risk management, with the Bank standing out in the industry for its relative improvement in credit cost levels. Accordingly, net income in Chile reached Ch\$422,297 million, reflecting the strength of our core operation. In Colombia, net income amounted to Ch\$5,795 million, consistent with the strategic transition process aimed at refocusing the business and strengthening capital efficiency.

In line with the results achieved and with a balanced financial policy, the Board agreed to propose to the Shareholders' Meeting the distribution of 60% of 2025 fiscal year profits, equivalent to Ch\$256,855 million, while retaining the remaining 40% as to strengthen the capital base and support the Bank's future growth. During the year, we reached a capitalization level consistent with our revised capital appetite. This provides greater flexibility in capital management and enables us to sustain higher dividend distribution levels going forward, in line with a prudent and sustainable financial policy.

The Board has maintained active oversight of the Bank's risk profile, ensuring consistency between strategy, risk appetite, and financial sustainability.

This disciplined management is also reflected in the opinions issued by credit rating agencies. During 2025, Feller Rate and ICR Chile upgraded Itaú Chile's rating to AAA on the national scale—the highest possible category. In addition, Standard & Poor's revised its outlook from "stable" to "positive." These credit opinions reflect the strength of our solvency, the stability of our profitability, and the quality of our corporate governance, reinforcing market confidence in the Bank's ability to sustain long-term growth.

Consistent with this long-term perspective, in 2025, we also deepened our sustainability agenda. We updated our approach to move toward a more crosscutting strategy aligned with local contexts, defining four pillars that guide our work: Diversity and Development; Sustainable Finance; Climate Transition; and Governance and Conduct. The Board has actively supported this process, ensuring that ESG factors are integrated into risk management, strategic planning, and investment decisionmaking. We have also made progress in the gradual alignment of our

processes with the emerging regulatory framework, in line with IFRS S1 and S2 standards, with an initial focus on climate-related requirements.

We are advancing through concrete actions: strengthening diversity and inclusion, progressively expanding our sustainable finance portfolio, supporting clients in their climate transition, and reinforcing our governance framework. All guided by a clear vision focused on long-term value creation.

In terms of corporate governance, toward the end of 2025 the Board acknowledged two resignations and announced two relevant appointments. On December 16, independent director Kevin Cowan Logan resigned to assume a new role as a member of the Board of the Central Bank of Chile. He was succeeded by Gustavo Ortiz Ramírez, who took office on January 1, 2026, until the next Ordinary General Shareholders' Meeting scheduled for April 9, 2026. Likewise, the resignation of alternate director Rogério Braga, effective December 31, 2025, was accepted, and Azucena Arbeleche was appointed as his replacement, also effective as of January 1, 2026.

We sincerely thank Kevin Cowan for his contribution and leadership in the Audit and Directors' Committees. Likewise, we recognize the valuable contribution of Rogério Braga, both in his more than five years as a Board member and in his executive role in the Bank's growth and transformation process. Both have left a meaningful mark on our institution. We also value the role played by Gustavo Ortiz following Kevin Cowan's resignation, as well as the incorporation of Azucena Arbeleche to the Board. Her distinguished professional background and experience in public service bring new perspectives to this body. These changes strengthen the diversity of views and competencies within the Board, consolidating a robust governance framework aligned with the Bank's strategic challenges.

The year 2025 was marked by significant developments and progress across our operations, and I invite you to review this Integrated Report with attention and perspective. Its pages reflect not only our results, but also the strength of our governance, the discipline of our management, and the strategic conviction that guides our long-term vision.

We reaffirm our commitment to Chile and Colombia, managing the Bank with prudence, transparency, and responsibility, and creating sustainable value for our customers, employees, and shareholders.



Key Highlights 2025

Financial Strength

Ch\$428,109

million in net income attributable to equity holders, representing a 13.6% increase, driven by greater primary banking relationships, higher fee income, and disciplined expense management.



AAA rating reaffirmed

by Feller Rate and ICR, underscoring the Bank's financial strength and prudent risk management.

Ch\$28.9

trillion in loans,

with the consolidated loan portfolio growing 3.6%, driven by mortgage and commercial lending.



1st place in **mortgage loan growth in Chile**, with a 9.1% expansion, reaching 8.8% market share.

Digital Transformation

Ch\$60,000

million in technology investment

allocated to infrastructure, data, artificial intelligence, branch modernization, and the development of the omnichannel model through Itaú X.

Environmental Management

ISO 14001 certification, reaffirming a robust environmental management framework and processes aligned with international standards.



-6%

reduction in operational carbon emissions compared to 2024.

Sustainable Finance

Ch\$310,489

million in sustainable finance portfolio

including Chile's first Blue Loan and continued progress in reducing operational emissions for the third consecutive year.

Social Investment

Ch\$3,593

million in social investment

in addition to Ch\$241 million executed by the Itaú Foundation, benefiting 37,637 people in 2025.



Customer Experience

1st place in Net Promoter Score (NPS) across four segments:

- 1st in Personal Banking
- 1st in HighIncome Segment
- 1st in Companies
- 1st in SMEs
- 2nd in Corporate



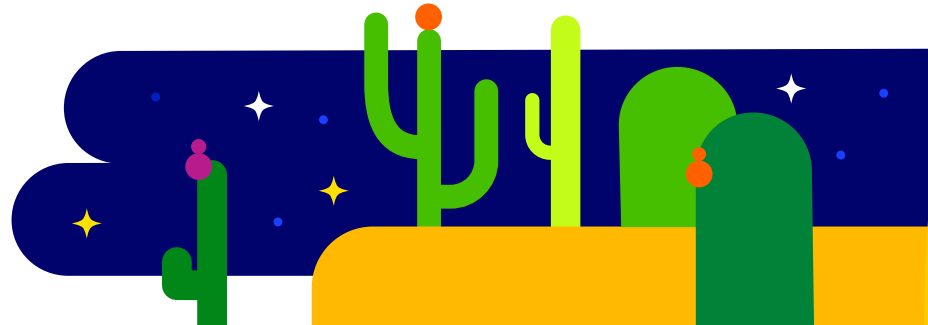
Employee Experience

one of the highest levels of employee engagement in the industry.

75,979

training hours

with 99% of employees trained during 2025.





Chapter 01 Introduction



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This Integrated Report presents our economic, social, environmental, and governance performance, as well as the main criteria used to manage the business in a demanding regulatory and competitive environment. The document reflects how the identified material topics are integrated into strategy, risk management, and decision-making, in alignment with current regulatory frameworks and the evolution of the Itaú Group. Its structure is designed to facilitate a connected reading across materiality, strategy, governance, and the period’s results.

1.2. About this Report

This Integrated Report discloses information on the economic, social, environmental, and governance performance of Banco Itaú Chile (hereinafter referred to interchangeably as “Itaú Chile,” the “Bank,” or the “Company”) for the period from January 1 to December 31, 2025, covering operations in Chile and Colombia, thereby fulfilling the Company’s annual reporting commitment.

This Report has been prepared in accordance with General Standard N° 30 (NCG 30), as amended by General Standard N° 461 (NCG 461), and with the requirements of General Standard N° 519 (NCG 519), all issued by the Financial Market Commission (CMF). In line with NCG 461, it incorporates indicators from the Sustainability Accounting Standards Board (SASB) applicable to the commercial banking industry, as well as selected indicators from the S&P Global Corporate Sustainability Assessment (CSA), whose evaluation enables Itaú Chile’s participation in indices within the Dow Jones Best in Class family.

The sustainability information disclosed in this Report corresponds to the same annual reporting period as the financial statements for 2025. It is presented under the following structure: Governance, Strategy, Risk Management, and Metrics and Targets.

With respect to climate-related matters, we report on the governance exercised by the Board of Directors and its

Committees, the strategy addressing physical and transition risks across different time horizons, the integration of climate considerations into the risk management framework, and the metrics and targets available for 2025, including the emissions inventory currently in a transition phase. Operational and methodological details are provided in the Corporate Governance and Sustainability in Business chapters.

The Consolidated Financial Statements of Itaú Chile as of December 31, 2025, are available in the Appendices section. These statements present consolidated information for the Itaú Chile Group, which includes, in addition to the Bank, its domestic and international subsidiaries: Itaú Colombia S.A. (hereinafter “Itaú Colombia”), Itaú Panama S.A., Itaú Chile New York Branch, and the representative office in Lima, Peru.

No adjustments related to non-controlling interests have been included. Disclosure is based on financial and impact materiality criteria, prioritizing the topics most relevant to our stakeholders and presenting consolidated information for Chile and Colombia.

The 2025 Integrated Report does not include updates or restatements of information from prior reporting periods. It was published on March 25, 2026.





1.3. About Itaú

NCG 461

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GRI 2-1

We are a universal commercial Bank headquartered in Chile, with branches across all regions of the country. In addition, we operate in Colombia and maintain an international presence through a branch in New York, United States, an office in Panama, and a representative office in Lima, Peru.

We offer a wide range of financial products and services for individuals, companies, and investors, combining a strong local presence with regional capabilities and international management standards.

We are part of the Itaú Unibanco Group, the largest private bank in Brazil, the largest by assets in the region, and one of the leading financial institutions in the Americas, consolidating its position as one of the most valuable brands in Latin America.¹ Currently, Itaú Chile represents approximately 18.4% of Itaú Unibanco's loan portfolio. The Group operates in 18 countries and serves more than 70 million customers.



1.3.1. Our Brands and Footprint^{2 3}

Under the **Itaú Chile** brand, we offer products and services that consolidate a comprehensive value proposition for individuals and companies.

OUR NETWORK



OPERATIONS IN COLOMBIA



1 Most valuable brand in Latin America in 2023 and the second most valuable brand in 2025, according to the "Global 500" Ranking 2023, prepared by Brand Finance.

2 Itaú Chile does not have any relevant or significant patents to report.

3 Itaú Chile is not dependent on patents or licenses, nor is it materially dependent on industrial, commercial, or financial contracts (including contracts with customers or suppliers).

4 As of December 31, 2025.



1.3.2 Our Transformational Power

Over recent years, we have driven a comprehensive transformation process aimed at positioning ourselves as a simple, agile, efficient, and customer-centric bank.

We are consolidating the progress achieved in recent years, promoting a management approach increasingly focused on delivering comprehensive, relevant, and highquality financial solutions for individuals and companies. Our commitment is to continue responding responsibly and sustainably to our customers’ needs, while simultaneously strengthening the Bank’s solidity and resilience.

We have attributes that continue to define our identity—brand, presence, culture, financial discipline, and a focus on sustainability—which remain essential enablers of our growth trajectory. These elements, together with an operating model that continues to evolve towards greater efficiency and scalability, allow us to move forward taking a long-term perspective.

Mission

Provide comprehensive financial solutions that address the needs of individuals and companies to achieve sustainable results.

Vision

Be the leading bank in sustainable performance and customer satisfaction.

Purpose

Enhance the capacity of individuals to effect change.



The strength of our ituber culture, which promotes excellence, collaboration, and the ability to challenge the status quo, has become a key driver of how we operate. This cultural hallmark enables to continue our transformation to respond more effectively to a competitive and dynamic environment, as well as to the evolving expectations of our



customers.

→ 01

Ethics is non-negotiable.

→ 02

We value diversity and inclusion:

- » Being an ituber means being as diverse as our customers.
- » Being an ituber means being open to different points of view.
- » Being an ituber means being yourself and expressing yourself transparently.

→ 03

We work for our customers:

- » Being an ituber means doing everything possible to delight the customer.
- » Being an ituber means innovating based on customer needs.
- » Being an ituber means keeping things simple—always.

→ 04

We recognize that we do not know everything:

- » Being an ituber means looking outward and learning continuously.
- » Being an ituber means trying, failing, learning, and improving.
- » Being an ituber means using data intensively to learn and make better decisions.

New value 2025

→ 05

We make choices and take decisions:

- » Being an ituber means having the courage to take a stand.
- » Being an ituber means knowing how to prioritize.
- » Being an ituber means knowing when to make tradeoffs.

→ 06

We move forward together:

- » Being an ituber means trusting others and working autonomously.
- » Being an ituber means helping and asking for help.
- » Being an ituber means being one Itaú.

→ 07

We are driven by results:

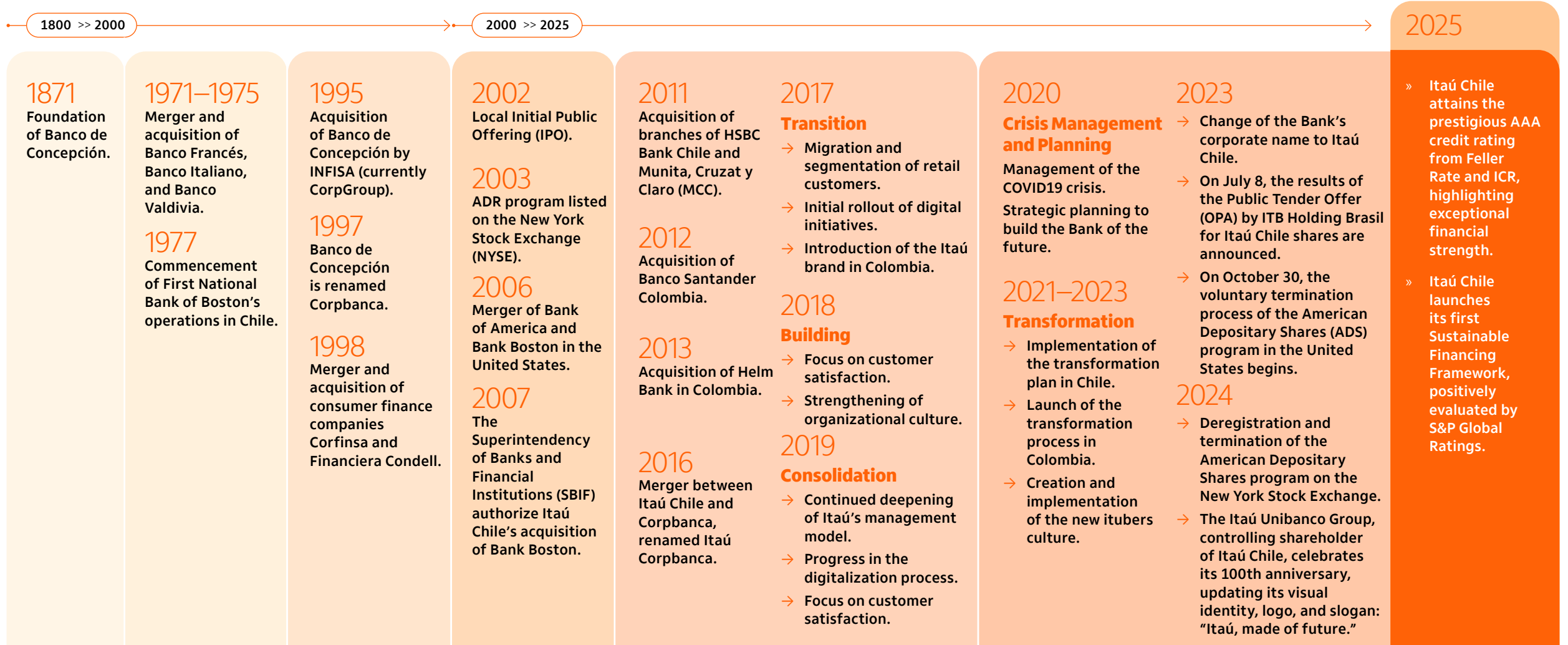
- » Being an ituber means being ambitious in our goals and efficient in execution.
- » Being an ituber means always seeking sustainable growth.
- » Being an ituber means generating a positive impact on society.



1.3.3 Our Values

1.3.4 154 Years of History

We are the oldest private bank in Chile. Since the founding of Banco de Concepción in 1871, we have evolved by adapting to changes in the environment while consistently placing the



1.4 Materiality Process

1.4.1 General Approach and Process⁵

NCG 461 / 519

9.1

GRI

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CSA

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1.3.5

At the Bank, we have a materiality process that has been updated annually since 2022, as part of our management system and in support of strategic decisionmaking. During 2025, this process was updated to incorporate the disclosure requirements established in General Standard N° 519 (NCG 519), in alignment with the international standards IFRS S1 and IFRS S2.

The analysis considers both the impacts of our activities on the economy, society, and the environment, as well as the risks and opportunities these matters represent for the Bank’s financial performance and long-term value creation. This approach integrates both the impact perspective and the financial perspective of the business (double materiality). It is based on the historical management of financially relevant topics and their integration into our financial and nonfinancial risk models, Corporate Governance framework, and strategic planning, considering impacts on customers, employees, suppliers, and communities.

The process incorporated the perspective of senior management and strategic areas of the Bank through the implementation of 25 semistructured interviews with senior executives. This enabled an updated prioritization of material topics based on the external environment, strategy, and business model. As a result of the 2025 exercise, the universe of material topics was redefined, reducing the total number from 15 to 13.

⁵ The operational and methodological detail is found in the chapters Corporate Governance and Sustainability in Business.

1.4.2 List of Material Topics

The prioritized material topics were reviewed by the Sustainability Management team, validated by the Senior Executive Committee, and approved by the Board of Directors. For 2025, the 13 material topics defined are grouped into the following dimensions:

Governance	Social	Environment
<ul style="list-style-type: none"> → Cybersecurity and data protection: We ensure operational continuity and data protection through advanced prevention and defense systems. → Customercentric digitalization and innovative solutions: We transform our processes through digital solutions that simplify and enhance customer experience. → Ethical behavior and market conduct: We promote integrity in our actions, ensuring responsible business relationships. → Sustainable profitability: We pursue long-term profitable growth through efficiency, innovation, and prudent risk management. → Integration of environmental, social, and governance (ESG) factors into financial and risk management: We integrate ESG risks and opportunities into our credit and risk management processes to generate value and contribute to climate change mitigation. 	<ul style="list-style-type: none"> → Financial inclusion and financial education: We promote inclusion and access to financial tools to support more vulnerable groups. → Organizational culture and talent management: We foster an environment that attracts and develops talent, strengthening our competitiveness. → Diversity, equity, and inclusion: We promote a diverse, equitable, and inclusive workplace that values and respects all individuals. → Promotion of social development: We contribute to the country’s progress through programs and partnerships that support education and employability. → Comprehensive employee well-being: We prioritize the holistic well-being— physical, emotional, social, and financial — of those who are part of the Bank. → Commitment to human rights: We ensure responsible practices throughout the value chain to protect fundamental rights and prevent risks. 	<ul style="list-style-type: none"> → Transition to a low-carbon economy: We manage climaterelated risks and opportunities by advancing goals and actions towards decarbonization. → Operational ecoefficiency: We reduce resource consumption and promote sustainable practices across our operations.



1.4.3 Progress in the Implementation of IFRS S1 and S2

Compared to prior periods, the 2025 materiality process reflects a methodological advancement by strengthening the connection between impacts, financial risks, and opportunities, and by aligning them with the disclosure requirements of IFRS S1 and IFRS S2. During this exercise, 24 material risks and opportunities (IROS) were identified, which—once prioritized and approved—will be disclosed in accordance with the defined structure and timelines. We recognize that this is an evolutionary process that will continue to be strengthened in future periods.

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1.5 External Assurance Process

The content of this Integrated Report has been subject to a limited independent external assurance process. The verified indicators are included in the assurance statement.⁶ Should you have any questions or suggestions regarding this document, you may contact sustentabilidad@itau.cl or ir@itau.cl.

The Report was reviewed and approved by the Senior Information Disclosure Committee, composed of the Chief Executive Officer and the corporate heads of Finance, Legal, Risk, and Treasury. In addition, the Board of Directors reviewed, approved, and validated the Integrated Report, as well as the Company’s purpose, values or mission statements, strategies, policies, and objectives related to sustainable development.

⁶ The verification letter is available in the “Appendices” section, at the end of the document.





Chapter 02

Strategic Management

The Bank's strategic management defines the priorities, objectives, and criteria that guide resource allocation and decision-making in the short, medium, and long-term. These definitions are developed considering the material topics identified and the prevailing risk appetite framework, ensuring alignment between the operating environment, strategy, and financial management.

In this way, our strategy serves as the point of connection between relevant risks, business opportunities, and the results achieved during the period, incorporating a long-term perspective that ensures the sustainability of the business model and its consistency with the Bank's strategic objectives. Our ability to deliver value to customers stems from offering products that are relevant to them and designed to provide concrete solutions to their everyday needs. We are clear that this is only possible through a deep understanding of what people are looking for, combined with the use of efficient digital methodologies that are prepared to design and test solutions within the timeframes required by our customers.

2.1 Bank strategy towards 2030

During 2025, we continued advancing in the consolidation of our 2030 Strategic Plan, whose purpose is to position Itaú as the primary financial partner for individuals and companies. We seek to build longlasting and meaningful relationships by delivering consistent experiences and effective digital solutions. Under this vision, we project growth that combines profitability with responsibility, anticipating our customers' needs and market dynamics.

Our objective for 2030 is to become the leading bank in customer experience and in the development of high value digital solutions, supported by an efficient, profitable, and scalable business model capable of growing and expanding in a sustainable manner.

This approach aims to strengthen our competitive position, consolidate our role within the financial system, and create lasting value for the organization and for all our stakeholders.

As part of the Itaú Unibanco Group—one of the leading financial institutions in Latin America—we benefit from a robust platform that enables us to leverage capabilities, knowledge, and best practices. This allows us to accelerate our transformation and move forward consistently toward the achievement of our strategic objectives.

In this context, we updated Itaú Chile's corporate strategy to respond to the structural challenges of the business, regulatory and social demands, and the evolution of the local and global financial markets.

Our 2030 Strategy establishes a new level of ambition for the Bank and defines the pillars required to ensure sustainable, profitable, and customer-centric growth. It reaffirms our commitment to the country's economic and social development while promoting initiatives that foster innovation and Chile's progress.

To achieve our 2030 objective, the strategy is structured around **four transformational pillars**:



Customer Relationship

Strengthening an omnichannel, close, and relevant relationship, increasing primary banking relationships and customer recurrence.



Integrated and Differentiated Financial Solutions

Offering products, services, and advisory—both digital and human-led—that deliver value and support the daily needs of individual and corporate customers.



Operational Efficiency and Scalability

Progressing toward a leaner, more digital, flexible, and sustainable operating model.



Strategic Enablers

Enhancing critical capabilities in technology, data, talent, culture, and operational resilience that make the strategy viable.

This vision implies evolving toward a more agile, efficient, and scalable organization, capable of growing sustainably and leading beyond financial results. We aspire to be the bank of choice—relevant in our customers' daily lives, with products and experiences that are used, valued, and recommended.



Our strategic management model translates this ambition into concrete objectives through the definition of Objectives and Key Results (OKRs), aligned with strategic goals and ensuring coherence between strategy, execution, and outcomes.

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These strategic pillars are also reflected in Itaú Colombia, where we continue advancing a transformation process aimed at placing customers at the center of operations.

To ensure consistency across both countries, these pillars are operationalized through three guiding axes that shape our management approach:

Agile Bank:

Growing efficiently and generating value for shareholders in a sustainable manner.

Efficient Bank:

Delivering differentiated customer experience efficiently and in line with business and shareholder needs.

Profitable Bank:

Providing simple and omnichannel experience, leveraging diverse digital capabilities.

Within the framework of the Itaú Group’s regional strategy and in alignment with the 2030 Strategy, during 2025 Itaú Colombia advanced into a new phase of its strategic adjustment, announcing a restructuring of its retail banking operations in Colombia and Panama. The business model was refocused on Itaú Corporate, its subsidiaries Itaú Comisionista de Bolsa and Itaú Fiduciaria, and Treasury, while maintaining private banking services through Itaú Miami.

This decision is being implemented through an agreement for the transfer of assets and liabilities of the retail business to Banco de Bogotá S.A. and Banco de Bogotá Panama, subject to the corresponding regulatory approvals. It reaffirms the Itaú Group’s long-term commitment to Colombia and supports a more focused, efficient, and scalable business model.

The 2030 Strategy incorporates sustainability as a transversal enabler, aligned with regulatory guidelines (NCG N° 461 and NCG N° 519) and with international standards assessed through the Corporate Sustainability Assessment (CSA). In particular, the strategy strengthens operational resilience, responsible risk management, talent and culture development, data security and ethical use, responsible digitalization, operational efficiency, and robust corporate governance—enabling sustainable, long-term growth.

2.1.1 Relevant Time Horizons

The following table presents the short, medium, and long-term time horizons relevant for Itaú Chile, considering the useful life of its assets and infrastructure.

	Short-term time horizon	Medium-term time horizon	Long-term time horizon
Property, plant and equipment	5 years	10 years	90 years
Intangible assets	3 years	4 to 5 years	10 years





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2.1.2 Investment Plans

The investment plan is managed under an agile methodology, allowing it to remain flexible and continuously adapt to the Bank's strategic priorities, focused both on customers and on the needs required to develop and evolve the different businesses, while maintaining high levels of security for our customers.

These investments are funded directly by the Bank and are aimed at strengthening digital capabilities and consolidating Itaú as an enabler of innovation and value-generating solutions for customers.

Investment Plans	2024	2025
Infrastructure	Ch\$4,400 million	Ch\$9,900 million
Technology	Ch\$50,000 million	Ch\$55,000 million

Within this framework, initiatives are promoted to increase agility and flexibility in the delivery of products and services, leveraging the capabilities offered by emerging technologies. As a result, the composition of investments may change and evolve throughout the year.

Technology Investments

→ Digital Products – Retail Banking

We develop digital solutions for retail customers, focused on increasing primary banking relationships⁷ and growth. We enhance the service model by transforming the digital experience of both customers and relationship managers through innovative technologies that enable a differentiated and personalized value proposition.

Estimated investment amount: Ch\$21.2 million.

→ Digital Products – Corporate Banking

We strengthen our digital platforms for corporate clients, delivering new and distinctive experiences that enhance the competitiveness of our corporate customers.

Estimated investment amount: Ch\$12.0 million.

→ Digital Treasury

We invest in the development of the treasury business by creating digital products that improve customer experience and reinforce the intensive use of data for more profitable and lower-risk decision-making.

Estimated investment amount: Ch\$4.5 million.

→ Technology Evolution

We renew infrastructure and promote data and artificial intelligence (AI) initiatives, adopting technologies that differentiate us in the market, accelerate business strategy, and increase productivity.

Estimated investment amount: Ch\$12.2 million.

→ Other Investments

Investments in support areas, strengthening our risk, credit, finance, people, and performance capabilities. These improvements aim to optimize internal management and ensure a more agile and efficient operation aligned with excellent service experience.

Estimated investment amount: Ch\$5.1 million.

Infrastructure Investments

The focus during the year was on modernizing our branches, renovating strategic areas dedicated to customer service. We incorporated a more welcoming and functional design, aimed at delivering the best possible experience while maintaining the service quality that characterizes us, supported by innovative infrastructure.

Estimated investment amount: Ch\$9.9 million.

Innovation and Development

Innovation is present transversally across the Bank, integrated into our culture, project management, and the continuous development of our teams. In line with our transformation strategy and the consolidation of the digital operating model, during 2025 we strengthened our capacity to develop innovative solutions, promote the responsible use of data, and expand the adoption of new technologies across our operations, products, and services.

In 2025, we deepened these efforts through three main lines of action:

1. Driving applied innovation and the adoption of new technologies

Aligned with our strategic objectives, during 2025 we promoted projects integrating artificial intelligence, advanced analytics, automation, and digital security, strengthening a more robust, efficient, and customer-centric operating model. Through these tools, we advanced in process optimization, experience enhancement, and more proactive risk management.

Key milestones included:

- Evolution of the Itaú X model, reinforcing our omnichannel experience through personalization and more intuitive digital tools.
- Development of advanced models such as CobralA, Rentelligence, and SecureWallet, aimed at improving segmentation, income estimation, and payment security.



- Continued strengthening of our data platforms and digital capabilities through agile squads, internal upskilling, and controlled experimentation.

2. Innovation ecosystem: partnerships, events, and open collaboration

Itaú Tech Talent 2025

On December 15 and 16, we held a new edition of Itaú Tech Talent 2025, a space that connects technology, innovation, and talent around the reinvention of customer experience. Participants were able to explore new tools, methodologies, demos, and dynamics currently driving the Bank’s digital evolution through talks, workshops, and co-creation spaces.

Participation in FinteChela 2025

This year, we took part in the first FinteChela at Itaú, an event that brought together leaders from the fintech ecosystem to discuss fraud, innovation, and trends reshaping financial services. Held in collaboration with Khipu and FinteChile, the initiative reaffirms our commitment to fostering collaboration between traditional banking and startups, promoting solutions with real impact for customers and companies.

Strategic partnership with Khipu

During 2025, we formalized a partnership with Khipu to integrate digital payment solutions, consolidating a hybrid model that combines banking robustness with the agility of the fintech ecosystem. This enables our corporate and SME customers to streamline reconciliations, diversify payment methods, and reduce operating costs.

Global presence at SXSW 2025

In March, we once again participated in the international South by Southwest (SXSW) festival, one of the world’s most influential gatherings focused on innovation and creativity. As an official sponsor, Itaú offered conferences and curated content in Spanish and Portuguese, strengthening the transfer of global trends into our digital transformation strategy.

3. Innovative culture and new ways of working

As part of our operating model, the Transformation, Technology, and Operations Office, which plays a key role in integrating innovation, cultural change, and technological evolution, continued to support the Bank’s business areas. It promotes new ways of working, drives organizational agility, and strengthens our adaptive capacity to ensure that transformations scale in a sustainable manner.

Resources Allocated to Innovation and Development

As reported in previous years, we do not classify our investment under a formal “R&D” concept. Nevertheless, we allocate specific resources to further advance technological modernization and strengthen our capacity to develop innovative, high-impact solutions, including:





- The development of artificial intelligence models and advanced analytics.
- Automation and operational efficiency initiatives.
- Digital security projects and technological infrastructure.
- Open innovation with universities, startups, and fintech companies (including partnership with Khipu).
- Platforms and capabilities that enable the Bank’s digital transformation.



Transforma Awards 2025: Innovation Driven by Our Teams

In addition, to strengthen Itaú’s culture of innovation, each year we recognize the most outstanding projects developed by our itubers through the Transforma Awards, an initiative that showcases creative, high-impact solutions for the Bank and our customers.

2025 Award Winners:

- | | |
|---|---|
|  <p>All for the Customer
→ New banking relationship model.</p> |  <p>DataDriven Innovation
→ CobralA: AI-based intelligent segmentation.</p> |
|  <p>Risk Management
→ SecureWallet: Enhanced transactional security platform.</p> | <p>→ Rentelligence: AI model for income estimation.</p> |
|  <p>Sustainability
→ Corporate Reconstruction Volunteering Program.</p> | |

Strategic Investments and Inorganic Growth

As part of its growth strategy and the strengthening of key capabilities, during 2025 the Bank advanced investment initiatives focused on inorganic growth, aimed at complementing and accelerating the development of strategic businesses.

In this context, during the year the Bank reached an agreement for the acquisition of **Klap**, a technology platform specializing in acquiring services and payment solutions. This transaction is subject to the fulfillment of customary conditions and pending the corresponding regulatory approvals.

This investment is part of a long-term strategic vision aimed at strengthening the Bank's positioning within the payment's ecosystem, expanding access to digital solutions, and accelerating the development of technology and data-driven business models. Once completed, the integration of Klap will allow the Bank to complement its capabilities in payment processing, transactional security, and digital services for merchants, SMEs, and corporate clients, combining the Bank's financial strength with a specialized technology platform.



Improving our value proposition
in payments to better serve merchants, SMEs and corporate customers.

2.1.3 Value Creation Model

The Bank's value creation is understood as the result of the interaction between its business strategy, the capitals it manages, risk management, and the progressive incorporation of sustainability criteria into its operations.

The table below provides a structured overview of our business model, outlining the capital used as input, the key activities undertaken, and the outputs and outcomes generated. This representation helps explain how financial, human, intellectual, social, and natural capital interact in the generation of both economic and non-economic results.

It also enables an integrated reading of performance from a continuity perspective, focused on value creation in the short, medium, and long term. While the model describes the Bank's operational logic, the sustainability strategy specifically addresses the environmental, social, and governance factors that may influence this value creation capacity over time, whether through risks, opportunities, or stakeholder expectations.

In line with the guidelines defined by the Itaú Group, in Chile we will progressively advance the local implementation of the pillars of Sustainable Finance, Climate Transition, Diversity and Development, and Governance and Conduct. These pillars guide the management of ESG matters relevant to the business and complement the vision described in the value creation model, contributing to strengthening its sustainability over the medium and long term.

CAPITAL

Financial

INPUTS

Revenues: Ch\$1,600,741 million

ACTIVITIES

Primary banking relationship management and funding; repricing; risk management

OUTPUTS

- **Consolidated loans:** Ch\$28,906,961 million (+3.6%).
- Chile: Ch\$24,014,873 million (+4.1%); Colombia: Ch\$4,727,548 million (+3.9%).
- Market share in Chile: 9.7%. Mortgage: 8.8%;
- Commercial: 10.8%; Consumer: 7.8%.
- Portfolio distribution in Colombia: Mortgage 16%, consumer 18%, commercial 65%.

OUTCOMES

- Net income: Ch\$428,109 million.
- Return on equity: 9.9%.

CAPITAL

Manufactured (Industrial)

INPUTS

Network and presence:

Chile

- 130 branches.
- 14 digital branches.
- 1 New York branch.
- 1 representative office in Peru.

Colombia

- 64 physical branches.
- 1 office in Panama.

ACTIVITIES

Technology investment plan: > Ch\$60,000 million in modernization, digitalization, and infrastructure.

OUTPUTS

- Complaints: 61,896; current account market share: 6.45%.
- Reduced service times and improved operational efficiency.
- Increased operational availability and omnichannel experience.

OUTCOMES

Direct contribution to leadership in Individuals, High-net-worth Individuals, Companies, and Corporations.



CAPITAL

Intellectual

INPUTS

Platforms and analytics: Itaú X (omnichannel), CobraIA (segmentation), Rentelligence (income estimation), SecureWallet (payment security).

Partnerships / open innovation: Khipu (payments) and participation in SXSW 2025.

ACTIVITIES

AI; security; data; omnichannel.

OUTPUTS

- Transforma projects.
- Biometrics in Colombia.

OUTCOMES

- Strengthened digital security.
- Greater capacity for continuous innovation.

CAPITAL

Human

INPUTS

Itaú Chile 2025: 4,629 employees (52% men, 48% women). Itaú Colombia: 1,900 employees (47% men, 53% women).

Training: 75,979 hours; 99% of employees trained.

ACTIVITIES

- DEI programs: iElla, Soy Como Soy, ITuVoz.
- Itaú University.

OUTPUTS

- eNPS 85–90%.
- 740 hires.

OUTCOMES

- Reputational leadership:**
- Great Place to Work (Top 2 Chile).
 - GPTW LATAM: Best Bank to Work For.
 - GPTW Women: Top 3.
 - GPTW Sustainability.
 - Best Places to Work for LGBTI+.
 - Top Employers 2023–2026.

CAPITAL

Relational

INPUTS

- Itaú Foundation.
- Corporate volunteering and territorial engagement.
- Customer satisfaction.
- Financial education.

ACTIVITIES

- Social action.
- Continuous measurement of customer satisfaction.
- Itú Digital Account.
- Commercial subsegment “Banco Condell”.
- Itú Women Entrepreneurship.

OUTPUTS

Leading NPS results in Chile.

OUTCOMES

- >37,000 people benefited through corporate volunteering.
- Leadership in customer satisfaction (NPS 1st in four segments):
- 1st Individuals.
- 1st High-net-worth Individuals.
- 1st Companies.
- 1st SMEs.
- 2nd Corporations.

CAPITAL

Natural

INPUTS

- Environmental Management System certified ISO 14001.
- Net Zero by 2050 commitment.

ACTIVITIES

- Operational ecoefficiency roadmap.
- Environmental training through environmental learning capsules.

OUTPUTS

- 29 tons of WEEE responsibly managed.
- 11 tons of recycled waste.
- 714 hours of environmental training for itubers.

OUTCOMES

- Zero environmental sanctions.
- Carbon footprint reduction: -6% vs. 2024.
- Targets achieved: water -57%, energy -44%.

2.2 Sustainability Strategy

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Between 2023 and 2025, Itaú Chile advanced in a Sustainability Strategy aimed at strengthening its ESG maturity, transitioning from an initial stage toward a more integrated approach consistent with business challenges and stakeholder expectations. During this period, the foundations were laid to progressively embed sustainability into the Bank's processes and strategic decision-making.

Over these three years, governance and internal coordination mechanisms were strengthened, the materiality analysis was further deepened, and environmental, social, and governance criteria were integrated into risk management and strategic planning. In parallel, initiatives were developed and reinforced in areas such as climate transition, financial inclusion, diversity and inclusion, social contribution, and corporate ethics, shaping a coherent framework aligned with the Bank's priorities.

The progress achieved during the 2023–2025 strategy was recognized by the market and through external assessments, reflected in a sustained improvement in ESG indices and rankings, as well as in a stronger positioning within the Chilean financial system. These results validated the adopted approach and reaffirmed the relevance of sustainability in long-term value creation.

S&P Global CSA Score



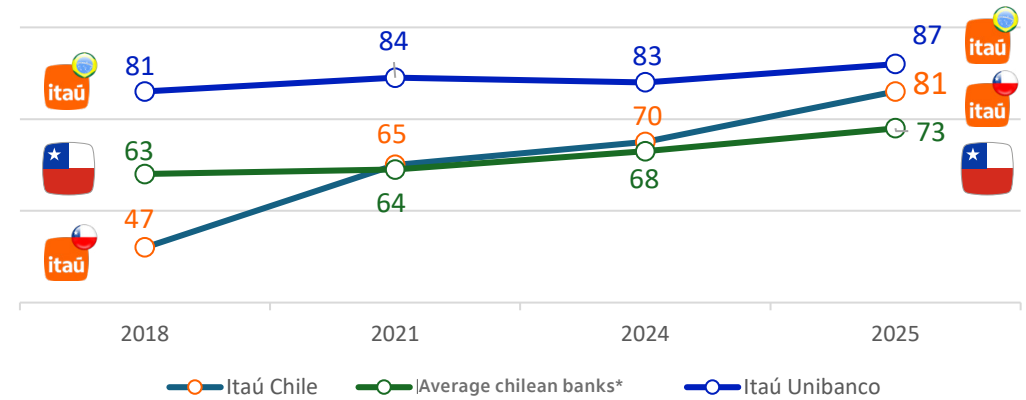
↑ +34pts.
(‘25 vs. ‘18)



Top 2
between banks in Chile

↑ 5
positions
(‘25 vs. ‘18)

Comparative evolution of CSA* with Chilean banks** and Itaú Unibanco (2018 - 2025)



Gap reduction

2018 72% to 7,4%
c/r to Itaú Unibanco

2018 34% to +10%
Gap c/r to peers

* CSA is the main input to classify a i) Dow Jones index and ii) S&P Sustainability Yearbook.

** Including Chilean banks CSA-Respondant: Santander-Chile, Bci, Banco de Chile and Banco Estado (only 2025).

New Sustainability Strategy 2026–2030

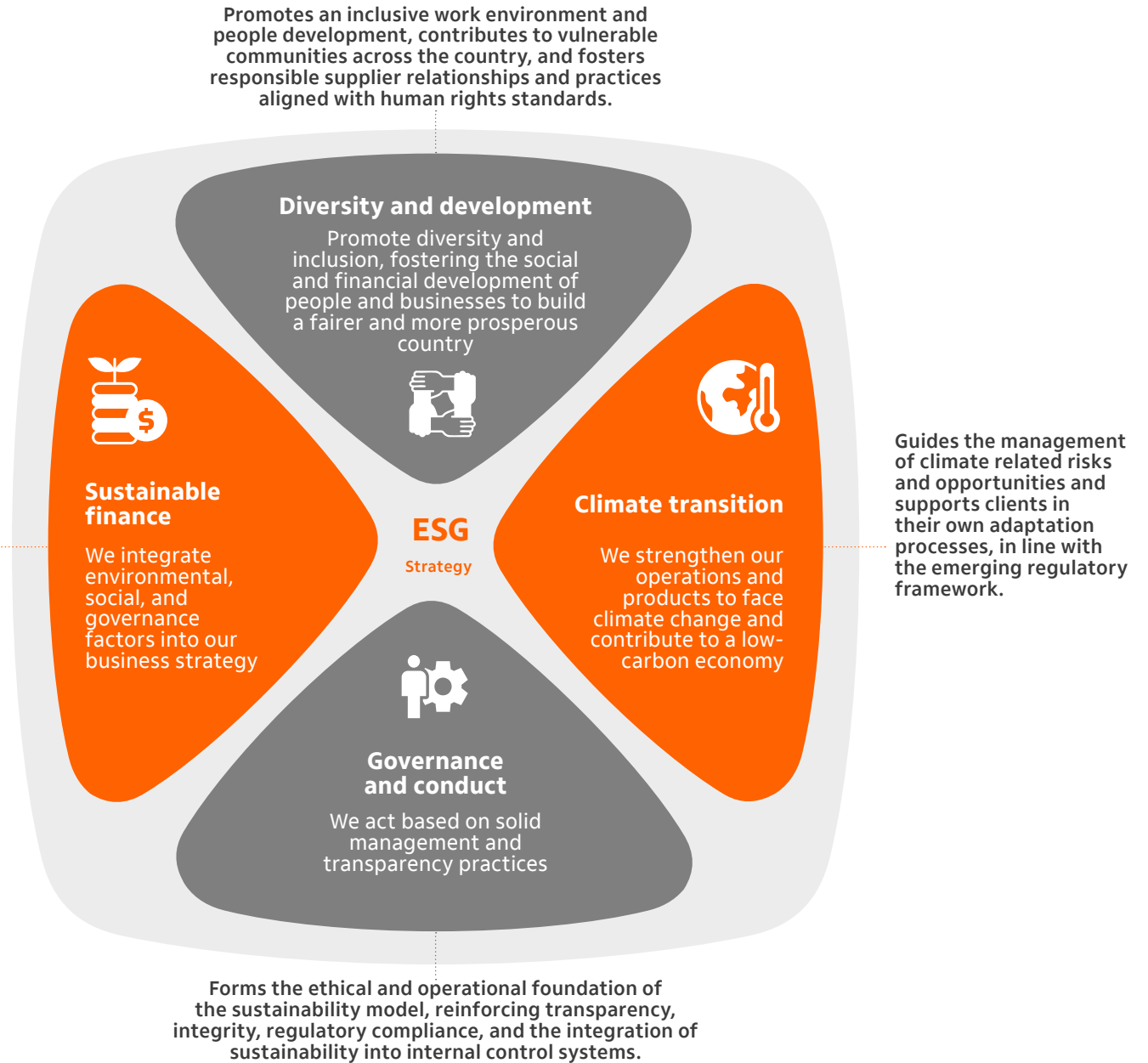
Building on these advances, and in line with the strategic evolution of Itaú Unibanco, in 2025 Itaú Chile initiated an update to its sustainability approach to move toward a more transversal strategy. This process considered the specific context and scale of the local market, without replicating the quantitative commitments established by the controlling entity.

By the end of 2025, the new strategy is structured around four pillars, which organize and deepen the topics previously addressed.

During 2025, progress was made in the local deployment of this strategy through coordinated work across different areas to identify gaps, prioritize initiatives, and advance in the development of management indicators. This process integrated sustainability into financial and strategic planning and incorporated alignment with the emerging regulatory framework, including the appropriate adoption of IFRS S1 and S2 standards.

Quantitative targets associated with this strategy will be defined starting in 2026, once the internal alignment process and validation of priority focus areas have been completed. Nevertheless, this new phase already guides the strengthening of ESG based supplier management, the deepening of diversity, equity, and inclusion, the progressive expansion of sustainable finance, the support of clients in their climate transition, and the consolidation of strong governance aligned with market best practices.

Drives the integration of ESG criteria into products, services, and commercial processes, identifying financing opportunities with positive impact and strengthening internal analytical capabilities.



2.2.1 Sustainability Governance

Board of Directors

The Board's annual planning determines the frequency with which environmental, social, and corporate governance matters are reported, ensuring their effective integration into strategic decision-making. Within this framework, the Sustainability & Corporate Affairs Management area is invited at least once a year to present the performance of the sustainability strategy, progress on climate-related projects, the evolution of non-financial indicators, and the results of reporting processes.

Executive Committee

At the Executive Committee level, the Senior Sustainability and Diversity Committee constitutes the Bank's highest ESG governance body, covering both the Bank and its subsidiaries. This Committee meets on a quarterly basis and is responsible for defining ESG projects, plans, and targets, ensuring the integration of these considerations into the business, budgets, and strategic decisions.

Its responsibilities include overseeing the implementation of the sustainability strategy, promoting a sustainability-driven culture, reviewing social, environmental, and governance performance indicators, and assessing progress on diversity and inclusion, energy transition risks, and relevant voluntary commitments.

Sustainability & Corporate Affairs Management

The Sustainability & Corporate Affairs Management area, which reports to the Corporate Management of People, Sustainability & Marketing, leads the crosscutting management of ESG matters. It acts as the technical area, governance coordinator, and secretariat of the Senior Sustainability and Diversity Committee.

In addition, it is responsible for non-financial reporting, responses to investor indices and assessments, and the coordination of the Bank's ESG plans and commitments. Its specific responsibilities include ensuring compliance with the Sustainability Policy, advising business areas on the mitigation of environmental and social risks, supporting the implementation of strategic plans, and coordinating the participation of the various relevant internal areas.

ESG Reporting Areas

Other technical teams within the Bank report on a matrix basis to the Sustainability & Corporate Affairs Management area. These include the Sustainable Finance Sub-Management, the Diversity and Inclusion area, and the Itaú Foundation, all of which implement and provide feedback on key pillars of the Sustainability Strategy.

Control and Assurance Mechanisms

ESG governance incorporates control and assurance mechanisms that strengthen transparency and the reliability of information. Non-financial reports are subject to internal review processes and, for critical indicators, to independent external assurance.

In addition, strategic metrics—such as greenhouse gas (GHG) emissions, the percentage of the portfolio subject to ESG analysis, progress in diversity and inclusion, and advancement toward decarbonization targets—are monitored and reviewed quarterly by the Senior Sustainability and Diversity Committee. These mechanisms enable the anticipation of risks, ensure regulatory compliance, and align organizational incentives with environmental and social commitments.

Governance is further strengthened through the assessment of voluntary commitments—such as the Equator Principles, international due diligence guidelines, and the TCFD recommendations—whose adherence is reviewed regularly and, where applicable, submitted for approval by the Senior Sustainability and Diversity Committee.

All this information is channeled through internal and external reporting and is publicly disclosed in the Integrated Report and on the corporate website, reinforcing transparency and accountability to all stakeholder groups.

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2.3 Our Services and Sales Channels

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To effectively address the needs of our different customer segments and deliver a competitive value proposition, we structure our commercial model around two segments: Itaú Corporate (Wholesale Banking) and Retail Banking. This organization allows us to develop differentiated capabilities—both in financial solutions and digital platforms—aimed at strengthening customer relationships, expanding access to financial services, and generating new sources of income.

Across both segments, we offer a broad and complementary portfolio that includes digital current accounts, insurance, financial advisory services, foreign trade solutions, cash management, specialized financing, investment banking, consumer loans, asset management, and treasury products. These services are delivered through a combination of digital channels, selfservice platforms, specialized relationship managers, and physical branches, ensuring accessibility, consistency, and personalized experience.

Our value proposition is supported by a deep understanding of customer needs and the intensive use of digital capabilities, enabling us to design, test, and scale solutions in an agile manner, in line with the demands of an increasingly dynamic environment.

Within this context, we have driven the development of new capabilities and strategic partnerships that strengthen our value proposition, expand access to financial services, and further advance the digitalization of the business.





New Key Capabilities for Business

We have promoted the development of new capabilities and strategic partnerships that strengthen our value proposition, expand access to financial services, and deepen the digitalization of the business. In this context, we are not dependent on patents, licenses, or material industrial, commercial, or financial contracts, which provides us with operational flexibility and continuous innovation capacity. This independence facilitates the adaptation of our processes and technologies, strengthening our competitiveness and enabling us to evolve alongside our customers' and the market's needs. The main innovations during the period include:



Avenue

In 2025, we advanced in expanding our customer value proposition through the incorporation of Avenue, an international investment platform of the Itaú Group that provides direct, digital, and U.S.-dollar-based access to global markets.

Through this solution, our customers can diversify their investments in a simple and intuitive way, gaining access to opportunities that have historically involved higher entry barriers in the local market.

The incorporation of Avenue combines our distribution capabilities and customer knowledge with the Group's technology and expertise in international markets, strengthening our retail banking offering, driving the digitalization of services, and contributing to the diversification of revenue sources.



Klap

In 2025, we advanced in strengthening our value proposition within the payments ecosystem through the agreement to acquire Klap, a company operating in Chile as an acquirer, which significantly expands our payment capabilities.

Through this integration, we aim to offer merchants, SMEs, and companies more modern, efficient, and secure payment solutions, along with an integrated and scalable transactional platform that supports their growth and digitalization.

The incorporation of Klap allows us to consolidate a more robust ecosystem of financial and non-financial services, strengthening primary banking relationships with customers and expanding our acquiring capabilities, in line with our long-term strategy and the evolution of commerce in Chile.



Lab Itaú X

In 2025, we continued to enhance customer management through the development of Lab Itaú X, our digital platform designed to strengthen commercial intelligence and data-driven decision-making.

By leveraging advanced analytics and artificial intelligence, this solution improves segmentation, profiling, and risk management processes, enabling more personalized and timely offers for our customers.

Lab Itaú X combines technological capabilities with customer insight, increasing commercial effectiveness, deepening customer relationships, and consolidating a more agile, integrated, and data-centric management approach across the organization.



Itaú Corporate

Our Wholesale Banking segment provides services to corporate and institutional clients through a specialized value proposition that combines strategic advisory, tailored financial solutions, and a close relationship with experienced relationship managers.

The solutions offered include, among others, structured financing, investment banking, capital markets, foreign trade, cash management, and treasury products. This segment is characterized by a high level of personalization and comprehensive support for clients in their financial decision-making.

In this area, direct interaction between relationship managers and clients continues to be the primary channel, complemented by digital platforms that enhance customer experience, efficiency, and access to relevant information for decision-making.

Since 2024, we have incorporated Itaú Corporate, a digital portal that delivers personalized service, centralizes key information, and enhances customer experience, enabling more efficient management and the continuous development of services.

Our Wholesale Banking offering is structured around five commercial subsegments:

1. Corporate and Investment Banking (CIB)

This subsegment serves the country's leading economic groups, delivering highly complex financial services with an approach aligned with Environmental, Social, and Governance (ESG) criteria.

The unit is integrated with Itaú BBA, the Group's regional corporate and investment banking

platform, strengthening strategic advisory and access to sophisticated solutions for companies and corporations.

It includes:

- **Corporate Finance:** Specialized advisory in mergers and acquisitions, company valuation, financing structuring, and support in short and long-term debt issuances.
- **Capital Markets:** Structuring and placement of bonds and other debt instruments in local and international markets, contributing to companies' access to competitive financing. It also provides strategic advisory in capital raising or equity increase processes, offering comprehensive support for key corporate decisions, leveraged on Itaú BBA's regional expertise.

2. Large Corporates, Multinationals, and Institutional Clients

This segment is targeted at domestic and foreign companies with annual revenues exceeding USD 8 million, excluding the real estate sector. Client coverage is managed from the Santiago Business Center, with nationwide reach.

The value proposition focuses on:

- Building and maintaining long-term relationships,
- Specialized financial advisory,
- Tailored debt and investment solutions.

For multinational clients, the focus is on supporting regional operations across Latin America. For institutional clients, priority is given to noncredit products and services that support their daily operations.

3. Real Estate

This segment serves companies in the real estate and construction sectors engaged in the development, sale, and leasing of residential, commercial, and industrial assets.

It offers:

- Financing for real estate projects,
- Tailored structuring of solutions in segments such as warehousing, retail, office, and residential developments,
- Support throughout the entire project development cycle.

Itaú has consolidated its position as one of the leading players in the Chilean real estate market.

4. Corporate Banking Solutions

This segment is responsible for developing the transactional value proposition for business banking products and ensuring the proper implementation, continuity, and scalability of the Bank's solutions for Itaú Corporate clients. It also manages and develops the corporate web channel through which clients operate their products, acting as a key interface between business, technology, operations, and customers.

During the period, the management team advanced the evolution of the corporate platform, promoting a more modern and scalable technological architecture aimed at strengthening digital experience and operational stability. This approach supports client growth and contributes to the sustainable development of the business, in line with the Bank's long-term strategic vision.



Corporate

New digital platform Itaú Corporate

Best digital experience for corporate clients



5. Private Bank

This segment is focused on high networth individuals with at least USD 1 million in assets, serving mixed portfolios of individuals and corporate entities.

It offers a combination of:

- Banking services (dedicated relationship managers),
- Onshore and offshore investment services (specialized private bankers),
- Customized solutions for individuals and corporate structures.

In **Itaú Colombia**, we offer financial solutions designed to optimize liquidity, facilitate access to credit, and support business growth. These include savings and checking accounts, working capital credit lines, leasing options for asset acquisition, lowvolatility investment instruments, and insurance services to protect assets and manage risks. Our objective is to provide reliable and innovative tools that promote economic and social development.



NCG 461 6.1.ii

Retail Banking

Within the retail banking segment, our offer is focused on delivering simple, accessible, and relevant solutions for customers' daytoday needs, including financing, savings, investment, and protection products.

The development of this segment is strongly supported by service digitalization, offer personalization, and the integration of multiple channels, enabling customers to interact with the Bank in a seamless and consistent manner.

Strengthening our value proposition in this segment involves both the development of new solutions and the continuous improvement of user experience, with a focus on primary banking relationships, proximity, and service quality.

This segment serves individual customers across all income levels, as well as small and mediumsized enterprises. In both Chile and Colombia, we operate through a variety of service channels, including inbranch service, digital platforms—website and mobile app—and direct contact with relationship managers via email or through the Contact Center.

Retail Banking is organized into four main subsegments, together with Banco Condell:

1. Itaú Branch Network

This subsegment is aimed at individuals with uppermiddle income levels (primarily customers with monthly income between Ch\$800 thousand and Ch\$2.5 million). It offers products such as checking accounts in local and foreign currency, debit and credit cards, installment personal loans, mortgage loans, bancassurance products, time deposits, mutual funds, and brokerage services.

2. Itaú Personal Bank

This segment specializes in serving high-net-worth customers, with monthly income exceeding Ch\$2.5 million. It is characterized by specialized and personalized service, highly qualified relationship managers, and comprehensive financial and wealth advisory.

In 2025, Personal Bank ranked first in the Servitest service quality survey for high-net-worth customers for the second consecutive year.

3. Itaú Retail Business Banking and SMEs

This segment serves companies with annual revenues between UF 2,400 and UF 200,000, offering a broad range of financial products and solutions aimed at supporting growth and development. These include commercial loans, financing backed by government guarantees, foreign trade (COMEX), leasing, factoring, and bank guarantees.

In line with our specialization strategy, during 2024 differentiated service models were implemented for strategic segments. Through Agribusiness, support for the agricultural sector was strengthened with advisory services and solutions aligned with industry dynamics. Likewise, a model focused on International Business was developed for companies engaged in foreign trade operations.

During 2025, SMEs segmentation was further refined through the incorporation of SMEs 1 and SMEs 2 segments, enabling the development of differentiated value propositions according to customer size, complexity, and needs.

Additionally, Retail Banking includes the Banco Condell segment, which serves lower-income individuals, offering a focused portfolio primarily centered on insurance policies and consumer loans.

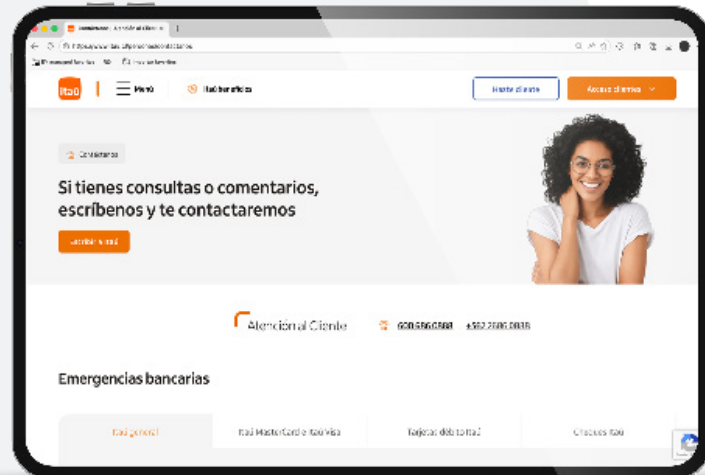
In Itaú Colombia, we offer savings and checking accounts for daily money management, credit cards with multiple benefits, personal and consumer loans, and mortgage loans for the purchase, construction, or renovation of homes. We also provide low-volatility investment instruments, insurance brokerage services to protect assets and wealth, and fiduciary services for the administration of assets and future rights.

Sales and Service Channels

Our commercial strategy is supported by an omnichannel model that integrates physical branches, digital platforms, mobile applications, and remote service, allowing customers to choose the interaction method that best suits their needs.

This approach combines the proximity of the inperson model with the efficiency and scalability of digital channels, strengthening customer experience and facilitating access to our products and services.

More information is available in the “Contact Us” section of our website [🔗](#).



Competition

In Chile and Colombia, our main competitors are banks regulated by local authorities, particularly those with a strong presence in the financial system and relevance in terms of loan volumes, capitalization, and market share. For Itaú Chile, these include Banco SantanderChile, Banco de Chile, Banco de Crédito e Inversiones, Scotiabank Chile, and the recently merged Banco Bice.

In this context, competition is characterized by increasing digitalization, innovation in products and services, and higher expectations regarding customer experience, driving the continuous evolution of our value proposition.

In consumer lending and other credit businesses, we compete with banks, savings and credit cooperatives, and compensation funds. In certain credit products, we also compete with department stores, supermarket chains, leasing companies, factoring firms, and automotive loan providers, as well as other nonbank entities issuing privatelabel credit cards. In savings products and mortgage lending, we compete with mutual funds, pension funds, insurance companies, and residential mortgage administrators.

	Itaú Chile	Itaú Colombia	Consolidated
Amounts in millions of Chilean pesos as of December 31, 2025			
Assets	36,556,193	7,360,085	43,916,278
Loans	24,179,413	4,727,548	28,906,961
Market capitalization			4,315,998

Amounts in millions of Chilean pesos as of December 31, 2025

Assets	36,556,193	7,360,085	43,916,278
Loans	24,179,413	4,727,548	28,906,961
Market capitalization			4,315,998



Domestic Subsidiaries

We offer certain products and services through special purpose vehicles (SPVs).

These SPVs allow us to support our customers through a range of solutions, including the following:

1. Itaú Corredores de Seguros Limitada

Itaú Insurance Brokers contributes to the financial protection of individuals and households by reducing their vulnerability to unforeseen events that may affect their assets, income, or financial continuity. We play a key role in comprehensive customer support, managing the entire process from initial interest in an insurance policy through postsale service and claims handling. We operate under an intermediation model across various insurance categories, in accordance with the current offerings of insurance companies, through commissions and/or commercial agreements that enable us to deliver suitable solutions to our customers. In this way, insurance products are integrated as a relevant tool within Itaú's financial ecosystem, aligned with the social pillar of our Sustainability Strategy.

Sales and service channels include digital platforms, the Contact Center, specialized advisory services, and inperson channels, facilitating access to protection solutions and timely support throughout the entire insurance lifecycle.

2. Itaú Corredores de Bolsa Limitada

This subsidiary offers transparent and efficient investment solutions for retail and institutional clients.

Its offering includes:

- Equities, bonds, ETFs,⁸ currencies, and structured notes.
- Distribution of shares in local and international funds.
- Research and analysis of Latin American companies.

It operates through technological platforms, Itaú Chile's digital channels, and a personalized service model delivered by investment advisors and our trading desk.

In 2025, the Equities Research team was recognized by Extel / Institutional Investor as one of the leading teams in the analysis of Chilean companies.

3. Itaú Administradora General de Fondos S.A. – AGF

This subsidiary is an industry leader in digital asset management solutions, tailored to each customer's profile and focused on the sustainable growth of wealth.

Its offering includes:

- Money market funds: Investment in shortterm debt mutual funds with maturities of up to 90 days.
- Domestic debt funds: Mutual funds investing in local debt instruments.
- Itaú International Debt Mutual Funds: Investments in time deposits, government bonds, and corporate and bank bonds.
- Itaú Balanced Mutual Funds: Combining investments in debt instruments and equities.
- Itaú Equity Mutual Funds: Investing in equities, ADRs, funds, and ETFs with equity underlying assets.
- Itaú Index Funds: Replicating the performance of equity or debt indices.
- Itaú Real Estate Investment Funds: Investment funds with indirect exposure to real estate projects.

Products

Sales channels include digital platforms such as mobile app and websites, as well as investment advisors across our nationwide branch network.

Salmón Awards

In 2025, our AGF received the following recognitions from Diario Financiero:

Salmón Mutual Funds Awards – May 2025

2nd place

Fondo Mutuo Itaú Ahorro Corto Plazo – Series F4.

2nd place

Fondo Mutuo Itaú Dinámico – Simple Series.

Salmón APV Series Awards – November 2025

1st place

Conservative Balanced category: Fondo Mutuo Gestionado Conservador – APV Series.

1st place

Domestic Debt < 365 Days (Ch\$): Fondo Mutuo Itaú Ahorro Corto Plazo – APV Series.

1st place

Domestic Debt < 90 Days: Fondo Mutuo Select – APV Series.

2nd place

Moderate Balanced category: Fondo Mutuo Gestionado Moderado – APV Series.

⁸ Exchange Traded Funds (ETFs) are investment funds whose objective is to replicate the performance of an index or a basket of securities, and whose units or shares are traded on electronic stock exchanges in real time, in the same manner as equities.

IT 2

4. Itaú Asesorías Financieras Limitada

Itaú Financial Advisory provides services exclusively to the Bank's customers, forming part of Itaú's comprehensive corporate solutions offering. It supports clients in complex financial and strategic decision-making, acting as a specialized vehicle for the structuring, execution, and implementation of advanced solutions.

Its scope includes corporate financing in the banking market—covering syndicated and bilateral loans—debt restructuring processes, and project finance transactions, all developed in accordance with the Equator Principles standards.

The subsidiary also provides debt structuring services in the capital markets, including the structuring, issuance, and placement of bonds and commercial paper. It further participates in advisory services for mergers, acquisitions, and capital raising processes, contributing analytical, technical, and execution capabilities that facilitate highimpact transactions.

Leveraging Itaú's regional presence and its integration with the Bank's corporate platform, Itaú Financial Advisory supports both international clients in transactions in Chile and local clients in operations in Brazil, the United States, Peru, and other relevant regional markets. This ensures technical consistency, operational coordination, and homogeneous standards in crossborder transactions.

Itaú Financial Advisory operates transversally alongside the CIB, Large Corporates, and Real Estate subsegments, strengthening Itaú Corporate's value proposition through long-term relationships managed by specialized commercial teams.

In **Colombia**, we complement this offering through our subsidiaries, which enable us to deliver solutions tailored to diverse financial needs:

- **Itaú Comisionista de Bolsa Colombia:** Services in local and international capital markets.
- **Itaú Fiduciaria Colombia:** Management of investment assets and trust structures.
- **Itaú Panama:** Financial services in the international market.
- **Itaú Insurance Broker Colombia:** Solutions and services for the administration of insurance programs.

Innovation in Credit Cards

In October 2024, we launched Blue, Black, and Legend to the market, a new generation of credit cards that consolidates our differentiated offering and marks a milestone in the industry. With this launch, we became the first bank in Chile to allow customers to freely choose the card that best fits their needs and lifestyle, thereby reinforcing our focus on flexibility, autonomy, and a personalized experience.

Since then, we have continued to expand and enhance the benefits associated with each card, consistently strengthening the value we deliver to our customers.

Within this offering, Itaú Legend stands out by providing premium travel benefits, including access to VIP airport lounges in Chile and abroad, free airport parking and transfers, Itaú Points transfers, and discounts at exclusive merchants. In addition, it allows customers to redeem products at any merchant using Itaú Points, delivering a broad, simple, and convenient rewards experience.

Chócale Awards 2025 Nomination

In 2025, we were nominated in the "Best Benefits Program" category at the Chócale Awards. This recognition, granted by a specialized and highly reputable digital media outlet in the financial sector, is based on the opinion of more than 16,000 people nationwide through an open voting process. It highlights initiatives that elevate customer experience and integrate innovation, service quality, and competitive differentiation.





Customer Base in Chile and Colombia⁹

Itaú Chile

NCG 461 6.2.iv

SASB

FN-CB-000.A

FN-CB-000.B

	Checking Accounts		Savings Accounts	
	Number	Amount (MCh\$)	Number	Amount (MCh\$)
Individuals	734,622	1,057,705	0	0
Small businesses	94,420	927,283	0	0

Loans Itaú Chile	Number	Amount (MCh\$)
Individuals	342,681	1,910,946
Small businesses	39,767	1,788,120
Corporate	32,705	11,198,328

Itaú Colombia

	Checking Accounts		Savings Accounts	
	Number	Amount (MCh\$)	Number	Amount (MCh\$)
Individuals	77,130	48,160	685,546	390,000
Small businesses	22,559	66,700	11,606	33,650

Loans Itaú Colombia ¹⁰	Number	Amount (MCh\$)
Individuals	247,029	1,564,000
Small businesses	1,952	32,100
Corporate	9,903	3,026,000

9 As of year end 2025, the revenue generated by Banco Itaú in Chile and Colombia, as well as their distribution by business line, does not include any individual customer that accounts for 10% or more of total revenues.

10 These amounts include the consolidated figures of Itaú Colombia and its Panama office.

2.4 Customer Centricity

IT 3

The voice of our customers systematically guides the Bank's strategy and business management, as we move toward a customer-driven model by 2030.

During 2025, at Itaú Chile we strengthened our organizational, governance, and technological capabilities to manage an integrated, consistent customer experience focused on continuous improvement. Through these efforts, we reinforced our position as the preferred financial option for individuals.

The main advancements during the period included:

- **Maturity assessment:** We conducted a comprehensive analysis of the current state of our experience management and customer centricity practices, positioning the Bank at a Structured level (Level 3), with established capabilities and opportunities for greater synergy across teams. This assessment became a key input for prioritizing initiatives and guiding the evolution of the model.
- **Governance and culture:** We consolidated the Customer Centricity Committee as a crossfunctional forum to align business areas and build a shared customer vision. We strengthened evidencebased decision-making and deployed cultural initiatives such as Customer Week, Customer Stories, and the CX25 Tournament, aimed at highlighting the impact of Customer Centricity on daytoday management.
- **Systematization of the current flow:** We mapped the endtoend customer experience management process, integrating processes, metrics, and accountabilities to strengthen monitoring and oversight. This systematization enabled progress toward indicatorbased management and the structured prioritization of improvement initiatives.

- **Technological integration:** We advanced the development of Itaú X, our omnichannel commercial intelligence platform. This tool enabled the integration of information, prioritization of relevant interactions, and deeper service personalization. With a 360° customer view, Itaú strengthened commercial management through intelligent agendas and timely notifications supported by artificial intelligence, improving the ability to respond contextually to each customer need.
- **Active listening:** We reinforced the measurement of the Net Promoter Score (NPS) through more systematic use of captured insights, supporting betterinformed decisions aimed at enhancing service quality, processes, and products.

In line with these efforts, at Itaú Colombia we further deepened the customer-centric approach by strengthening technological, training, and cultural capabilities to deliver simple, secure, and consistent experiences across all channels.

- **Technological transformation:** We redesigned the digital onboarding process, reducing registration time from 8 minutes to 3 minutes, and incorporated credential recovery and mobile biometrics. These enhancements reduced friction and strengthened a seamless and secure customer experience.
- **Customer Centricity Academy:** We continued to develop strategic training programs for service teams and commercial areas, including Fair Treatment Guidelines, Inclusive Culture, Customer Service Course (SAC), and Customer Centricity certification.
- **Brand positioning and marketing:** We increased brand awareness from 33% in 2024 to 43% in 2025 through integrated campaigns such as ADN Naranja and the Ambassadors Program, reinforcing brand purpose and its sense of closeness with customers.
- **Culture and brand pride:** The ADN Naranja campaign strengthened internal engagement and sense of belonging. In the 2025 survey, we achieved 98% Brand Love (compared to 75% in 2024), highlighting attributes of proximity and appreciation for initiatives involving employees and communities.



2.4.1 Customer Satisfaction

CSA 3.6.1

In both Chile and Colombia, we continuously monitor customer experience through external and internal measurements, both based on the Net Promoter Score (NPS) methodology. Since 2020, this approach has become a key tool for strategic decision-making and the design of improvement initiatives, enabling us to measure recommendation levels and assess experience across the Bank's main touchpoints.

NPS Results 2025

In 2025, Itaú Chile reached a historic milestone: Retail Banking ranked first in all Servitest studies, marking the first time this leadership position has been achieved in the history of these measurements.

Below is a breakdown of NPS performance by segment:

- **Individuals:** Ranked first for the fourth consecutive year, leading the segment.
- **SMEs:** Achieved leadership in overall satisfaction and recommendation, particularly in friendliness and effective resolution.
- **Individuals and High-net-worth Individuals:** Stood out in service quality and digital experience, with high levels of usage of web and mobile app channels.

NPS Evolution

Segment	2023		2024		2025	
	Position	NPS	Position	NPS	Position	NPS
Individuals	1°	27%	1°	40%	1°	45%
High-net-worth Individuals	w/o measurement		1°	40%	1°	43%
SMEs	2°	18%	2°	20%	1°	43%
Companies	2°	51%	1°	51%	1°	62%
Corporations	4°	23%	1°	49%	2°	43%

Complementarily, at the internal level, Retail Banking applies its own NPS-based measurement, including both overall and transactional evaluations. This continuous monitoring enables the identification of improvement opportunities, mobilization of teams, and assessment of initiative impacts. The positive evolution of internal NPS reflects sustained efforts across areas and the systematic incorporation of the customer voice into decision-making.

Internal NPS Evolution – Chile

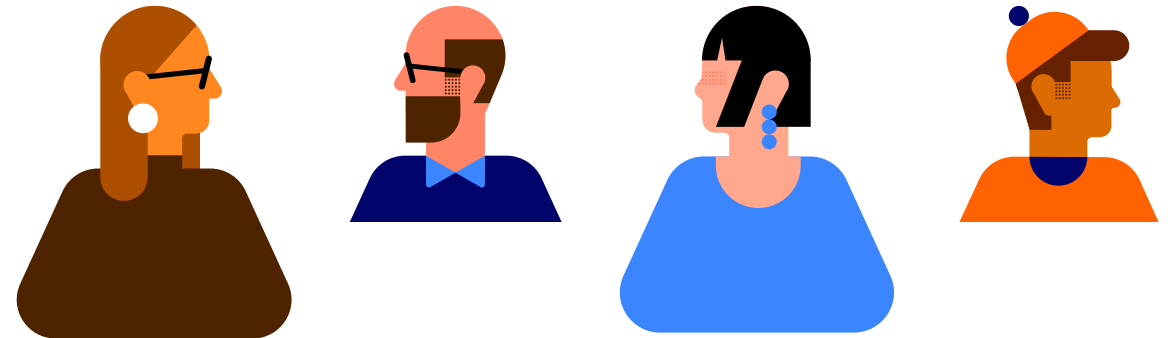
Year	2020	2021	2022	2023	2024	2025
NPS	38%	67%	71%	77%	80%	80%

In Itaú Colombia, we operate a continuous internal measurement system that enables permanent monitoring of customer perception and the identification of experience improvement opportunities.

Between 2024 and 2025, Corporate NPS increased by 10%, reflecting sustained progress in service quality. During the same period, overall NPS showed a slight decline, explained by a methodological adjustment implemented in July 2025.

Internal NPS Evolution – Colombia

	2022	2023	2024	2025	Change 2024 vs 2025
NPS Overall bank	60%	65%	66%	62%	-4%
NPS Retail	44%	50%	63%	44%	-19%
NPS Corporate	72%	73%	69%	79%	10%



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IT 4

2.4.2 Complaints Management

The Bank operates a multichannel service network—including the Contact Center and branches—which acts as the first line of response to resolve customer requests in a timely and efficient manner. Unresolved cases at this stage are referred to a specialized complaints-management system that ensures traceability, defined response times, and consistent handling, focused on fair and customer-centric solutions.

For management and reporting purposes, a complaint is defined as any expression of dissatisfaction related to products or services of the Bank or its subsidiaries, regardless of the channel of origin. The information generated from these cases constitutes a key input for continuous- improvement processes, enabling the identification of gaps, the prevention of recurrence, and strengthening of service standards.

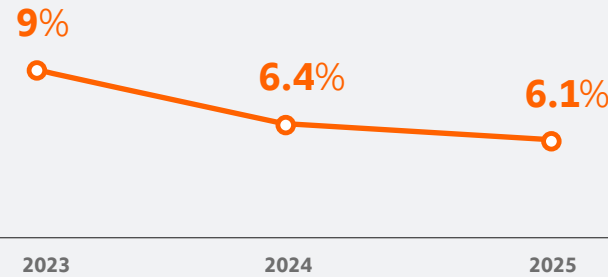
Complaints Evolution

	2023	2024	2025
Chile	50,234	42,148	42,349
Colombia	25,547	19,917	19,547
Total	75,781	62,065	61,896

Combined, both countries recorded 61,896 complaints, representing a significant improvement compared to consolidated levels in previous years.

During 2025, we made significant progress in the integrated management of complaints in Chile and Colombia, reflected in a sustained reduction in cases at both the country level and on a consolidated basis. While in Itaú Chile the total number of cases remained at similar levels year over year, the rate of customers with complaints decreased, driven by growth in the customer base during 2025. In Itaú Colombia, the downward trend observed in recent years continued.

Evolution of the rate of customers with complaints at Itaú



Ongoing coordination between teams in both countries, together with a systematic rootcause analysis process and the exchange of best practices, enabled the identification of common patterns, definition of preventive actions, and strengthening of internal process quality.

2.4.3 Consumer-Related NonCompliance

We have a Quality Policy that establishes the main guidelines of Customer Experience & CRM Management, aligning all areas around a culture of service excellence. This promotes leadership in sustainable performance and customer satisfaction, together with the appropriate prevention and detection of potential regulatory noncompliance associated with Law N° 19.496 on Consumer Protection.

Year	Number of sanctions	Amount (Ch\$)	Context information
2024	15	\$37,774,754	Final court rulings paid in 2024 for violations of the Consumer Protection Law.
2025	25	\$31,550,656	Final court rulings paid in 2025 for violations of the Consumer Protection Law.

In Itaú Colombia, there were no sanctions related to potential regulatory noncompliance associated with legislation equivalent to Law N° 19.496 on Consumer Protection, including matters related to investments in other entities.



2.4.4 Regulatory Framework

We conduct our operations in Chile and Colombia under a comprehensive regulatory framework, overseen by authorities responsible for safeguarding transparency, stability, and proper conduct within each country’s financial system.

NCG 461

6.1.iii

6.1.iv

Regulatory Authorities

Currently, Itaú Chile is not supervised by foreign regulatory bodies. In Chile, the main regulatory authorities are:

Financial Market Commission (CMF):

Established by Decree Law N° 3.538, the CMF is a decentralized and technical public institution responsible for safeguarding public trust and ensuring the proper functioning, development, and stability of the financial market. It conducts ongoing supervision of entities under its scope—including Itaú Chile—verifying compliance with applicable regulations. Its responsibilities include periodic assessments of management and solvency, the requirement of monthly financial reporting and quarterly public disclosure, as well as the annual submission of audited financial statements and interim information as of June 30.

The regulatory framework applicable to the Bank is complemented by the Updated Compilation of Regulations (RAN), which establishes prudential criteria in areas such as risk management, provisions, corporate governance, cybersecurity, liquidity, and solvency. Banking activity is also governed by DFL N° 3 of 1997 (General Banking Law) and by specific regulations issued by the CMF, which define solvency requirements, supervisory standards, and guidelines for governance, internal control, and financial transparency. Taken together, this framework regulates and strengthens the stability and operational continuity of both the Chilean financial system and Itaú Chile.

Central Bank of Chile (BCCh):

Regulated by Constitutional Organic Law N° 18.840, the BCCh is an autonomous constitutional-level institution responsible for ensuring currency stability and the proper functioning of domestic and foreign payment systems. To this end, it regulates the supply of money and credit, issues monetary and financial regulations, and supervises certain credit and foreign exchange operations.

Other Supervisory Authorities

We are also subject to oversight by other public bodies that perform complementary functions within the regulatory framework:

- **Financial Analysis Unit (UAF):** Oversight related to the prevention of money laundering and terrorist financing.
- **Internal Revenue Service (SII):** Oversight of compliance with tax obligations.
- **National Consumer Service (SERNAC):** Oversight related to consumer rights protection.
- **National Cybersecurity Agency (ANCI):** Coordination on cybersecurity matters, as Itaú is classified as an essential service provider and a critical operator under the Cybersecurity Framework Law.



Financial System Laws

We comply with essential laws that structure the financial system and the corporate framework in Chile, including:

- **Law N° 18.045 (Securities Market Law):** Establishes principles of transparency, information disclosure, and market conduct.
- **Law N° 18.046 (Corporations Law):** Regulates corporate governance, Board operations, shareholder relations, and Board decision-making processes.
- **Law N° 19.496 (Consumer Protection Law):** Establishes obligations related to information disclosure, contractual transparency, and dispute resolution mechanisms in consumer protection matters.
- **Law N° 21.521 (Fintech Law):** Applicable to regulated services such as investment advisory and custody, among others.
- **Law N° 21.663 (Cybersecurity Framework Law):** Establishes the institutional framework, principles, and general regulations to structure, regulate, and coordinate cybersecurity actions among public and private entities.

Other Obligations

We are subject to the obligations established under Law N° 20.393 on the Criminal Liability of Legal Entities and Law N° 21.595 on Economic Crimes, legislation that expands the catalog of applicable offenses and requires more stringent standards of control, supervision, and due diligence.

We maintain a robust, updated, and continuously supervised Crime Prevention Model (CPM), aligned with regulatory requirements and designed to prevent, detect, and mitigate relevant corporate risks. A detailed description of our CPM is available on page 97.





2.5 Economic Performance

GRI 201-1

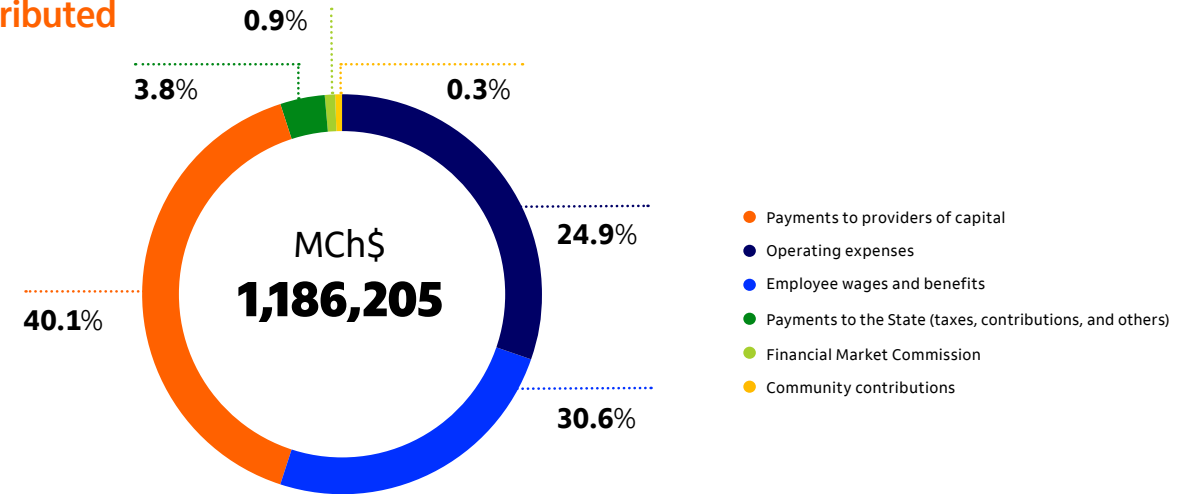
The Bank's economic performance reflects the strength of our business model, the effectiveness of our strategy, and our ability to generate value sustainably over time. In an environment characterized by macroeconomic volatility, regulatory changes, and evolving customer and investor expectations, the Bank has maintained a disciplined approach to financial management, risk control, and operational efficiency.

The results presented in this section illustrate the evolution of the main economic and financial indicators, as well as their contribution to the development of the accounting system and to value creation for shareholders and other stakeholders. This performance is supported by prudent capital management, a diversified income structure, and efficient resource allocation.

Direct Economic Value Generated and Distributed

The direct economic value generated by Itaú Chile in 2025 amounted to MCh \$1,518,134, of which MCh \$1,186,205 corresponded to economic value distributed. This distributed value includes operating expenses, employee wages and benefits, payments to providers of capital, contributions to the State, payments to the Financial Market Commission, and contributions to the community.

The economic value retained amounted to MCh \$331,929, reflecting the resources retained within the organization to support its sustainability and future growth.



	2023		2024		2025	
	(MCh\$)	(%)	(MCh\$)	(%)	(MCh\$)	(%)
GENERATED						
Operating revenues	1,631,416	100	1,771,912	100	1,518,134	100
DISTRIBUTED						
● Operating expenses	(386,980)	27.5	(403,477)	26.8	(319,329)	24.9
● Employee wages and benefits	(340,092)	24.2	(357,000)	23.7	(393,766)	30.6
● Payments to providers of capital	(610,185)	43.4	(579,825)	38.5	(515,924)	40.1
● Payments to the Government (taxes, contributions, and others)	(62,961)	4.5	(156,362)	10.4	49,269	3.8
● Financial Market Commission	(10,946)	0.8	(11,506)	0.8	(11,048)	0.9
● Community contributions	3,947	-0.3	3,151	-0.2	3,593	(0.3)
TOTAL DISTRIBUTED	1,407,217	100	1,505,019	100	1,186,205	100

Source: Prepared by the Company based on Consolidated Financial Statements.

IT 5

Evolution of the Banking System

During 2025, credit activity within the banking system continued to show contained growth. Over a twelve month period, total loans recorded a nominal expansion of 2.5% and a real variation of -1.0%, reflecting an environment in which, despite interest rate cuts, financial conditions continued to limit the consolidation of aggregate real growth.

Total Loans of the Chilean Banking System (as of December 2025)

Total loans	Dec. 24	Dec. 25
● Commercial loans	52%	51%
● Consumer loans	12%	13%
● Mortgage loans	35%	36%

Source: Financial Market Commission (CMF) and Itaú Chile internal accounting information.

Performance was heterogeneous across portfolios. Commercial lending showed no nominal growth (0.0%) and a real contraction of -3.5%, representing the weakest performance of the period and reflecting still-contained corporate demand. In contrast, mortgage lending grew 4.8% nominally and 1.3% in real terms, driven by the FOGAES program, which became the main engine of loan origination during 2025. Consumer lending once again led system growth, with a 6.8% nominal increase and 3.3% real growth, largely explained by credit card balances.

In this context, Itaú's market share in total loans in Chile reached 9.7% as of December 2025, increasing by 15 basis points compared to yearend 2024. Within portfolio composition, mortgage loans expanded their market share by 30 basis points, reaching 8.8% in December 2025, a historical high, consistent with the strong performance of this segment (+9.1%) and the Bank's positioning as the second largest institution in the industry in the formalization of FOGAES loans for new housing.

Commercial loans increased their market share to 10.8% (+20 basis points) in a year in which the industry recorded zero nominal growth in this segment. Meanwhile, consumer loans reached 7.8%, with a 60 basis point decline, in line with a more selective origination strategy and a focus on new loans with stronger risk profiles.

Despite the moderate pace of credit expansion, operating revenues of the banking system increased in 2025 (+1.7%), while the risk index remained at 2.6%. At the same time, provisioning and writeoff expenses increased by 3.9%, and administrative expenses rose by 2.9%. As a result, system efficiency deteriorated to 44.4% at yearend, while return on equity remained at 14.5%, in line with the previous year.

Activity or area / product-service	Dec. 23	Dec. 24	Dec. 25	Change 2024-25
Total	\$232,528,626	\$242,020,432	\$248,145,010	2.5%
Commercial	\$123,672,260	\$126,877,627	\$126,888,690	0.0%
Consumer	\$28,451,168	\$29,768,298	\$31,784,135	6.8%
Mortgage	\$80,405,198	\$85,374,506	\$89,472,185	4.8%
Commercial loans	53%	52%	51%	-1.3 pp
Consumer loans	12%	12%	13%	+0.5 pp
Mortgage loans	35%	35%	36%	+0.8 pp

Source: Financial Market Commission (CMF) and Itaú Chile internal accounting information.

Market share	Peer A	Peer B	Peer C	Peer D	Peer E	Itaú
December 2023	17.56%	16.21%	14.67%	14.60%	13.84%	9.76%
December 2024	17.06%	16.06%	14.99%	14.66%	13.52%	9.53%
December 2025	16.47%	15.79%	15.42%	14.89%	13.10%	9.68%

Banking System Performance Indicators	Dec. 23	Dec. 24	Dec. 25
Operating revenues	\$16,155,067	\$16,947,688	\$17,230,430
Risk index	2.6%	2.5%	2.6%
Provisioning and writeoffs	\$3,834,298	\$3,571,733	\$3,709,911
Administrative expenses	\$6,968,231	\$7,430,542	\$7,647,004
Efficiency	43.1%	43.8%	44.4%
Return on equity	14.3%	14.5%	14.5%



Itaú Colombia

Activity or area / product-service	Dec. 2023	Dec. 2024	Dec. 2025	Change 2024–25
Total	\$4,520,389	\$4,253,726	\$4,323,868	1.4%
Commercial	\$2,823,024	\$2,730,315	\$2,820,460	3.3%
Consumer	\$884,256	\$778,422	\$801,331	2.9%
Mortgage	\$813,108	\$754,989	\$702,078	-7.0%
Commercial loans	62.5%	64.0%	65.2%	+1.2 pp
Consumer loans	19.6%	18.3%	18.5%	+0.3 pp
Mortgage loans	18.0%	17.7%	16.2%	-1.5 pp

Market share	Peer A	Peer B	Peer C	Itaú Colombia
December 2023	11.3%	6.9%	4.7%	2.9%
December 2024	11.0%	7.2%	4.0%	2.7%
December 2025	10.9%	7.0%	4.0%	2.6%

Key indicators	Dec. 2023	Dec. 2024	Dec. 2025
Risk index	1.7%	1.3%	1.4%
Provisioning and writeoffs	354,589,413,582	242,459,379,792	251,852,492,292
Return on equity	0.9%	2.4%	

Total Loans and Market Share in Chile and Colombia

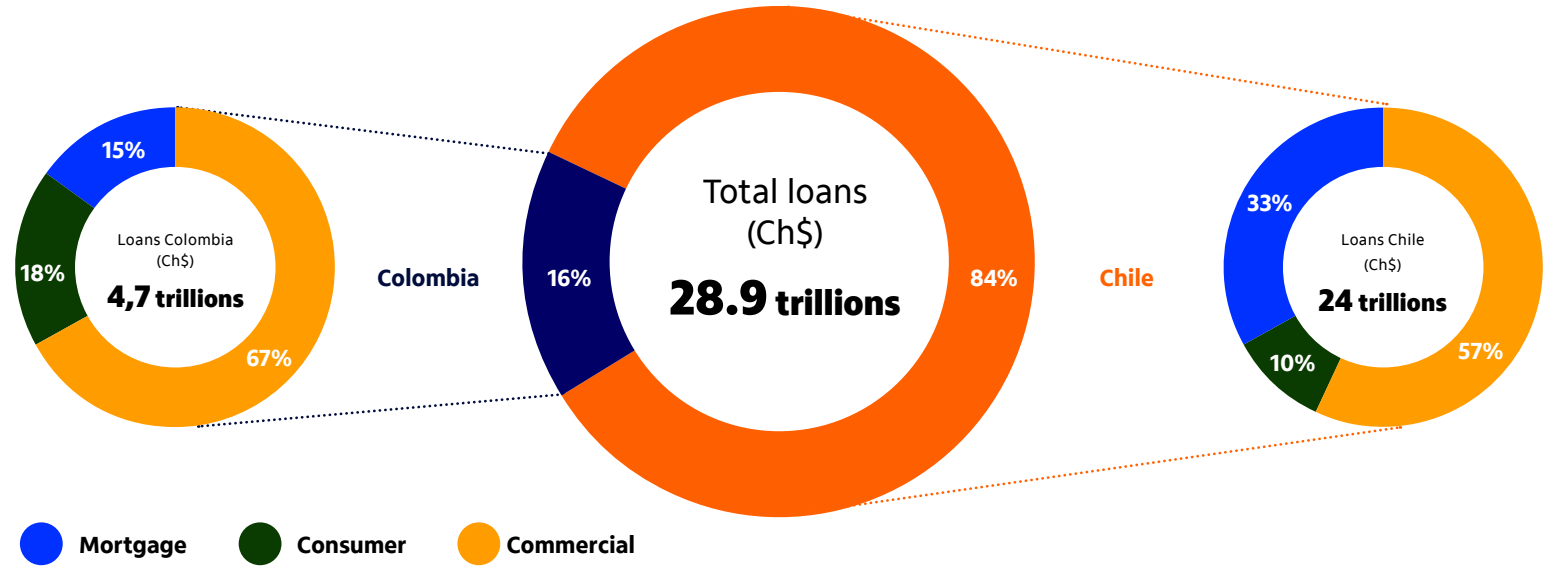
IT 6

As of December 31, 2025, Itaú's consolidated total loan portfolio reached Ch \$28,906,961 million, representing a 3.6% increase compared to the previous fiscal year. This growth was supported by the expansion of the mortgage portfolio (9.1%) and commercial loans (2.3%) in Chile, as well as the increase in commercial loans (3.3%) and consumer loans (2.9%) in Colombia.

Total loans in Chile amounted to Ch\$24,014,873 million at year-end 2025, reflecting 4.1% nominal growth compared to the prior year. In Colombia, total loans reached Ch\$4,727,548 million, increasing 3.9% year-over-year (1.4% growth in constant currency).

Itaú's loan growth in Chile was 1.6 times higher than the financial industry average. The commercial loan portfolio, which accounts for 57% of the Bank's total loans, showed a recovery compared to the previous year. Meanwhile, retail loans recorded 6.6% growth, supported primarily by mortgage activity (9.1% nominal expansion).

As a result, Itaú's market share in total loans in Chile reached 9.7% at the end of December 2025, representing an increase of 15 basis points compared to the same date in 2024.



Source: Itaú Chile internal information.

	U.S. dolar Ch\$ 906,9	-9.0% (2025/2024)
	Colombian peso Ch\$ 0,24	+6.1% (2025/2024)

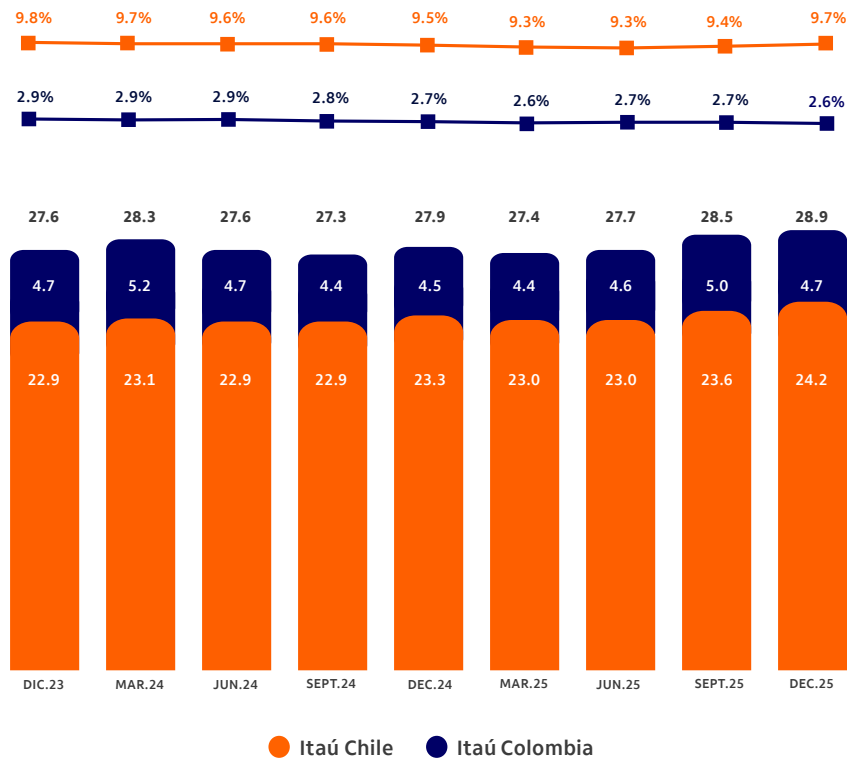
In 2025, the Chilean peso appreciated by 9.0% against the dollar and depreciated by 6.1% against the Colombian peso. As of December 31, 2025, 31% of the total loan portfolio was denominated or indexed in foreign currency.

MERCO III 1.A

In **Colombia**, loans recorded 3.9% nominal growth over twelve months and 1.4% growth in constant currency. By portfolio, performance was driven by stronger momentum in commercial loans (3.3%) and consumer loans (2.9%), partially offset by a contraction in mortgage loans (-7.0%). Consequently, Itaú's market share in Colombia declined by 7 basis points over the twelve months ended in November 2025.

The following chart shows the evolution of market share in both countries:

Total Loans and Market Share of Itaú in Chile and Colombia (2023–2025 period)



Market Share

Although overall system activity remained subdued during the year, in line with the objective of increasing presence in transactional products, Itaú Chile's performance stood out in the following areas:

Growth over the last 12 months (as of December 2025, versus relevant peers)

- **Mortgage lending:** 1st place in growth, with an expansion of 9.1%.
- **Commercial lending:** 2nd place in growth, with an increase of 2.3%, reflecting the recovery of the segment.
- **Factoring:** 1st place in growth, with an expansion of 60.1%.
- **Leasing:** 1st place in growth, with an increase of 11.2%.
- **Deposits:** 1st place in deposit growth, with an increase of 1.3%. In particular, demand deposits showed the strongest momentum, led by legal entities (9.5%) and individuals (5.8%), both ranking 1st in growth versus the peer group.

Loans	2024	2025	Change 2025/2024
Commercial loans	10.5%	10.8%	+0.2 pp
Mortgage loans	8.4%	8.8%	+0.3 pp
Consumer loans	8.4%	7.8%	-0.6 pp
Total loans	9.5%	9.7%	+0.1 pp

Itaú Colombia	2025
Commercial loans	65.2%
Mortgage loans	16.2%
Consumer loans	18.5%

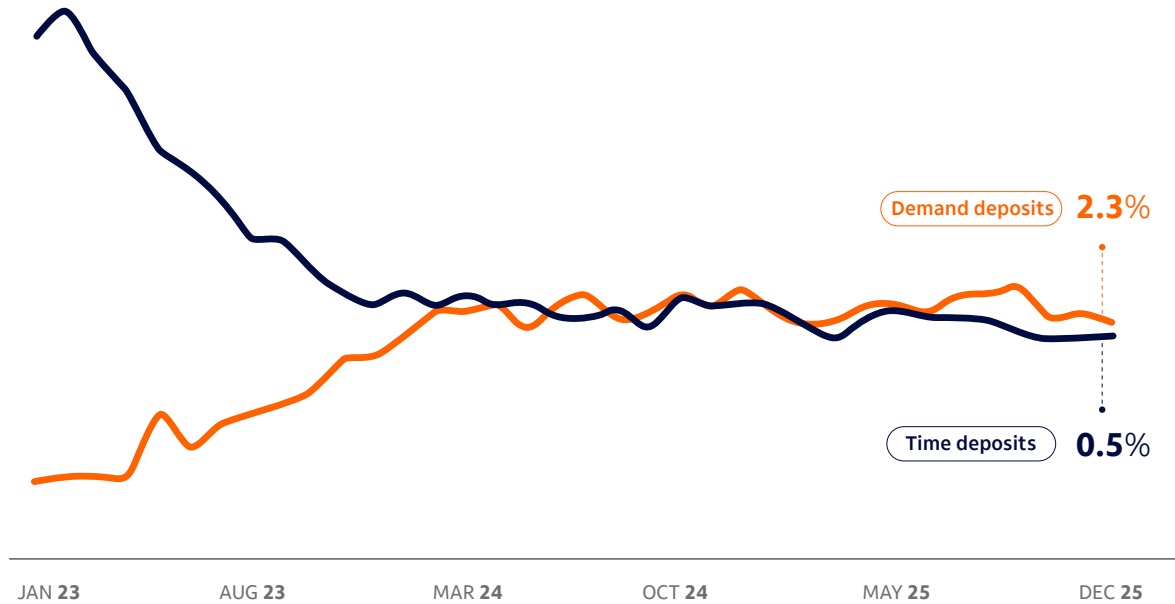


Funding and Market Share

During 2025, funding activity within the banking system reflected tighter liquidity conditions: total deposits grew 1.2% nominally and declined 2.3% in real terms. Demand deposits increased 2.3% nominally (-1.2% real), driven by individuals, while time deposits grew 0.5% nominally and declined 3.0% in real terms, in line with lower attractiveness following monetary policy rate (MPR) cuts, which closed the year at 4.5%.

In this context, Itaú Chile recorded 1.3% annual growth in total deposits, outperforming the industry, driven by the increase in demand deposits (7.5%), equivalent to 3.3 times market growth. This performance reflects progress in primary banking relationships and deeper customer engagement. Time deposits declined 0.9% over twelve months driven by rate normalization and a rebalancing of the savings mix.

As a result, market share in demand deposits increased to 6.45% as of December 2025 (+31 basis points), while market share in time deposits reached 12.12%, declining by 17 basis points compared to yearend 2024.



Source: Financial Market Commission (CMF).

Market share in Chile

Demand deposits	Peer A	Peer B	Peer C	Peer D	Peer E	Itaú
December 2023	20.60%	20.27%	22.92%	14.37%	7.38%	5.64%
December 2024	20.33%	20.34%	21.07%	15.23%	7.99%	6.14%
December 2025	19.62%	20.21%	21.31%	14.56%	8.06%	6.45%

Time deposits	Peer A	Peer B	Peer C	Peer D	Peer E	Itaú
December 2023	16.87%	15.85%	9.04%	15.15%	13.85%	12.28%
December 2024	16.96%	13.84%	9.65%	16.60%	13.10%	12.30%
December 2025	16.22%	13.55%	9.70%	15.21%	12.60%	12.12%



Economic Sectors of Consolidated Loan Portfolio

The table below shows the positive diversification of the credit portfolio across economic sectors as of year-end 2025, with no significant concentration in any single sector.

Composition of Economic Activity for Loans, Contingent Credit Exposure, and Provisions Constituted as of December 31, 2025 (MCh\$)

IT 7

	Chile and its subsidiaries					
	Loans and exposure to contingent credits			Established provisions		
	Type of credit		Total	Type of credit		Total
	Domestic	Foreign		Domestic	Foreign	
Amounts due from banks	—	48,043	48,043	—	(711)	(711)
Commercial loans						
Agriculture and livestock	327,673	172,502	500,175	(14,210)	(5,635)	(19,845)
Fruit growing	37,131	156,314	193,445	(697)	(1,850)	(2,547)
Forestry	52,278	—	52,278	(2,421)	—	(2,421)
Fisheries	72,932	—	72,932	(3,524)	—	(3,524)
Mining	384,316	28,517	412,833	(5,508)	(4,853)	(10,361)
Oil and natural gas	14,184	73,976	88,160	(47)	(2,051)	(2,098)
Manufacturing industries (total)	1,027,178	960,220	1,987,398	(19,192)	(20,614)	(39,806)
Food, beverages and tobacco	397,762	362,001	759,763	(7,308)	(8,017)	(15,325)
Textiles, leather and footwear	35,302	74,506	109,808	(1,052)	(2,461)	(3,513)
Wood and furniture	20,156	62,396	82,552	(860)	(2,127)	(2,987)
Pulp, paper and printing	56,341	31,068	87,409	(677)	(1,115)	(1,792)
Chemicals and petroleum derivatives	222,694	197,570				
Metallic, non-metallic, machinery, or others	29,923	232,679	527,602	(6,452)	(3,513)	(9,965)



IT 7

Chile and its subsidiaries

	Loans and exposure to contingent credits			Established provisions		
	Type of credit		Total	Type of credit		Total
	Domestic	Foreign		Domestic	Foreign	
Electricity, gas and water	366,641	531,481	898,122	(12,842)	(12,829)	(25,671)
Housing construction	301,178	286,889	588,067	(7,791)	(37,840)	(45,631)
Non-housing construction (office, civil works)	752,880	260,143	1,013,023	(17,487)	(6,700)	(24,187)
Wholesale	1,587,408	222,197	1,809,605	(49,266)	(6,067)	(55,333)
Retail, restaurants and hotels	633,553	446,087	1,079,640	(63,267)	(9,638)	(72,905)
Transportation and warehousing	708,137	308,774	1,016,911	(12,676)	(22,615)	(35,291)
Telecommunications	90,338	152,924	243,262	(2,089)	(6,898)	(8,987)
Financial services	1,354,594	58,264	1,412,858	(10,734)	(1,611)	(12,345)
Corporate services	—	315,800	315,800	—	(1,410)	(1,410)
Real estate services	2,982,702	304,637	3,287,339	(61,266)	(6,443)	(67,709)
Student loans	352,646	—	352,646	(9,741)	—	(9,741)
Public administration, defense and police	—	72,047	72,047	—	(667)	(667)
Social and other community services	1,402,079	190,376	1,592,455	(38,253)	(3,047)	(41,300)
Personal services	—	42,910	42,910	—	(2,264)	(2,264)
Subtotal	12,447,848	4,584,058	17,031,906	(331,011)	(153,032)	(484,043)
Mortgage loans	7,854,109	725,769	8,579,878	(36,711)	(23,063)	(59,774)
Consumer loans	2,473,566	821,610	3,295,176	(181,274)	(62,763)	(244,037)
Exposure for contingent loans	2,289,423	1,573,149	3,862,572	(42,114)	(5,460)	(47,574)



Analysis of Financial Results 2025

IT 8

Net Interest Income and Inflation Adjustment

In 2025, interest income and inflation adjustments amounted to Ch\$1,126,077 million, representing a 4.4% decrease compared to Ch\$1,178,155 million in 2024. This decline was mainly attributable to lower net inflation adjustment results, driven by lower inflation (3.5% as of December 2025 versus 4.5% in 2024). In addition, net interest income decreased by 3.1% during the year, influenced by subdued economic activity in Chile and Colombia. This effect was partially offset by the repricing of the time deposit portfolio (following cuts to the monetary policy rate, MPR) and growth in customer based funding sources.

Net Fee and Commission Income

Net fees and commissions totaled Ch\$216,841 million in 2025. Compared to Ch\$200,638 million in 2024, this represents an 8.1% increase. The main drivers of this growth included investment management income (results from mutual fund management in Chile and Colombia), increased credit card activity, higher brokerage fees from equities and structured notes, growth in insurance commissions, and improved financial advisory services, primarily for Itaú Corporate clients.

Net Financial Result

In 2025, the net financial result, adjusted for financial hedges that neutralize the impact of exchangerate fluctuations on the tax value of our foreign investments, showed a decrease of Ch\$354,942 million compared to the prior year. Within the composition of the net financial result and its yearoveryear variation, the most notable effects were: the exit of the FCIC in 2024; lower net gains from the management of the derivatives portfolio and liquidity management assets; the impact of the depreciation of the Colombian peso and interest rate declines in Colombia, which negatively affected derivatives results while positively impacting local fixedincome instruments; and a positive effect from bond buybacks in Chile.

Support Expenses

In 2025, support expenses (excluding “other operating expenses”) increased by Ch\$29,434 million compared to 2024, equivalent to 3.7% growth. This variation was mainly driven by: (i) higher bonuses in Chile and severance payments in the context of the strategic restructuring of operations in Colombia; (ii) the commencement of amortization of new projects developed as part of the Bank’s strategic digital transformation; and (iii) advertising expenses associated with brand strengthening and its new visual identity, among others.

Net Provisions and Writeoffs

Net provisions and writeoffs for 2025 totaled Ch\$319,329 million, representing a 1.4% decrease compared to the previous year (a reduction of Ch\$4,526 million). This decrease reflects disciplined credit risk management observed in both Chile and Colombia.

The consumer portfolio showed particularly favorable effects, with a sustained decline in delinquency levels, driven—mainly in Chile—by portfolio mix management during the year, focusing on improving quality (composition between installment consumer loans and renegotiated operations).

It should be noted that, as indicated in 2024, the prior year’s provisions and writeoffs included reversals of additional provisions associated with excess buffers constituted in previous years to anticipate higher postpandemic delinquency, which ultimately proved lower than initially estimated.

Income Tax

Our effective tax rate is influenced by UF variation, which impacts the monetary correction of taxable equity, and by exchange rate volatility affecting the tax basis of foreign investments (Colombia and New York) denominated in U.S. dollars. This foreign exchange effect is neutralized through a financial hedge recorded in the net financial result line, which for the purposes of this analysis has been reclassified under income tax.

Considering the above, during 2025 the tax benefit amounted to Ch\$255,569 million, representing a 324.1% reduction in tax expense compared to 2024 (equivalent to Ch\$461,494 million). This decrease was mainly driven by the monetary correction effect on taxable equity, influenced by growth in the equity base and the UF variation observed in 2025 relative to the prior year.



Profit for the Year

In 2025, consolidated profit for the year reached Ch\$428,109 million, representing 13.6% growth compared to the previous year. Despite limited growth in the loan portfolio in Chile and Colombia, the Bank's results were positively influenced by progress in the strategic objective of primary banking relationships. This was reflected in strong growth in demand deposit balances (above the Chilean financial industry average) and the resulting impact on net interest and inflation adjusted income, as well as higher fee income.

These improvements were partially offset by weaker loan growth during the year and lower gains from market risk management (net financial result), leading to a 5.7% decline in operating income. At the same time, a 1.4% reduction in credit cost and controlled growth in support expenses consolidated results, translating into a return on equity of 9.9%.

It should be noted that this comparison refers to Itaú's consolidated accounting view, which may differ from the managerial perspective described in the Management Commentary, available at the referenced [link](#).

IT 8

	2024			2025			Adjustments
	Consolidated	Chile	Colombia	Consolidated	Chile	Colombia	
Net interest income and inflation adjustments	1,178,155	974,465	203,690	1,126,077	932,779	193,298	—
Net fee and commission income	200,638	153,332	47,306	216,841	173,748	43,093	—
Net financial result	226,507	130,421	96,086	152,596	40,670	111,926	191,476
Other net operating income	4,231	6,125	(1,894)	22,185	16,787	5,398	—
Gross operating result	1,609,531	1,264,433	345,188	1,517,699	1,163,984	353,715	(191,476)
Support expenses	(795,413)	(542,706)	(252,707)	(824,847)	(556,169)	(268,678)	—
Net provisions and writeoffs	(323,855)	(249,584)	(74,271)	(319,329)	(251,115)	(68,214)	—
Net operating result	490,263	472,053	18,210	373,523	356,700	16,823	(191,476)
Results from investments in associates	3,343	1,605	1,738	3,837	2,366	1,471	—
Results from noncurrent assets and disposal groups	(534)	1,406	(1,940)	(13,344)	(581)	(12,763)	—
Profit before tax	493,072	475,064	18,008	364,016	358,485	5,531	(191,476)
Income tax	(116,370)	(112,931)	(3,439)	64,093	63,812	281	191,476
Profit for the year	376,702	362,133					



2.5.1 International and Local Macroeconomic Context

NCG 461 6.2.viii

During 2025, the global economy grew by approximately 3.3%, showing a deceleration compared to the average of the previous four years, amid a scenario characterized by persistent global risks. Inflationary pressures continued to moderate, although convergence toward the targets of major central banks remained gradual. International financial conditions eased, supporting global liquidity; however, sensitivity to external shocks and geopolitical tensions remained elevated.

International trade expanded at a modest pace, affected by protectionist policies and the fragmentation of supply chains. Trade tensions among major economies persisted, sustaining high levels of uncertainty for global investment and trade. In this context, commodity prices remained relatively high, driven by demand associated with the energy transition: copper and other industrial metals held firm, oil averaged USD 65 per barrel with episodes of volatility, while food prices corrected from previous highs but remained exposed to climaterelated risks.

In the United States, economic activity grew by around 2%, driven by private consumption and a resilient labor market, while investment and manufacturing showed signs

of moderation. Inflation continued to converge toward the 2% target, allowing the Federal Reserve to initiate gradual cuts to the policy interest rate, supporting economic expansion without generating significant imbalances.

China recorded growth close to 5%, supported by domestic consumption and the services sector. Nevertheless, the real estate sector remained a key source of risk amid corporate debt pressures and the need for structural reforms.

In the Eurozone, growth remained weak at around 1.3%, affected by political uncertainty, lower investment, and tighter financial conditions. Inflation declined, although significant differences persisted among countries, hindering monetary normalization and limiting the scope for further fiscal expansion.

Latin America posted moderate growth of approximately 2.5%, with deceleration in Brazil and Mexico, and stronger performance in commodity exporting countries such as Chile and Peru. Inflation declined across most economies, though it remained

above target in some countries, leading to the maintenance of restrictive monetary stances. The region continued to be exposed to financial volatility and dependence on capital flows, while structural challenges related to investment and productivity constrained growth. Upcoming electoral processes in Peru, Colombia, and Brazil toward 2026 added further uncertainty.

Chile

The Chilean economy grew by approximately 2.3%, driven by the recovery of private consumption and a rebound in investment in mining and energy. The nonmining sector led growth, while the mining sector faced supplyside shocks. Nevertheless, high copper prices boosted revenues and supported investment.

The exchange rate appreciated compared to the end of 2024, amid a global weakening of the U.S. dollar, elevated copper prices, and reduced domestic uncertainty. Foreign trade remained dynamic despite tariff tensions. Exports maintained their

momentum, while imports grew at doubledigit rates, primarily in capital goods. The current account deficit widened relative to the 1.5% GDP recorded in 2024, although financing remained stable through foreign direct investment.

In July, the United States established zero tariffs on 70 Chilean products, which represented 51% of total exports in 2024, including copper cathodes and processed wood products.

Inflation continued to converge toward the 3% target, closing below 4%, compared to 4.5% in 2024. The Central Bank adopted a more cautious approach, aiming to converge toward a neutral monetary policy rate range (3.5%–4.5%) and ensure mediumterm stability.

On the fiscal front, despite a higherthanexpected deficit, public debt remained around 42% of GDP, below the prudent threshold of 45%. Congress approved the reform of sectoral permitting processes, reducing approval times by 30% to

70%, as well as the pension reform, which increased the Universal Guaranteed Pension (PGU) and introduced an additional 1% employer contribution on taxable wages starting in August. The Mining Royalty Law entered full effect in 2025.

Politically, presidential and parliamentary elections were held on November 16, in a context marked by concerns related to security, employment, and economic growth.

From a structural perspective, the recovery of investment is positive for potential growth; however, demographic and productivity challenges persist. United Nations projections anticipate limited growth in the working age population, requiring productivity improvements to sustain long-term growth.

Climate change also affects GDP, impacting agricultural and forestry sectors through reduced precipitation availability and rising temperatures.

Finally, domestic uncertainty remained at levels like those observed prior to the pandemic, and the stock



market reached historical highs. Overall, the macroeconomic scenario reflected a resilient economy, supported by solid fundamentals, although exposed to risks associated with global volatility and energy price fluctuations.

Colombia

In 2025, the Colombian economy grew close to its potential, at approximately 3%, above the 1.6% recorded in 2024, driven mainly by the services sector. Trade showed positive momentum, with sustained growth in retail sales. However, the recovery was constrained by weak performance in the mining and construction sectors, while manufacturing exhibited only early signs of improvement. In this context, high interest rates and uncertainty regarding public finances negatively affected investment, with gross fixed capital formation still 0.7% below prepandemic levels.

The current account deficit widened to 3% of GDP in 2025, compared to 1.8% in 2024, due to a larger goods trade imbalance, partially offset by favorable developments in current transfers. Foreign direct investment remained the primary source of external financing, albeit with lower momentum than in the previous year. On the fiscal side, with the fiscal rule suspended until 2028, tax revenues fell short of official targets,

while public spending expanded significantly, increasing pressure on public finances.

After the progress observed in 2024, the disinflation process stalled in 2025, with inflation remaining above target.

Following a peak of 13.3% in March 2023, inflation declined to 9.3% by yearend 2023 and to 5.2% in 2024. However, increases in the minimum wage, price indexation in the services sector—particularly rents—and higher than expected food prices led inflation to close above 5% once again. In this environment—characterized by unfavorable inflation dynamics, fiscal imbalances, and economic activity driven primarily by consumption—the Banco de la República maintained a cautious stance, implementing only a 25 basis point cut to the policy rate and keeping it around 9.25%.

On the political front, key reforms advanced gradually amid a context influenced by the proximity of the 2026 elections. The health reform proposes centralizing financial management through ADRES,¹¹ while the Government promoted a financing law aimed at raising COP 16.3 trillion (0.8% of GDP). In parallel, Congress approved the pension reform—integrating payasyougo and individual savings regimes—although its implementation remains subject to review by the Constitutional Court due to challenges raised during the legislative process.

Bilateral relations with the United States deteriorated. On October 19, the U.S. President announced the suspension of economic aid and subsidies to Colombia, arguing that the Government was promoting drug production and trafficking. In this context, Colombian exports to the United States became subject to a 10% tariff and accounted for approximately 0.3% of total U.S. imports. Despite this, the United States remained Colombia's main trading partner, representing 29% of exports and 26% of imports.

In the energy sector, pressures persisted in the natural gas market due to the need to increase imports. The National Hydrocarbons Agency (ANH) reported that the selfsufficiency horizon declined from 6.1 years in 2023 to 5.9 years in 2024, indicating that the drop in domestic production has not been offset by lower internal demand. In this scenario, Fedesarrollo¹² estimated that gas imports could increase by approximately 213% by 2026, generating additional price pressures and higher costs for households and industry.

11 The Administrator of the Resources of the General System of Social Security in Health (ADRES).

12 Independent center for economic and social research.



2.5.2 Tax Conduct and Tax Strategy

GRI

201-4

207-1

Our tax strategy is governed by the Tax Policy and the Transfer Pricing Policy, both aligned with the Itaú Unibanco Tax Policy and applicable to the Bank and all its subsidiaries. All these policies are publicly available.¹³

Our guiding principles are as follows:

- We act in accordance with the constitutional principles of tax legality and equality in the distribution of public burdens.
- We maintain alignment between tax compliance and the industry environment in which we operate.
- We adhere to the guidelines issued by the Internal Revenue Service (SII) in Chile.
- We maintain low tax risk exposure, avoiding aggressive tax planning or uncertain tax positions that could result in significant losses.
- We disclose legal and regulatory changes adequately and in a timely manner through various communication channels.

Governance

Tax policies are submitted by the Financial Reporting and Tax Planning Manager, reviewed by the Policy Committee, and approved by the Board of Directors, which oversees their application through the Audit Committee. Policies are reviewed annually; the Group policy was updated in 2024, and the Itaú Chile policy was updated in 2025.¹⁴

Tax Compliance

We do not assume tax risks. We operate a risk identification, assessment, and mitigation model, implemented through an annual risk matrix and action plans. Execution is led by Financial Reporting and Tax Planning Management, in coordination with Compliance and AML, Operational Risk, and Internal Audit, with the objective of preventing material impacts.

In the case of uncertain tax positions, we resort to consultations with the SII and external advisory services, together with continuous monitoring of regulatory changes.

Strategic Alignment

Aligned with our tax policies, this framework contributes to the risk appetite approved by the Board of Directors and supports decisions related to capital allocation, product development, and the Bank's growth. It also strengthens our sustainability strategy by promoting transparency, building trust with stakeholders, and fostering an effective contribution to local economic development.

- Through the adoption of our tax policies and ESG criteria, we seek to ensure that:
- Stakeholders recognize the social value of Itaú's tax contributions.
- Decisions across all areas are consistent with our vision, policies, and processes.

→ Tax risks are assessed objectively by the areas responsible.

→ The Board of Directors, through the Audit Committee, is provided with the necessary inputs to make decisions aligned with our standards.

To reinforce a culture of integrity in tax matters, we provide our people with internal materials and guidance, and we maintain confidential channels to report concerns or potential noncompliance. These mechanisms support the responsible management framework defined in our tax policies and strengthen the Bank's sustainability.

With a focus on team development, members of the Financial Reporting and Tax Planning, Compliance, Audit, and Sustainability areas completed training in tax sustainability for governance at the Pontificia Universidad Católica de Valparaíso (PUCV).

Over the past two years, we have participated in the Tax Sustainability Study conducted by PUCV, where we ranked second among IPSA companies. In addition, we collaborated on a study with the Internal Revenue Service (SII), participated in the "Total Contribution" program by PwC, and contributed to an analysis conducted by Centro Contribuye.

Sector Coordination

We also participate in the Association of Banks and Financial Institutions and in other technical forums to anticipate trends and promote best practices across the sector.

Government Financial Assistance

The total monetary value of government assistance through tax relief and tax credits amounted to Ch\$1,974 million in Chile. This figure includes training expense credits of Ch\$1,050 million, donation credits of Ch\$534 million, and withholding tax credits under Article N° 104 amounting to Ch\$390 million. This information is disclosed in the income tax note (Note 18) of the Financial Statements.

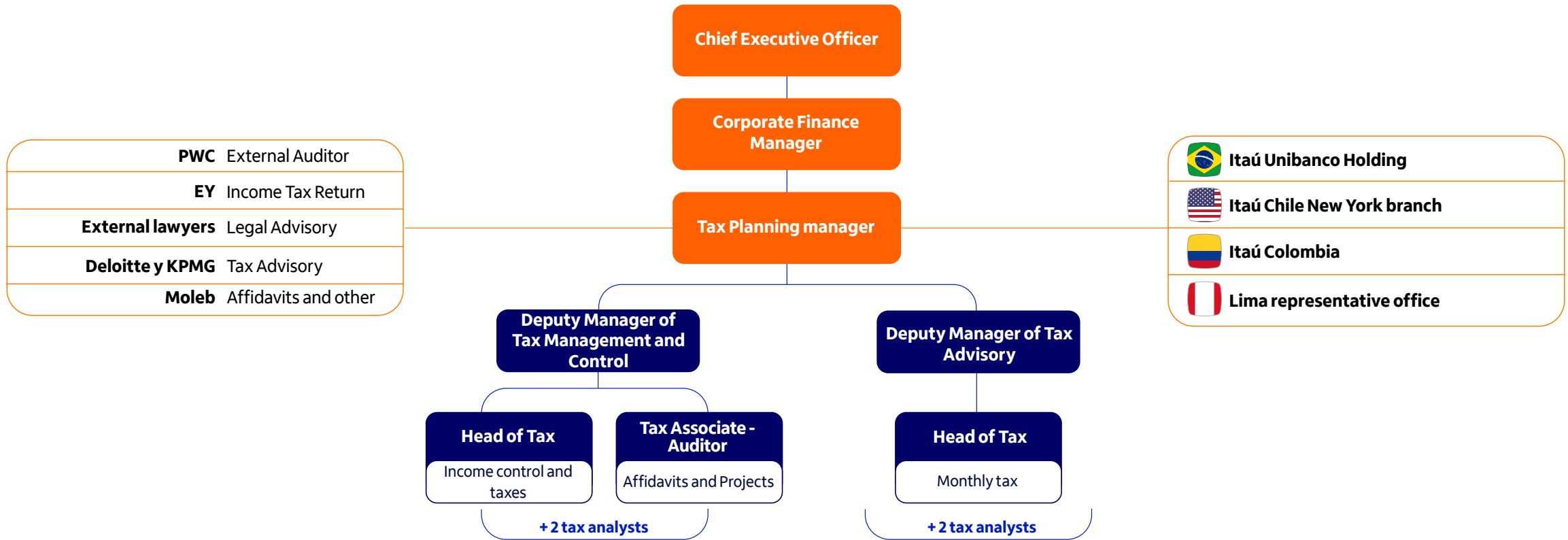
¹³ Available at: Política Tributaria, Política de Precios de Transferencia and Política Tributaria Itaú Unibanco.

¹⁴ The Itaú Unibanco Tax Policy was updated in May 2024, and the Itaú Chile Tax Policy was updated in November 2025.



Governing Bodies and Executive Roles in Tax Matters

GRI 207-1





Country-by-Country Reporting

GRI 207-4

Jurisdiction	Tax resident entities	Main activities carried out in the jurisdiction	Third party revenues	Intragroup transaction revenues	Profit / (Loss) before tax	Tangible assets (excluding cash)	Income tax paid	Accrued income tax	Explanation of tax differences	Reporting period
Chile	Itaú Chile	Banking activities	163,403,299,464	742,849,373	238,975,422,932	14,876,731,881	13,835,553,308	88,661,587,640	Monetary correction of taxable equity, FX investments, and other capital income	2025
Chile	Itaú Administradora General de Fondos S.A.	Investment and mutual fund management	31,742,061,987	—	26,036,246,684	0	5,364,691,134	(6,765,938,915)	Monetary correction of taxable equity	2025
Chile	Itaú Corredores de Bolsa Ltda.	Brokerage services	8,717,881,199	205,553,560	4,552,482,638	0	0	(206,152,976)	Monetary correction of taxable equity	2025
Chile	Itaú Corredores de Seguros Ltda.	Insurance agents and brokers	36,754,905,993	—	35,348,168,150	0	7,499,187,969	(8,760,291,403)	Monetary correction of taxable equity	2025
Chile	Itaú Asesorías Financieras Ltda.	Management consulting activities	2,426,051,948	—	(748,575,543)	0	66,243,545	413,405,733	Monetary correction of taxable equity	2025
Chile	Recaudaciones y Cobranzas Ltda.	Collection services and auxiliary activities	(5,616,181)	12,174,508,629	981,505,582	1	154,386,815	(228,924,191)	Monetary correction of taxable equity	2025
United States	Itaú Chile – New York Branch	Banking activities	6,677,812,272	—	53,126,782,965	246,324,687	1,668,028,476	(9,297,367,245)	Differences in U.S. statutory tax rates	2025
Colombia	Itaú Holding Colombia S.A.S.	Investment holding company	0	—	214,207,086	0	0	(4,626,259)	Differences in Colombian statutory tax rates	2025
Colombia	Helm Corredor de Seguros Colombia S.A.	Insurance agents and brokers	3,548,404,338	—	4,831,846,313	7,836,141	0	(2,079,914,827)	Differences in Colombian statutory tax rates	2025
Colombia	Itaú Colombia S.A.	Banking activities	63,477,470,643	239,266,376	(32,257,977,337)	10,011,260,011	39,416,956,714	6,747,088,035	Differences in Colombian statutory tax rates	2025
Colombia	Itaú Comisionista de Bolsa Colombia S.A.	Investment banking and brokerage activities	11,021,545,053	489,515,617	7,044,565,082	71,891,526	1,509,826,284	(2,804,261,273)	Differences in Colombian statutory tax rates	2025
Colombia	Itaú Fiduciaria Colombia S.A.	Trust services, investment funds and portfolio management, and structured trust administration	5,744,277,815	412,657,244	3,800,444,237	24,777,733	909,584,662	(1,581,892,458)	Differences in Colombian statutory tax rates	2025
Panama	Itaú (Panama) S.A.	Banking activities	1,535,889,219	—	22,110,694,550	166,983,483	—	0	Differences in Panamanian statutory tax rates	2025



Chapter 03

Corporate Governance

NCG 461

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Corporate governance defines the decision-making, control, and oversight structure that enables the implementation of the Bank’s strategy in a manner consistent with the regulatory framework and the established risk appetite. Through the Board of Directors, its committees, senior committees, and the executive management team, both financial and nonfinancial risks are monitored, including those related to environmental, social, and conduct matters. This governance framework ensures that strategic decisions are subject to formal processes of review, control, and accountability.

At Itaú Chile, the governance structure aims to ensure compliance with the applicable regulatory framework, safeguard the financial soundness of the institution, and promote prudent risk management aligned with the interests of shareholders and other stakeholders.

This structure is consistent with the General Banking Law, the Corporations Law, the regulations issued by the CMF, and applicable international standards.

3.1 Shareholding Structure

Our share capital is composed of 216,340,749 ordinary and registered shares,¹⁵ all of which have identical political and economic rights, with no privileges or preferences. The shares are traded on the Santiago Stock Exchange (Nuam: ITAACL) and on the Electronic Stock Exchange of Chile. Each share grants the right to one vote; therefore, the voting power of each investor depends exclusively on the number of shares that the investor holds or represents.

3.1.1 Control structure

As of December 31, 2025, Itaú Chile had a total of 5,170 registered shareholders. The Company is under the control of Itaú Unibanco Holding S.A., which directly and indirectly holds 67.42% of the Bank’s share capital, thereby granting it control in accordance with the applicable legislation.

The remaining 32.58% of the shares corresponds to minority shareholders, none of whom, whether individually or through agreements, exercises control over the Company. Within this group, the main shareholders are local pension funds, which hold an aggregate participation of 5.3%, and other local funds - either investment or mutual funds - that collectively represent 4.22%.

The remaining portion of minority ownership is distributed among other shareholders, including brokerage firms (13.54%), foreign institutional investors (7.67%), other local institutional investors (0.68%), and other minority shareholders (1.13%).

There are no jointaction agreements between shareholders other than the controlling shareholder that would allow the direct or indirect concentration of more than 10% of the ownership. Likewise, no shareholder other than the controlling shareholder has the authority to appoint members of the Board of Directors or the Bank’s executive management. There is no direct or indirect shareholding participation by the directors or senior executives of Itaú Chile in the Company’s ownership. There have been no relevant changes in this regard during the past year.

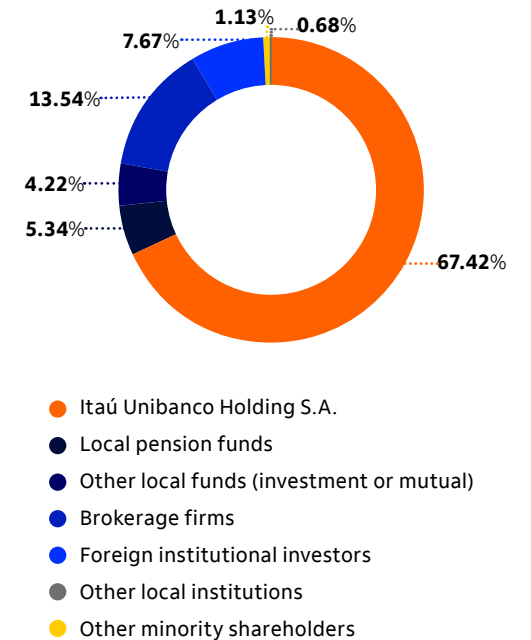
Shareholding Structure of Itaú Chile in 2025 (%)¹⁶

Description of series of shares¹⁷

At the Extraordinary Shareholders’ Meeting held on April 25, 2024, it was resolved to cancel the 6,556 support shares that had remained outstanding since May 26, 2023. These shares originated from the exchange process derived from the reverse stock split approved at the Extraordinary Shareholders’ Meeting held on January 19, 2023.

The elimination of these shares sought to regularize the shareholding structure of Itaú Chile and did not result in any changes to the

control structure or to the material composition of the Bank’s ownership during the period. For this purpose, the CMF, through Resolution No. 3984 dated April 23, 2025, approved the amendment to the bylaws of Itaú Chile, granting full legal validity to the resolution adopted. This did not constitute a relevant change in the ownership or control of Itaú Chile during the 2025 period.



¹⁵ As of December 31, 2025.

¹⁶ During 2025, our trades were traded exclusively in the Chilean market.

¹⁷ For comparative purposes, it should be noted that in 2023 we carried out a reverse stock split, which affects the dividendpershare value.

Stock transaction

During 2025, the share price of Banco Itaú Chile increased by 96.3 percent on a year-over-year basis, accompanied by a 40.9% rise in trading volumes.

NCG 461 2.3.4.iii.b

The following section presents information related to share trading activity.

Market	Quarter	Average price	Stock market presence	Volume traded	Amount traded	Closing price
Chile	Q1/24	9,198.01	100%	169,961	1,592,765,848	10,112.00
Chile	Q2/24	10,315.40	100%	251,394	2,584,623,023	10,350.00
Chile	Q3/24	10,443.93	100%	184,893	1,930,914,041	10,448.00
Chile	Q4/24	10,340.79	100%	166,739	1,719,476,445	10,165.00
Chile	2024 LTM	10,069.51	100%	193,187	1,955,581,338	10,165.00
Chile	Q1/25	11,168.87	100%	257,511	2,846,153,062	12,899.00
Chile	Q2/25	12,948.92	100%	224,700	2,904,381,762	12,900.00
Chile	Q3/25	13,555.53	100%	140,644	1,929,997,210	14,800.00
Chile	Q4/25	17,339.06	100%	193,517	3,343,214,063	19,950.00
Chile	2025 LTM	13,745.92	100%	204,225	2,755,701,731	19,950.00



3.1.2 Dividend Policy

Our Dividend Policy is established in accordance with the General Banking Law and the Corporations Law. Its purpose is to establish clear criteria for the distribution of cash dividends, while safeguarding the Company's financial soundness and its long-term growth capacity.

In accordance with the applicable regulations, publicly traded corporations must distribute at least 30% of the net income for the period, unless shareholders unanimously agree to a different percentage. The annual proposal is prepared by the Board of Directors and submitted to the Ordinary Shareholders' Meeting for approval, taking into consideration factors such as capital requirements, financial conditions, and the overall economic environment.

If there are losses affecting either capital or the legal reserve, such earnings are not eligible for distribution as dividends. Furthermore, any amount exceeding the legal minimum is subject to restrictions related to the indebtedness and credit limits established by applicable regulations and must not affect compliance with the relevant regulatory requirements.

The following table presents the dividends per share paid in recent years, corresponding to retained earnings from prior periods:

Proposal for the Distribution of Distributable Earnings for Fiscal Year 2025, Dividend 2026

At its ordinary meeting held on January 28, 2026, the Board of Directors of Banco Itaú Chile resolved to propose to the 2026 Ordinary Shareholders' Meeting the distribution of 60 percent of the net income for fiscal year 2025, corresponding to \$256,855,029,388, as a dividend to shareholders. This amount would be distributed among the 216,340,749 validly issued and outstanding shares of the Bank. Accordingly, if approved as proposed, a dividend of \$1.1872706855979300 per share would be distributed. The Board will propose to the Meeting that the remaining 40 percent of the earnings be retained. Any dividends approved will be made available to shareholders as from April 20, 2026.

Other financial instruments

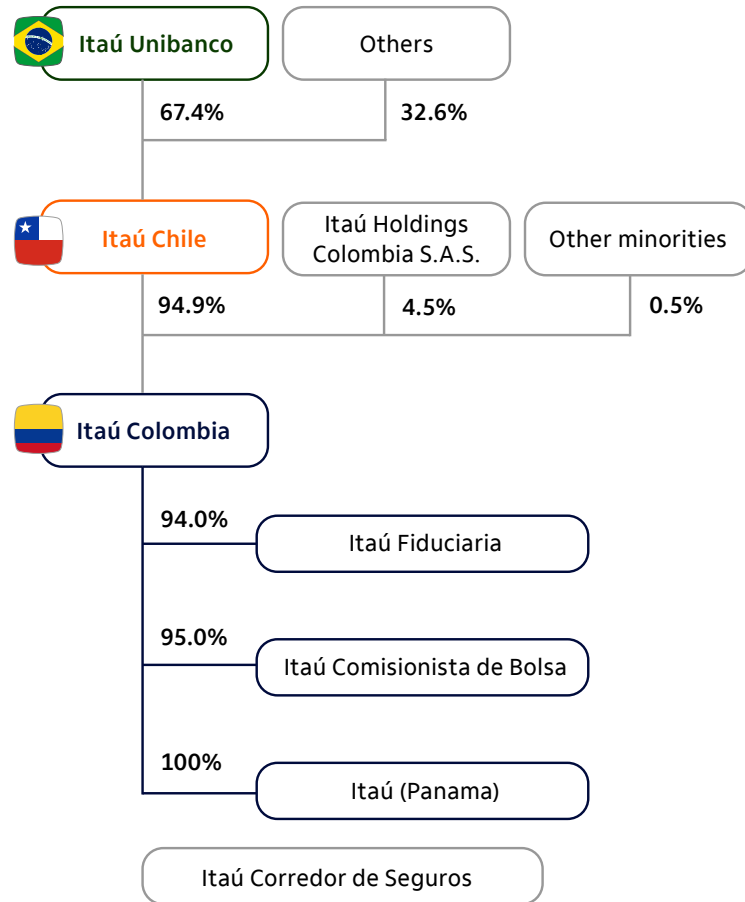
The details of the debt financial instruments issued by Itaú Chile as of December 31 2025, may be consulted in Note No. 22 of the Consolidated Financial Statements. Information regarding the regulatory capital financial instruments issued is presented in Note No. 23.

Dividend Year	Type of Dividend (Provisional/Definitive)	Total Amount Paid (In MCh\$)	Percentage of Profit for the Year	Percentage of Retained Earnings	Dividends Paid Per Series A Share	Dividends Paid Per Series B Share (if applicable)	Dividends Paid Per Series N Share (if applicable)
2025	Definitive	112,988	30%	N/A	522.26905	N/A	N/A
2024	Definitive	106,466	30%	N/A	492.1220373	N/A	N/A
2023	Definitive	130,123	30%	N/A	0.1336629	N/A	N/A
2022	Definitive	83,342	30%	N/A	0.0856090	N/A	N/A
2021	Definitive	–	0%	N/A	–	N/A	N/A
2020	Definitive	127,065	100%	N/A	0.2479771	N/A	N/A
2019	Definitive	51,614	30%	N/A	0.1007286	N/A	N/A

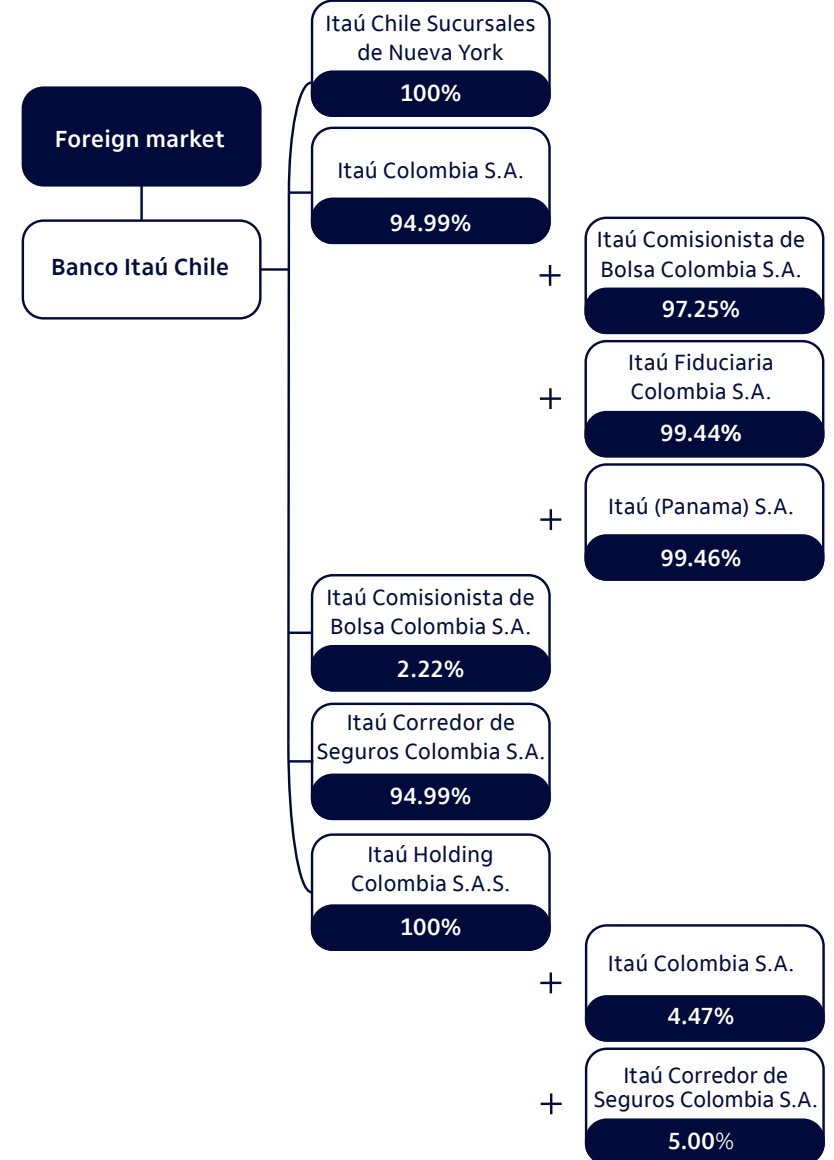
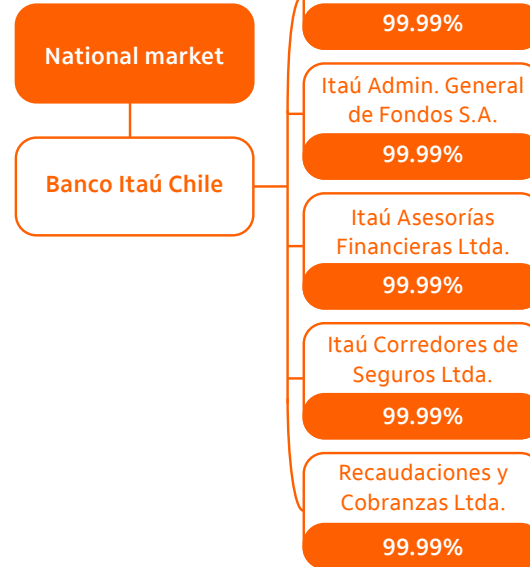
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3.1.3 Subsidiaries, associates, and investments in other companies¹⁸

Shareholding



Subsidiaries



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¹⁸ As of December 31, 2025, Itaú Chile did not hold investments in entities that, individually, represented more than 20 percent of its total assets and that did not qualify as subsidiaries or associates, as defined under the applicable regulations.



Subsidiary/associate - Chile: Itaú Corredores de Seguros Limitada

Name of the subsidiary/associate	Itaú Corredores de Seguros Limitada
Legal Status	Limited Liability Company
Domicile	Av. Presidente Riesco No. 5537, office 1203, 12th floor, Las Condes, Metropolitan Region.
Subscribed and Paid-in Capital	\$5,985,256,080
Line of business and clear indication of the activity or activities performed	The exclusive and sole purpose of the company is to act as a broker and intermediary in the contracting of all kinds of insurance for damages or personal, except for social security insurance, with any insurance company authorized to operate in Chile, in accordance with the provisions of Article 57 of Decree with Force of Law 251 of 1931.
Chief Executive Officer	Camila Labarca Salgado
Board of Directors	Given its legal status, it does not have a Board of Directors.
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year	→ Direct: 99.99% → Indirect: 0.01%
Percentage represented by the investment in this subsidiary/ associate over the total individual assets of the parent company	0.091%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate	Not applicable.

Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them

Itaú Chile provides different services to subsidiaries in order to support their activities, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, it is expected to maintain the previously described business relationship with Itaú Corredores de Seguros Limitada.

Brief description of actions and agreements with subsidiaries/ associates that have a significant impact on the operations and results of the parent or the investing entity

In 2025, there were no actions or agreements entered between Itaú Chile and Itaú Corredores de Bolsa Limitada that had a significant impact on the operations and results of the parent.



Subsidiary/associate - Chile: Itaú Administradora General de Fondos S.A.

Name of the subsidiary/associate	Itaú Administradora General de Fondos S.A.
Legal Status	Special Corporation
Domicile	Av. Presidente Riesco 5537, 13th floor, Las Condes, Metropolitan Region.
Subscribed and Paid-in Capital	\$3,672,999,140
Line of business and clear indication of the activity or activities performed	The exclusive and sole purpose of the company is to act as a broker and intermediary in the contracting of all kinds of insurance for damages or personal, except for social security insurance, with any insurance company authorized to operate in Chile, in accordance with the provisions of Article 57 of Decree with Force of Law 251 of 1931.
Chief Executive Officer	Brian P. Chase
Board of Directors	<p>Directors:</p> <ul style="list-style-type: none"> → Emiliano Humberto Muratore (Presidente) → Claudia Alejandra Labbé Montevocchi → Guillermo Roberto Birrel Berazadi → Julián Eduardo Acuña Moreno → Juan Pablo Araujo Guerra
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year	<ul style="list-style-type: none"> → Direct: 99.994% → Indirect: 0.006%
Percentage represented by the investment in this subsidiary/associate over the total individual assets of the parent company	0.060%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate	Not applicable.
Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them	Itaú Chile provides different services to subsidiaries in order to support their activities, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, it is expected to maintain the previously described business relationship with Itaú Administradora General de Fondos S.A.
Brief description of actions and agreements with subsidiaries/associates that have a significant impact on the operations and results of the parent or the investing entity	In 2025, there were no actions or agreements between Itaú Chile and Itaú Administradora General de Fondos S.A. that had a significant impact on the operations and results of the parent.



Subsidiary/associate - Chile: Itaú Corredores de Bolsa Limitada

Name of the subsidiary/associate	Itaú Corredores de Bolsa Limitada
Legal Status	Limited liability corporation
Domicile	Av. Presidente Riesco 5537, 16th floor, Las Condes, Metropolitan Region.
Subscribed and Paid-in Capital	\$42,828,822,056
Line of business and clear indication of the activity or activities performed	The exclusive and sole purpose of the company is to act as a broker and intermediary in the contracting of all kinds of insurance for damages or personal, except for social security insurance, with any insurance company authorized to operate in Chile, in accordance with the provisions of Article 57 of Decree with Force of Law 251 of 1931.
Chief Executive Officer	Narciso de Campos Filho
Board of Directors	Given its legal status, it does not have a Board of Directors.
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year	→ Direct: 99.9% → Indirect: 0.01%
Percentage represented by the investment in this subsidiary/ associate over the total individual assets of the parent company	0.132%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate	Not applicable.
Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them	Itaú Chile provides different services to subsidiaries in order to support their activities, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, it is expected to maintain the previously described business relationship with Itaú Corredores de Bolsa Limitada
Brief description of actions and agreements with subsidiaries/ associates that have a significant impact on the operations and results of the parent or the investing entity	In 2025, there were no actions or agreements entered between Itaú Chile and Itaú Corredores de Bolsa Limitada that had a significant impact on the operations and results of the parent.



Subsidiary/associate - Chile: Recaudaciones y Cobranza Limitada

Name of the subsidiary/associate	Recaudaciones y Cobranza Limitada
Legal Status	Limited liability corporation
Domicile	Santo Domingo No. 628, Santiago, Metropolitan Region.
Subscribed and Paid-in Capital	\$4,761,901,107
Line of business and clear indication of the activity or activities performed	Judicial and extrajudicial collection of all kinds of loans, titles or documents, on its own behalf or on behalf of third parties.
Chief Executive Officer	Carlos Millar G
Board of Directors	Given its legal status, it does not have a Board of Directors.
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year	→ Direct: 99.90% → Indirect: 0.01%
Percentage represented by the investment in this subsidiary/ associate over the total individual assets of the parent company	0.010%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate	Not applicable.
Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them	Itaú Chile provides different services to subsidiaries in order to support their activities, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, it is expected to maintain the previously described business relationship with Itaú Chile and Recaudaciones y Cobranza Limitada.
Brief description of actions and agreements with subsidiaries/ associates that have a significant impact on the operations and results of the parent or the investing entity	In 2025, there were no actions or agreements entered between Itaú Chile and Recaudaciones y Cobranza Limitada that had a significant impact on the operations and results of the parent.



Subsidiary/associate - Chile: Itaú Asesorías Financieras Limitada

Name of the subsidiary/associate	Itaú Asesorías Financieras Limitada.
Legal Status	Limited liability corporation
Domicile	Av. Presidente Riesco 5537, 16th floor, Las Condes, Metropolitan Region.
Subscribed and Paid-in Capital	\$168,993,168
Line of business and clear indication of the activity or activities performed	<p>The purpose of the entity includes:</p> <ul style="list-style-type: none"> → Advisory, assistance, consultancy, or consulting services, as well as other services related to the identification and evaluation of financing options for companies and businesses. → Advisory services for the execution of foreign investments in Chile and domestic investments abroad, together with all activities related to the financial advisory business.
Chief Executive Officer	Andrés de Goyeneche
Board of Directors	Given its legal status, it does not have a Board of Directors.
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year	<ul style="list-style-type: none"> → Direct: 99.90% → Indirect: 0.01%
Percentage represented by the investment in this subsidiary/associate over the total individual assets of the parent company	0.022%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate	Not applicable.
Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them	Itaú Chile provides different services to subsidiaries in order to support their activities, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, it is expected to maintain the previously described business relationship with Itaú Chile and Itaú Asesorías Financieras Limitada.
Brief description of actions and agreements with subsidiaries/associates that have a significant impact on the operations and results of the parent or the investing entity	In 2025, there were no actions or agreements entered between Itaú Chile and Itaú Asesorías Financieras Limitada that had a significant impact on the operations and results of the parent.

Itaú Chile does not maintain investments in entities that, individually, represent more than 20% of its total assets and that do not have the status of subsidiaries or associates.



Subsidiary/associate – Colombia: Itaú Comisionista de Bolsa Colombia S.A.

Name of the subsidiary/associate	Itaú Comisionista de Bolsa Colombia S.A.
Legal Status	Commercial
Domicile	Carrera 7 No. 99 – 53, 6th floor, Bogotá, Colombia.
Subscribed and Paid-in Capital	→ Subscribed capital: COP \$10,100,076,000.00 ¹⁹ → Paid-in capital: COP \$10,100,076,000.00
Line of business and clear indication of the activity or activities performed	The company will engage in commission-based activities for the purchase and sale of securities, including brokerage, proprietary trading, portfolio management, financial advisory services, underwriting, collective investment activities, and any other activities authorized by law.
Chief Executive Officer	Félix Eduardo Buendía Anjel
Board of Directors	Main directors: → Tatiana Uribe → Dolly Murcia → Gustavo Spranger → Narciso Campos
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year	99%
Percentage represented by the investment in this subsidiary/associate over the total individual assets of the parent company	0.032%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate	Alternate directors: → Rafael Bernal → Daniel Echavarría → Félix Buendía

¹⁹ COP: Colombian pesos



Subsidiary/associate – Colombia: Itaú Fiduciaria Colombia S.A.

Name of the subsidiary/associate	Itaú Fiduciaria Colombia S.A.
Legal Status	Commercial
Domicile	Carrera 7 No. 99 – 53, 6th floor, Bogotá, Colombia.
Subscribed and Paid-in Capital	→ Subscribed capital: COP \$30,153,234,000.00 → Paid-in capital: COP \$30,153,234,000.00
Line of business and clear indication of the activity or activities performed	The exclusive purpose of ITAU FIDUCIARIA COLOMBIA S.A. SOCIEDAD FIDUCIARIA shall be the execution of fiduciary businesses entrusted to it and, in general, the performance or execution of all operations legally permitted to fiduciary companies, subject to the requirements, restrictions, and limitations established by the laws of the Republic of Colombia, particularly those set forth in Title XI, Book Four of the Commercial Code, Law 45 of 1923, Law 45 of 1990, and any other regulations that supplement or amend such provisions.
Chief Executive Officer	Guillermo Mario Acuña Montes
Board of Directors	Main directors: → Tatiana Uribe → Frederico Buriel → Dolly Murcia → Gustavo Spranger
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year	99%
Percentage represented by the investment in this subsidiary/associate over the total individual assets of the parent company	0.045%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate	Alternate directors: → Walter Hurtado → Félix Buendía → Claudia Cifuentes → María Fernanda Morales



Subsidiary/associate – Colombia: Itaú Corredor de Seguros S.A.

Name of the subsidiary/associate	Itaú Corredor de Seguros S.A.
Legal Status	Commercial
Domicile	Carrera 7 No. 99 – 53, Bogotá, Colombia.
Subscribed and Paid-in Capital	→ Subscribed capital: COP \$239,970,000.00 → Paid-in capital: COP \$239,970,000.00
Line of business and clear indication of the activity or activities performed	The company engages in the intermediation of insurance, pension, health, and capitalization products, including the promotion, renewal, advisory services, administration of members or policyholders, and the execution of investments permitted by law, as necessary for the fulfillment of its corporate purpose.
Chief Executive Officer	Ernesto Sierra
Board of Directors	Main directors: → Marco Guio → Nancy Buitrago → Ernesto Sierra → Adriana Rodríguez → Jose Gabriel Bernal
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year	99%
Percentage represented by the investment in this subsidiary/ associate over the total individual assets of the parent company	0.008%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate	Not applicable.



Subsidiary/associate – Panama: Itaú Panama S.A.

Name of the subsidiary/associate	Itaú (Panama) S.A.
Legal Status	Commercial
Domicile	74 East Street, San Francisco, Midtown Building, 18th floor, Panama City
Subscribed and Paid-in Capital	→ Subscribed capital: US\$5,000,000 → Paid-in capital: US\$5,000,000
Line of business and clear indication of the activity or activities performed	The company carries out banking and financial operations: granting of loans, the management of deposits, accounts, credit facilities, guarantees, trusts, the purchase and sale of assets and securities, and other activities customarily conducted by banking institutions.
Chief Executive Officer	Fabio Sánchez
Board of Directors	Main directors: → Jorge Villa → Estif Aparicio → Ximena Cisternas → Andreas Eggenberg → Mauricio Baeza → Cristian Toro → Tatiana Uribe
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year	100%
Percentage represented by the investment in this subsidiary/associate over the total individual assets of the parent company	0.253%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate	Not applicable.



Subsidiaries and Affiliates as of December 31, 2025	Total Equity of Subsidiary	Direct Ownership %	Indirect Ownership %	Total Ownership %	Investment	Parent Assets	Investment over Total Assets of the Parent %
Itaú Administradora General de Fondos S.A	25,403	99.99%	0.01%	100.00%	25,403	35,212,161	0.072%
Itaú Corpbanca Corredores de Bolsa Ltda	50,410	99.99%	0.01%	100.00%	50,410	35,212,161	0.143%
Itaú corredores de seguros S.A	35,425	99.99%	0.01%	100.00%	35,425	35,212,161	0.101%
Itaú Asesorias Financieras S.A	3,512	99.99%	0.01%	100.00%	3,512	35,212,161	0.010%
Recaudaciones y Cobranzas Ltda.	4,297	99.99%	0.01%	100.00%	4,297	35,212,161	0.012%
Itaú Holding Colombia S.A.S.	31,526	100.00%	0.00%	100.00%	31,526	35,212,161	0.090%
Itaú Corredor de Seguros Colombia	3,224	94.99%	5.00%	99.99%	3,224	35,212,161	0.009%
Itaú Chile New York Branch	281,148	100.00%	0.00%	100.00%	281,148	35,212,161	0.798%
Banco Itaú Colombia	695,487	94.99%	4.47%	99.46%	691,746	35,212,161	1.965%
Itaú Comisionista Colombia	14,648	2.22%	97.25%	99.47%	14,570	35,212,161	0.041%
Itaú Asset Management Colombia S.A. Sociedad Fiduciaria	15,787	0.00%	99.44%	99.44%	15,699	35,212,161	0.045%
Itaú (Panama) S.A.	85,090	0.00%	99.46%	99.46%	84,633	35,212,161	0.240%
Transbank S.A.	170,518	8.72%	0.00%	8.72%	14,867	35,212,161	0.042%
Combanc S.A.	10,076	10.33%	0.00%	10.33%	1,041	35,212,161	0.003%
Imerc OTC S.A.	15,087	8.66%	0.00%	8.66%	1,308	35,212,161	0.004%



3.2 Relationship with Stakeholders

3.2.1 Stakeholders

NCG 461

3.1.iv

3.7.i

3.7.ii

3.7.iv

6.1.v

6.3

Our main stakeholders comprise all those individuals, organizations, or communities that are relevant to the business and that may be affected—positively or negatively, directly or indirectly—by the Bank’s operations and decisions. Accordingly, we maintain ongoing management with them and transparent and timely communication through specialized channels.

Every three years, we carry out a stakeholder prioritization exercise, considering their relevance to business continuity and regulatory compliance. Currently, the main ones are:

Customers

Reason for relevance They are the core of the business: their satisfaction and trust determine the Bank’s sustainability.

Communication channels Physical and digital branches, website, App, mailings, social media, Contact Center, account executives, the Itaú Escucha program, NPS surveys, means of communication.

Frequency Permanent.

Main topics Satisfaction with the service, privacy and protection of personal data, access to financial services.

Direct impacts Digital innovation (100% digital onboarding, dividend payment through the App), financial education campaigns, such as the “Let’s Talk” campaign, strengthening of cybersecurity.

Employees

Reason for relevance They execute the strategy and ensure the quality of the service.

Communication channels Intranet, meetings, connection with the Chief Executive Officer, Experiencia Itubers newsletter, information screens, whistleblowing channels, eNPS surveys, breakfasts with management, feedback meetings.

Frequency Permanent.

Main topics Benefits and quality of life, professional development, recognition, work flexibility, work–life balance.

Direct impacts Wellbeing programs, DEI policies (45% women in leadership target by 2025), flexible work, continuous training, and affinity communities.

Suppliers and contractors

Reason for relevance They ensure operational continuity and responsible practices across the value chain.

Communication channels Supplier portal, email, meetings, and whistleblowing channel.

Frequency Permanent.

Main topics Contractual terms, compliance with obligations, and supply process.

Direct impacts Evaluation under ESG criteria, monitoring operational risks, and regulatory compliance.



Shareholders and investors

Reason for relevance They provide capital and demand transparency and profitability.

Communication channels Shareholders' meetings, quarterly and annual reports, Investor Relations website, roadshows, and press releases.

Frequency Permanent.

Main topics Regulatory compliance, transparency, and integrity.

Direct impacts Quarterly and annual reports, disclosure aligned with local regulations, incorporation of ESG factors into strategic decision-making.

Regulators and guilds

Reason for relevance They ensure regulatory compliance and the stability of the financial system.

Communication channels Investor Relations website, entities' portals, "Regulatory Affairs" area, quarterly trade association meetings.

Frequency Permanent.

Main topics Generation of partnerships, collaborations, early adaptation to regulation, identification of risks and opportunities.

Direct impacts Participation in public-private working groups (Mesa Verde), adherence to the Equator Principles, the Global Compact, and regulatory compliance.

Media and society

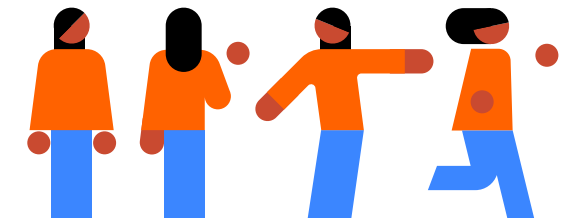
Reason for relevance They contribute to the social license to operate and strengthen corporate reputation.

Communication channels Integrated Report, social media, marketing actions and media outlets, branches.

Frequency Semiannual and annual.

Main topics Positive impact on society, financial inclusion, and reduction of carbon footprint.

Direct impacts Volunteering programs, financial inclusion, education, and culture through Fundación Itaú Chile.



-
- NCG 461
- 3.1.iv
- 3.7.ii
- 6.1.vi
- 6.3
- GRI 2-28
- CSA 1.5.1

Contact from our stakeholders to Itaú Chile

We have specialized units to manage the relationship with stakeholders and the press, ensuring transparency and access to relevant information on risks, the financial, economic, legal, and publicly known business matters of the entity:

Sustainability & Corporate Affairs

Management: responsible for maintaining an active relationship with the press and stakeholder groups through formal communication regarding activities, reports, announcements, and other matters of interest to the Bank. All actions are carried out ensuring that the information is of a public nature. It acts as a point of contact with stakeholders and the press.

Additionally, within its sustainability vertical, it is responsible for the management and reporting of ESG matters, including the preparation of the Integrated Report, responses to indices, and the review of unsolicited ESG assessments.

Deputy Management of Investor Relations:

reporting to Corporate Planning and Strategy Management, it is responsible for market monitoring, servicing investors and analysts, and the preparation and presentation of quarterly reports and results.

3.2.2 Continuous improvement in market disclosure processes

We have formal, documented, and up-to-date processes that ensure the timely awareness of applicable regulatory changes, as well as their technical assessment and proper implementation.

We have two key processes, incorporated into our control matrix and subject to periodic audits, which allow for the monitoring of new regulations, the coordination of their internal management, and the assessment of their accounting and disclosure impact. Additionally, to ensure the disclosure of relevant information, the Financial Statements are prepared in accordance with the structure and requirements established by the CMF.

Daily monitoring of new regulations

This monitoring modality is carried out through the systematic tracking of publications issued by the main regulatory and standard-setting bodies, such as the CMF, the Central Bank of Chile (BCCh), the International Accounting Standards Board (IASB), and the SII. Newly identified regulations or amendments are preliminarily analyzed to assess their potential impacts and to coordinate their management with the relevant areas, where applicable.

Technical evaluation of new accounting pronouncements

On a quarterly basis, we prepare a technical report to ensure a comprehensive evaluation of newly identified standards. This analysis determines whether such standards generate significant impacts in accounting or disclosure matters and, if so, we document the criteria adopted. Subsequently, the Deputy Management of Regulatory Advisory validates their compliance with regulatory requirements and defines whether it is necessary to update accounting policies. For these purposes, the entity does not use external advisory services, as it has duly qualified internal teams in accounting and regulatory matters.

Both processes seek to timely identify standards and amendments that may affect the financial statements and regulatory disclosure documents.

In addition, the financial statement preparation process is documented in the Local Consolidated Financial Statements Procedures Manual, which establishes guidelines, information flows, and the roles and responsibilities associated with their preparation, review, and publication.

Contact channels:

- ... **Email:** ir@itau.cl
- ... **Website:** www.ir.itau.cl
- ... **Direct contact:**
 - ... Claudia Labbé Montevecchi, Sustainability and Corporate Affairs Manager (claudia.labbe@itau.cl).
 - ... Matías Valenzuela Barrenechea, Corporate Planning and Strategy Manager (matias.valenzuela@itau.cl).

3.2.3. Associations and alliances

We contribute to sustainable development by partnering with organizations that promote knowledge transfer and the exchange of best practices. Below are the main organizations in which Itaú Chile participates.²⁰

NCG 461 / 519

4.2.v

6.1.vi

6.3

GRI 2-28

CSA 1.5.1

	Name	Sector	Type
1	Instituto Chileno de Administración Racional de Empresas (ICARE)	Business	Member
2	Cámara Chileno Norteamericana de Comercio (AMCHAM)	Business	Member
3	Corporación Chilena de la Construcción y Desarrollo Sustentable (Chile Green Building Council, GBC)	Construction	Member
4	Cámara Chileno Brasileña de Comercio (CCBC)	Commerce	Member
5	Asociación de Bancos e Instituciones Financieras (ABIF)	Banking	Member
6	Women Economic Forum (WEF)	Business	Adherent
7	Pacto Global Chile	Business	Member
8	Principios del Ecuador	Business	Signatory
9	Task Force on Climate Related Financial Disclosure	Business	Signatory

Global compact

We are part of the United Nations Global Compact,²¹ and we align our management with the Ten Principles that promote respect for human and labor rights, environmental protection, and the prevention of corruption, reaffirming our commitment to corporate sustainability. Each year, we report on our progress through the Integrated Report and through the online platform enabled for this purpose.

The obligations associated with the Global Compact apply to all our subsidiaries, both in Chile and abroad, and extend to our commercial interactions with suppliers and clients.

The Bank has identified 13 priority Sustainable Development Goals (SDGs) out of the 17 defined by the United Nations, which are directly related to our Sustainability Strategy and guide our main lines of action.

Strategic dimension	Sub-dimension	SDGs
Ethical governance in relationships and business	Information security	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
	Cybersecurity and personal data protection	8 DECENT WORK AND ECONOMIC GROWTH, 12 RESPONSIBLE CONSUMPTION AND PRODUCTION
	Transparency in communication and reporting	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
Leading the climate transition and achieving net zero emissions by 2050	Responsible procurement	12 RESPONSIBLE CONSUMPTION AND PRODUCTION, 13 CLIMATE ACTION
	Products and services with a focus on sustainability	12 RESPONSIBLE CONSUMPTION AND PRODUCTION, 13 CLIMATE ACTION
Fostering a diverse and inclusive culture	Transition toward a low-carbon economy	6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY, 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE, 11 SUSTAINABLE CITIES AND COMMUNITIES
	Organizational culture and work environment	5 GENDER EQUALITY, 8 DECENT WORK AND ECONOMIC GROWTH
	Diversity, equity and inclusion	5 GENDER EQUALITY, 8 DECENT WORK AND ECONOMIC GROWTH, 10 REDUCED INEQUALITIES
Having a positive impact on society	Financial inclusion	8 DECENT WORK AND ECONOMIC GROWTH
	Financial literacy	8 DECENT WORK AND ECONOMIC GROWTH
	Promotion and support of social development	1 NO POVERTY, 2 ZERO HUNGER, 3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION

20 It should be noted that a member is an integral part of an organization with rights and responsibilities, an adherent supports a cause or group without being a formal member, and a signatory is someone who has signed an official document committing to comply with its terms.

21 Information regarding our participation is publicly available at [Empresas socias de Pacto Global Chile – Pacto Global ONU | Empresas | Desarrollo](#)



Contributions

CSA

1.6.1

1.6.2

We have an Internal Donations Policy that defines the criteria, controls and requirements applicable to all contributions and donations made by the Bank. Compliance with this policy is overseen by Tax Planning Management, thereby ensuring appropriate and transparent management of such contributions. Likewise, our Code of Ethics and Conduct expressly prohibit conditioning any contribution—including donations and sponsorships—on the granting of undue benefits to the Bank or to third parties.

In line with these principles, the provision of contributions to political parties, campaigns, candidacies or political organizations is prohibited, and the Bank does not incur lobbying expenses nor engage in similar activities. Currently, such practices do not form part of our disbursements, with contributions being strictly limited to trade associations and tax-exempt entities.

As part of our institutional engagement, we participate in sectoral associations that promote the development of the financial system, capital markets stability and financial inclusion. Among these, organizations such as ABIF in Chile stand out, as well as financial sector associations in other geographies in which we operate. These forums enable us to contribute to technical and regulatory discussions relevant to the industry, such as the strengthening of capital markets, Fintech regulation and the advancement of open banking.

The Bank's participation in trade associations, industry organizations and sectoral entities is conducted in accordance with our ethics, compliance and institutional engagement policies, and does not include direct lobbying activities or political financing. Details of the contributions are presented in the following table:

Contributions Itaú Chile

No.	Currency	Name of organization	Topic	Total amount paid
1	Ch\$	Association of Banks and Financial Institutions of Chile	Itaú Membership	\$808,830,880
1	Ch\$	Chilean American Chamber of Commerce	Annual membership payment AMCHAM 2025	\$5,279,736
1	Ch\$	ICARE	Annual membership payment ICARE. Payment of membership fees corresponding to the first and second semesters of 2025	\$2,275,506
1	Ch\$	Guillermo Subercaseaux Institute of Banking Studies	Social fee year 2025	\$42,166,375

Contributions Itaú Colombia

No.	Currency	Name of organization	Topic	Total amount paid
1	Ch\$	Banking and Institutions Association of Colombia	Membership	\$178,517,833
1	Ch\$	Panama Banking Association	Membership	\$11,378,970
1	Ch\$	Fiduciary Association	Membership	\$41,943,786

3.3 Good Corporate Governance Practices

NCG 461

3.1.i

3.5

Our governance model ensures responsible management of the business, effective risk oversight, and decision-making aligned with the highest regulatory and market standards, thereby contributing to the generation of long-term value.

Itaú Chile has a robust Corporate Governance Policy, which is based on the integration and compliance with the good corporate governance practices established in NCG No. 461 and NCG No. 519, the General Banking Law, the Corporations Law, and the Securities Market Law.

The regulatory framework, together with internal policies such as the Corporate Governance Policy, the General Policy for the Election of Directors of Subsidiaries, the Code of Ethics, and the corporate governance structure, all of which are approved and continuously overseen by the Board of Directors, enables compliance with these requirements and reinforces principles of ethical management, effective oversight and risk control, including ESG-related matters.

The Bank adheres to the “Code of Conduct and Good Practices of Banks and Financial Institutions” and to the “Manual of Conduct and Good Practices” prepared by the Banks and the Association of Banks and Financial Institutions of Chile A.G., as well as to the CMF’s “Banking Customer Guide.”

At an international level, we voluntarily adhere to the Equator Principles, a set of guidelines developed by the International Finance Corporation (IFC), part of the World Bank Group, for the management of social and environmental risks associated with investment projects.

Evaluation framework

In line with this governance model and the standards that guide our management, the Bank’s performance is annually assessed by the CMF, in accordance with the management rating process set forth in Chapter 1-13 of the RAN. This process seeks to ensure the soundness and continuity of our corporate practices.

The assessment considers, among other aspects, corporate governance, internal controls, network security, information systems for decision-making, timely risk monitoring, private risk ratings, and the capacity to address contingency scenarios.





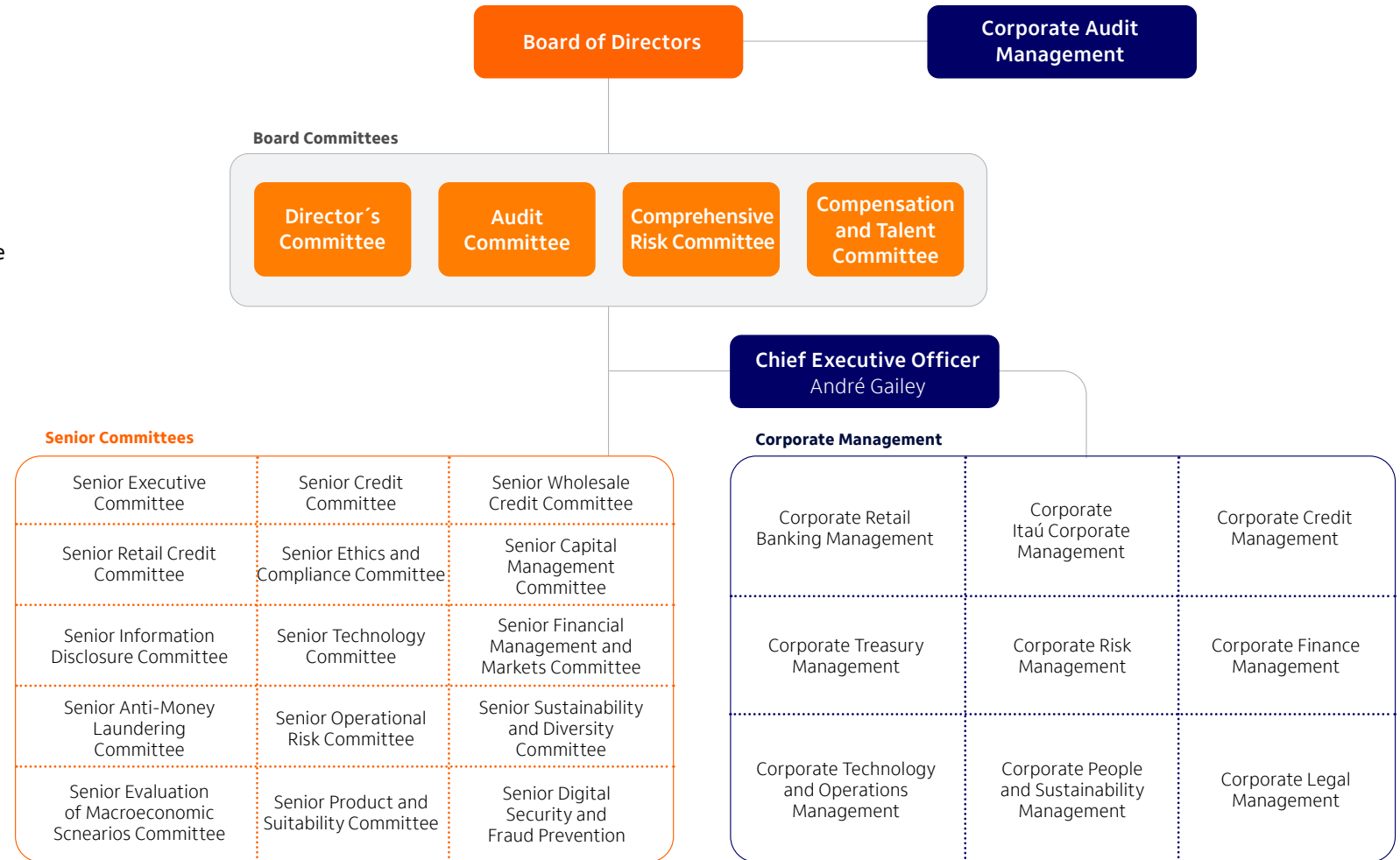
Board of Directors and management

The Board of Directors of Itaú Chile is the highest corporate governance body and is responsible for defining the strategy, overseeing the Bank’s management, and safeguarding the interests of the Company and its stakeholders, ensuring a prudent, ethical and sustainable management over time. In the exercise of its duties, it ensures compliance with the applicable regulatory framework, the adequate management of financial and non-financial risks, and the integration of environmental, social and governance considerations into strategic decision-making.

The Board of Directors delegates executive management to the Chief Executive Officer and to the corporate officers, who together comprise the Executive Committee and are responsible for the execution of the strategy and the comprehensive management of the Bank.

NCG 461 3.1.vii

Organizational chart²²



²² Two corporate management areas were identified as having changes in their organizational structure and functions during 2025.



3.3.1 Composition and Operation of the Board of Directors

NCG 461

3.1.vi

3.2.ix.b

3.7.iii

3.7.iv

GRI

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2-10

Our Board of Directors is composed of seven principal directors and one alternate director. None of its members holds an executive position within the Company, and two directors are independent.²³ Directors are appointed by the Ordinary Shareholders' Meeting, in accordance with the provisions set forth in the bylaws, the General Banking Law and the Corporations Law. The election of members of the Board of Directors is carried out through a cumulative, secret and remote voting mechanism. Through this mechanism, shareholders participate actively and in real time in defining the composition of the Company's highest governing body, with the objective of strengthening the sustainability and quality of strategic decision-making.

In line with current legislation, we make available to our shareholders, with due advance notice, the fundamental documents related to the matters to be submitted for decision at the Shareholders' Meeting. In the case of the election of directors, this includes detailed information on their experience and professional background, with the purpose of providing shareholders with the necessary information to ensure that they have sufficient background to make informed decisions.

Regarding independence, both at Itaú and in Colombia, independent directors are appointed in accordance with applicable regulations. Candidates must be proposed by shareholders representing at least 1% of the Bank's shares and must comply with the formal independence

requirements, declaring that they do not maintain relationships that could affect their independence of judgment and committing to preserve such condition throughout the term of office.

The composition of the Board of Directors seeks to ensure an appropriate balance of independence, experience and competencies relevant to the management of the Bank.

Following the Ordinary Shareholders' Meeting, the Chairman and Vice Chairman of the Board of Directors are elected by a majority of the directors with voting rights in attendance at the first Board meeting held thereafter. In selecting the members of its governing bodies, Banco Itaú Chile gives primary consideration to the suitability of the candidates, assessing their experience, technical competencies and professional background, as well as their ability to contribute to the proper functioning of the collegiate body.

There are no statutory or legal limitations regarding the maximum number of board positions or terms in which a director may participate.

Promotion of Diversity on the Board of Directors

While Itaú Chile does not currently have policies establishing quotas or other rigid criteria regarding diversity in the composition of the Board of Directors, the candidate nomination process is carried out in strict compliance with applicable regulations. In this context, the provisions of Law No. 21.757 are taken into consideration, which establishes mechanisms aimed at increasing the participation of women on the boards of directors of publicly held corporations and special corporations; in line with this regulation, and even in the absence of formal quotas, Itaú Chile is implementing mechanisms intended to promote greater female participation on the Board of Directors.

- The expectations and perspectives of relevant stakeholders, primarily represented by the shareholders.
- The guidelines set forth in the Internal Diversity, Inclusion and Equity Policy, promoting an appropriate combination of knowledge, experience, competencies and perspectives.
- Attributes such as gender, country of origin and age range, to the extent that they contribute to the strengthening of corporate governance and to more robust and informed decision-making.

Regarding subsidiaries, on November 26, 2025, Itaú Chile reported, as a material event, that its Board of Directors, at an ordinary meeting, approved the new General Policy for the Election of Directors of its Subsidiaries, for the purposes set forth in Article 92 bis of the Corporations Law and NCG No. 533 of the CMF. The policy entered into force on December 11, 2025.



3.3.2 Itaú Chile's board members as of December 31, 2025

During the reporting period, the Chairmanship of the Board of Directors was exercised by Ricardo Villela Marino, in his capacity as principal director. The Chairman of the Board does not perform executive functions within the Bank's management, thereby maintaining a clear separation between strategic leadership and executive management and mitigating potential conflicts of interest. In the case of Itaú Colombia, the Chairman of the Board of Directors is the Chief Executive Officer of Itaú Chile.

NCG 461 3.2.i

GRI 2-11

Board of Directors Itaú Chile

Name	Position	Type	Independent	ID No. / Passport	Nationality	Profession or trade	Date of appointment or last reelection	Length of service	Termination of office
Ricardo Villela Marino	Chairman	Regular	No	FS021565	Brazilian	Engineer	04.20.2023	10 years	Not applicable
Gabriel Amado de Moura	Vice Chairman	Regular	No	25.345.916-6	Brazilian	Engineer	04.24.2025	1 year	Not applicable
Diego Fresco Gutiérrez	Director	Regular	No	FJ488444	Uruguayan	Accountant	04.20.2023	4 years	Not applicable
Matías Granata	Director	Regular	No	YB0693988	Italian/Argentine	Economist	04.20.2023	4 years	Not applicable
Pedro Paulo Giubbina Lorenzini	Director	Regular	No	FP646983	Brazilian	Business Administrator	04.20.2023	4 years	Not applicable
Luis Octavio Bofill Genzsch	Director	Regular	Yes	7.003.699-1	Chilean	Lawyer	04.20.2023	3 years	Not applicable
Rogério Carvalho Braga²⁴	Deputy Director	Alternate	No	FU269201	Brazilian	Lawyer	04.20.2023	6 years	12.31.2025
Pedro Samhan Escáandar²⁵	Director	Regular	Yes	6.345.749-3	Chilean	Business Administrator	04.20.2023	8 years	03.31.2025
Kevin Cowan²⁶	Director	Regular	Yes	7.018.223-8	Chilean	Business Administrator	04.24.2025	1 years	12.16.2025

²⁴ As of January 1, 2026, Ms. Azucena María Arbeleche Perdomo joined as alternate director, replacing alternate director Rogério Carvalho Braga, who resigned effective December 31, 2025. Ms. Arbeleche will assume her duties until the Ordinary General Shareholders' Meeting, at which the renewal and re-election of the Board of Directors is scheduled to take place.

²⁵ Mr. Pedro Samhan Escáandar ceased to hold his position as director effective March 31, 2025, and was replaced as of April 1, 2025, by Mr. Kevin Cowan Logan.

²⁶ As of January 1, 2026, Mr. Gustavo Ortiz Ramírez joined the Board of Directors as a replacement for Mr. Kevin Cowan Logan, in the capacity of independent director, who resigned effective December 16, 2025. Mr. Ortiz will assume his duties until the Ordinary General Shareholders' Meeting, at which the renewal and re-election of the Board of Directors is scheduled to take place. la Junta General Ordinaria de Accionistas, en la cual corresponde renovar y reelegir al Directorio.



Board of Directors Itaú Colombia

Name	Position	Type	Independent	ID No. / Passport	Nationality	Profession or trade	Date of appointment or last reelection	Termination date
André Gailey	Director	Regular	No	FV004474	Brazilian	Lawyer	03.28.2025	Not applicable
Eduardo Neves	Director	Regular	No	FP758753	Brazilian	Technology Engineer	03.02.2023	08.04.2025
Mauricio Baeza	Director	Regular	No	F28584201	Chilean	Civil Engineer	03.02.2023	Not applicable
Julián Acuña	Director	Regular	No	100426072	Chilean	Accountant	03.02.2023	08.04.2025
Mónica Aparicio	Director	Regular	Yes	41604626	Colombian	Economist	06.13.2014	04.04.2025
Sergio Muñoz	Director	Regular	Yes	454149	Spanish	Lawyer	06.13.2024	Not applicable
Diego Fresco	Director	Regular	No	D170032	Uruguayan	Accountant	03.02.2023	Not applicable
Sergio Michelsen Jaramillo	Director	Regular	Yes	PE135466	Colombian	Lawyer	03.28.2025	Not applicable

NCG 461
3.2.ii
3.3.iii
GRI 2-15

Preventing Conflicts of Interest on the Board

The Board of Directors implements clear and stringent processes that are framed within applicable legal provisions, including the Corporations Law, the General Banking Law, and the regulations issued by the CMF. These procedures are aimed at preventing and mitigating conflicts of interest, while ensuring compliance with the fiduciary duties and legal obligations of our directors. Additionally, we have a Corporate Governance Policy, which establishes the following guidelines:

During their term of office, directors must perform their duties in good faith, complying with their duties of care and loyalty towards shareholders and customers.

For the proper functioning of the committees, directors do not serve on committees with conflicting functions, to avoid conflicts of interest. For these purposes, management functions and supervisory or control functions are conflicting.

Members of the Board of Directors and of the Board committees, as well as any individual attending their meetings, must refrain from voting on matters in which a conflict of interest exists, whether due to legal provisions or to any circumstance that may affect their independence and impartiality.

On the other hand, in compliance with the General Banking Law, Chapter 12-4 of the RAN, and the Corporations Law, our directors are required to declare and disclose their related parties, as provided for in such regulations, and to comply with the Related Party Transactions Policy and the Related Party Credit Transactions Policy, in order to prevent personal or commercial interests from affecting impartiality in decision-making.

3.3.3. Remuneration of the Board of Directors and its committees²⁷

The remuneration of the Board of Directors is determined based on the responsibilities, dedication and complexity of the position, and is established by the Shareholders' Meeting. It does not include variable components, performance bonuses, sign-on incentives, severance payments, reimbursement of additional expenses, or retirement benefits for directors. Deferred compensation plans and clawback provisions are also not contemplated.

This structure seeks to ensure independence, objectivity and transparency in decision-making, avoiding incentives that could give rise to conflicts of interest or compromise impartiality in the performance of the duties of the Board of Directors.

For the year 2025, the Board agreed to maintain the remuneration approved at the 2024 Shareholders' Meeting. At that meeting, the fees to be paid to the directors during 2025 and until the next Ordinary Shareholders' Meeting were set. The fixed pay was the equivalent of UF 150 per month for each director, UF 600 per month for the Chairman, and UF 450 per month for the Vice Chairman.

In addition, the Shareholders' Meeting approved the maintenance of an annual expense budget for the Directors' Committee equivalent to UF 5,400, and to maintain the remuneration for the members of the Directors' Committee at a monthly amount of UF 100 for each member and UF 150 for the Chairman.

Additionally, for fiscal year 2025, the Shareholders' Meeting approved board fees for directors and external advisors who participate in the following committees: a) Audit Committee: UF 100 per month for each member and UF 150 for its chairman. b) Other Committees: UF 50 per attendance at meetings of the respective committee.

Remuneration of the Board of Directors

Name of board member	2025	2024
Pedro Samhan (until March 2025)	\$17,388,968	\$67,625,354
Luis Octavio Bofill	\$70,571,306	\$67,625,354
Diego Fresco	\$70,571,306	\$67,625,354
Matias Granata*	-	0
Kevin Cowan (from April 1 2025, to December 16 2025)	\$53,182,334	-
Pedro Giubbina Lorenzini*	-	0
Rogério Carvalho Braga*	-	0
Gabriel Amado de Moura*	-	0
Ricardo Villela Marino	\$282,285,204	\$270,501,408
Total	\$493,999,118	\$473,377,470



Remuneration by committee	Member	2024	2025
Directors' Committee	Pedro Samhan (until March 2025)	\$67,625,353	\$17,388,968
	Luis Octavio Bofill	\$45,083,568	\$47,047,534
	Diego Fresco	\$45,083,568	\$47,047,534
	Kevin Cowan (from April 1 2025, to December 16 2025)	-	\$53,182,334
Audit Committee	Pedro Samhan (until March 2025)	\$67,625,353	\$17,388,968
	Diego Fresco	\$45,083,68	\$47,047,534
	Antonio Lima (until June 2025)	\$45,083,568	\$23,345,839
	Maria Ximena Cisternas	\$45,083,568	\$47,047,534
	Fernando Tostes Malta*	0	0
	Sergio Muñoz Gomez (since July 2025)	-	\$23,701,695
	Kevin Cowan (from April 1 2025, to December 16 2025)	-	\$53,182,334
Comprehensive Risk Committee	Matías Granata*	0	0
	Pedro Giubbina Lorenzini*	0	0
	Rogério Carvalho Braga*	0	0
	Mauricio Baeza*	0	0
	Gabriel Moura*	0	0
	André Gailey*	0	0
Compensation and Talent Committee	Pedro Giubbina Lorenzini*	0	0
	André Gailey*	0	0
	Gabriel Moura*		0
	Ricardo Villela Marino	\$1,836,652	\$1,932,397
	Sergio Guillinet Fajerman	0	0
	Milton Maluhy	0	0

* Directors who hold the position of principal executives or who are members of the Audit Committee of Itaú Unibanco do not receive board fees from Itaú Chile.

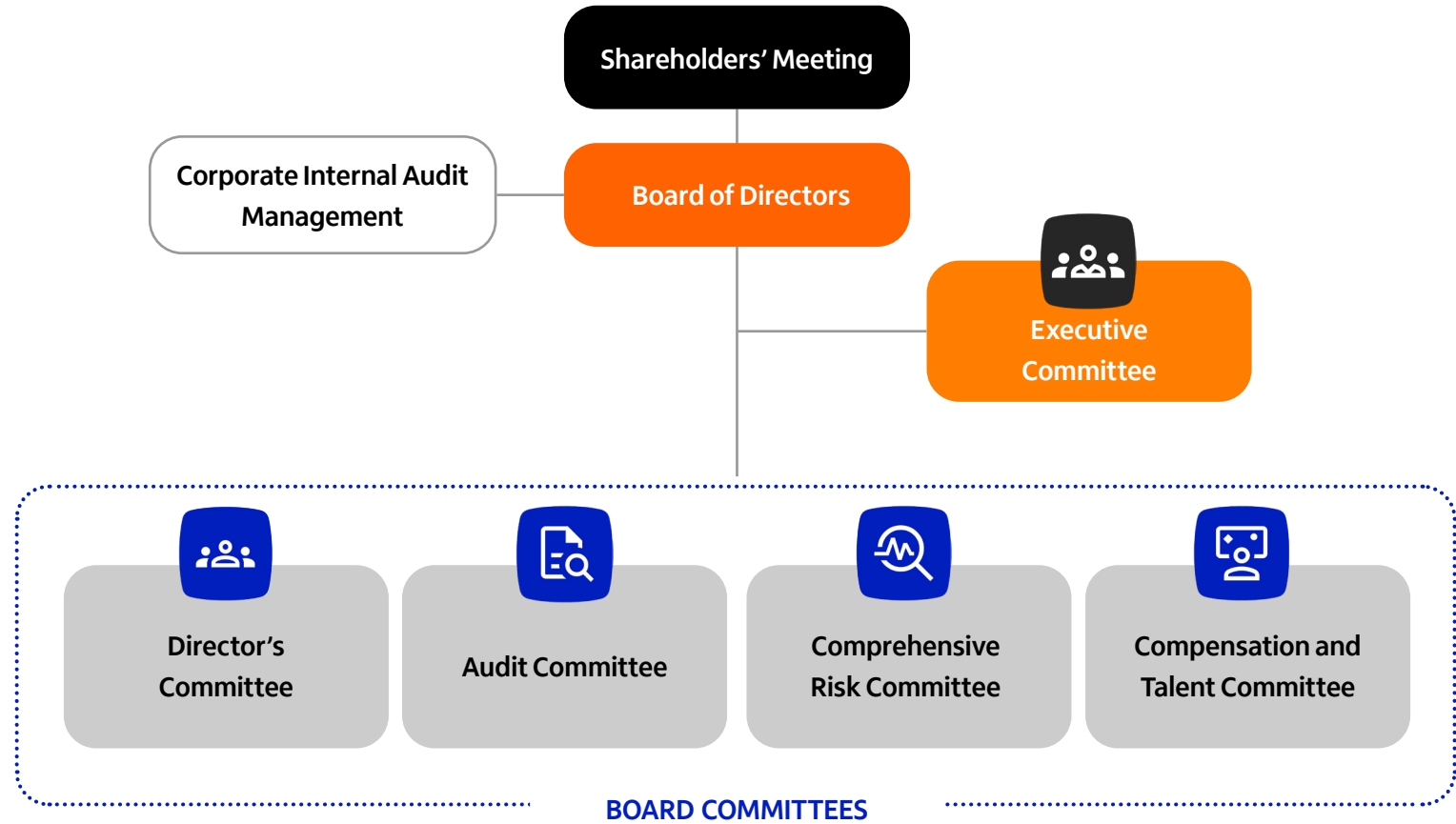
3.3.4. Board Committees

With the objective of strengthening self-regulation and ensuring effective oversight of management, the Board of Directors delegates part of its functions to four specialized committees. These committees report directly to the Board of Directors and are composed of directors, senior executives and, where applicable, external advisors, all of whom are appointed by the Board of Directors itself.

Committees are:

- Directors' Committee.
- Audit Committee.
- Comprehensive Risk Committee.
- Compensation and Talent Committee.

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3.2.vi
3.3.i
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3.3.iv²⁸
3.3.vi
3.3.vii
GRI 2-9





Directors' Committee

Members	<ul style="list-style-type: none"> 01. Pedro Samhan (President until March 31st, 2025) 02. Octavio Bofill (Independent) 03. Diego Fresco 04. Kevin Cowan (President from April 1, 2025, to December 16, 2025)
	<p>Its main duties include:</p> <ul style="list-style-type: none"> → Comply with the provisions of article 50 bis of the LSA. → Strengthen the self-regulation of Itaú Chile and entities within the scope of its competence.
Functions	<ul style="list-style-type: none"> → Adopt the necessary resolutions to protect shareholders, especially minority shareholders, examine executive compensation system approving transactions with related parties. → Supervise the corporate activity and inform the market in case of violations or major corporate events, as well as transactions that the company carries out with Bank's related parties.
Activities during the year according to Article 50 bis of the Chilean Corporations law	See annual report in the appendices section.
Transactions referred to in Title XVI of the Chilean Corporations law	See annual report in the appendices section.
Frequency	Monthly.
Frequency of reporting to the Board of Directors	Monthly.
Frequency of meetings with other units	Quarterly meetings are held with the external audit firm in charge of the financial statements.

Audit Committee

Members	<ul style="list-style-type: none"> 01. Kevin Cowan²⁹ 02. Ximena Cisternas 03. Sergio Muwñoz 04. Diego Fresco 05. Fernando Tostes Malta
	<p>Its main duties include:</p> <ul style="list-style-type: none"> → Propose and approve risk rating and external audit firms. → Approve the Internal Audit Plan and Policy, its budget and resources. → Analyze and supervise internal and external auditors' reports. → Coordinate internal and external audits, ensuring independence and adequate resources. → Annually evaluate the performance of the Internal Audit Manager and the external audit firm. → Monitor compliance with accounting and internal control policies. → Analyze operational, financial and legal risks. → Resolve conflicts of interest and fraud.
Functions	
Main activities during the year	See annual report in the appendices section.
Frequency	Monthly.
Frequency of reporting to the Board of Directors	Monthly.
Frequency of meetings with other units	The committee maintains a regular meeting agenda with various key areas: it meets six times per year with the external audit firm, participating in four of these instances together with the Directors' Committee to review the financial statements of the Bank and its subsidiaries. In addition, it holds two annual meetings with the Corporate Risk Officer and four meetings with the Operational Risk Officer. One annual meeting is coordinated with the Sustainability Manager, monthly meetings are held with the different units of the Bank in accordance with the annual agenda, and quarterly meetings are conducted with the Chief Executive Officer. Likewise, semiannual meetings are held with the Chairman of the Board of Directors and with local subsidiary managers, as well as an annual visit to meet with executives of Itaú Colombia.

* Directors who hold the position of principal executives or who are members of the Audit Committee of Itaú Unibanco do not receive board fees from Itaú Chile.

²⁹ Director from April 1, 2025 to December 16, 2025.



Comprehensive Risk Committee

Members	<ul style="list-style-type: none"> 01. Matías Granata (President) 02. Pedro Lorenzini 03. Rogério Braga 04. André Gailey 05. Mauricio Baeza
Functions	<p>Its main duties are:</p> <ul style="list-style-type: none"> → Advise the Board on risk appetite decisions, aligning capital, liquidity, results and reputation with Itaú Chile's strategy. → Oversee risk management to ensure sustainability and regulatory compliance. → Review and approve capital management policies and strategies prior to approval by the Board of Directors. → Promote the strengthening of the risk culture.
Activities during the year according to Article 50 bis of the Chilean Corporations law	Not applicable.
Frequency	Monthly.
Frequency of reporting to the Board of Directors	Monthly.
Frequency of meetings with other units	At ordinary meetings, the risk, risk management and internal audit areas participate as invited attendees.

Compensation and Talent Committee

Members	<ul style="list-style-type: none"> 01. Pedro Lorenzini (President) 02. Ricardo Marino 03. André Gailey 04. Sergio Fajerman
Functions	<p>Its main duties are:</p> <ul style="list-style-type: none"> → Determine an objective process for recommending the appointment of our Company's Senior Executive Committee and their successors, based on international standards based on merit, internal promotion, professional background, industry experience and relevant specific jurisdiction. → Review, propose and approve evaluation, remuneration and long-term incentive policies and mechanisms. → Exercise an advisory role in connection with the administration of Senior Management and the right to make non-binding recommendations to the Board regarding remuneration, milestones to be achieved and evaluation of the CEO and other senior executives.
Activities during the year according to Article 50 bis of the Chilean Corporations law	Not applicable.
Frequency	Biannual.
Frequency of reporting to the Board of Directors	Biannual.

Directors' participation in committees

Director	Directors' Committee	Audit Committee	Comprehensive Risk Committee	Compensation and Talent Committee
Ricardo Villela Marino				●
Gabriel Moura				
Diego Fresco	●	●		
Matías Granata			●	
Pedro Lorenzini			●	●
Octavio Bofill	●			

3.3.5 Board composition and diversity³⁰

- _____
- NCG 461
- 3.2.ix.b
- 3.2.xiii.a
- 3.2. xiii.b
- 3.2. xiii.c
- 3.2. xiii.d
- 3.2. xiii.e
- GRI 405-1.a
- CSA
- 1.2.4
- 1.2.7

We promote a balanced and diverse composition of the Board of Directors and its governing bodies, if there are duly qualified candidates, considering the following criteria:

The expectations and perspectives of relevant stakeholders, primarily represented through shareholders.

The guidelines established in the Internal Diversity, Inclusion and Equity Policy, promoting an appropriate combination of knowledge, experience, competencies and perspectives.

Attributes such as gender, country of origin and age range, to the extent that they contribute to the strengthening of corporate governance and to more robust and informed decision-making.

Regarding subsidiaries, on November 26, 2025, Itaú Chile reported, as a material event, that its Board of Directors approved the new General Policy for the Election of Directors of its Companies and Subsidiaries. Further details are available in section 7.1 Material Events.

In terms of the composition and diversity of the Board of Directors, as of December 31, 2025, the Board was composed of professionals of different nationalities and educational backgrounds, whose competencies cover areas relevant to the management of the Bank, such as engineering, economics, accounting, law and business administration. In considering international experience, gender, country of origin, age, ethnicity, nationality, culture and expertise, potential biases are avoided.

During 2025, Itaú Chile had eight directors, of whom seven were principal directors and one was an alternate director.



In terms of gender composition, 100% of the members of the Board of Directors are men, with no female participation recorded during the reporting period, and none presents a situation of disability. However, as of January 1, 2026, Ms. Azucena María Arbeleche Perdomo joined the Board as an alternate director.

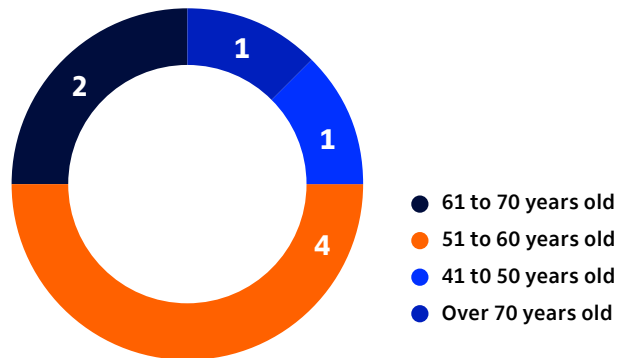
Regarding nationality, the Board of Directors presents a diverse composition, whereby 75% of its members are foreign nationals, representing four different nationalities. The remaining 25% corresponds to directors of Chilean nationality.

In terms of age, 87% of directors are over 50 years old, while 13% are within the age range between 30 and 50 years. There are no directors under 30 years of age.

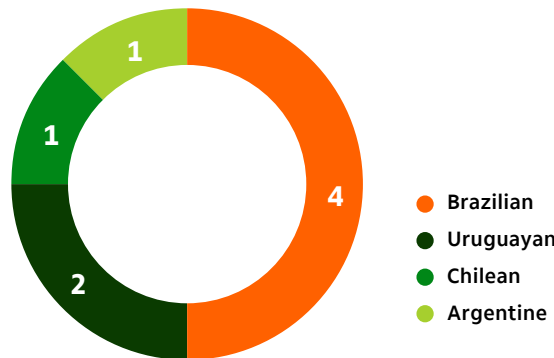
Finally, in terms of tenure, most of the directors have a length of service between 3 and 6 years on the Board, with some members having less than 3 years, corresponding to 25% of the total, and one with between 9 and 12 years of seniority, which is equivalent to 12.5% of the entire board.

The average length of service of the Board of Directors for the year 2025 was 4.1 years.

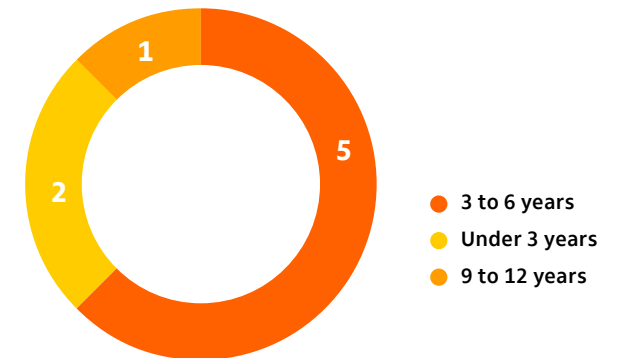
Directors by age group



Directors by nationality



Directors by length of service



³⁰ Out of a total of 7 principal directors and 1 alternate director.

NCG 461
3.2.iv
3.2.x

3.3.6. Attendance of the Board of Directors

The Board of Directors of Itaú Chile holds regular and extraordinary meetings, in accordance with applicable regulations and its internal Corporate Governance practices. Planning and effective attendance are fundamental pillars for the proper functioning of the Board of Directors.

Attendance of Board Meetings

Category	No.	Attendance percentage
Ordinary	12	92%
Extraordinary	4	86%

Frequency and planning of meetings

- The Board of Directors holds ordinary meetings at least once a month.
- At the beginning of each calendar year, it approves its annual work agenda, which enables the planning of strategic and oversight matters.
- Information and supporting documentation are provided to directors at least one week in advance of each ordinary meeting.
- Ordinary meetings of the Board of Directors have an approximate duration of three and a half hours. These meetings are held in person and through technological means, with a minimum of 12 meetings per year.

Extraordinary meetings and convening

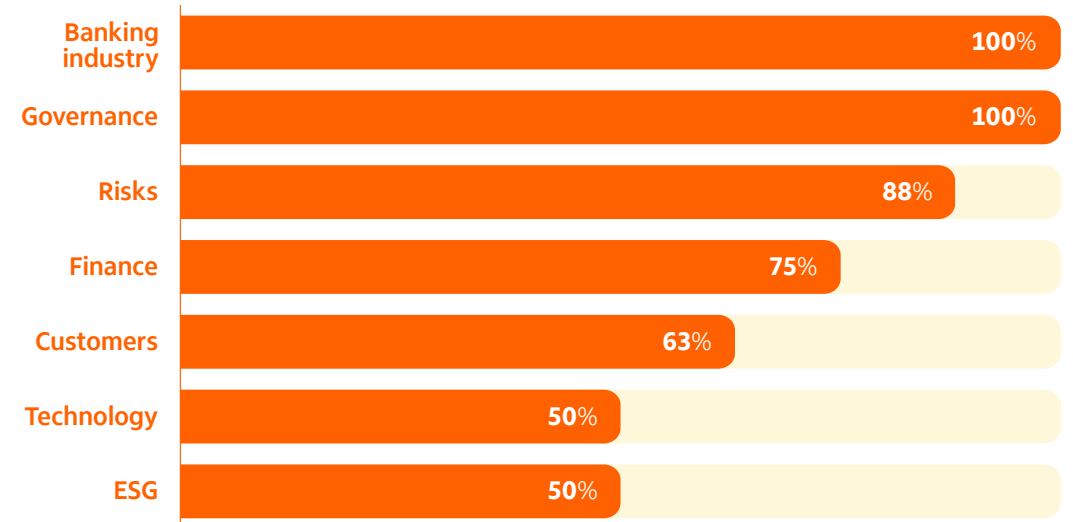
- Extraordinary meetings are convened by the Chairman of the Board of Directors or at the request of an absolute majority of the directors in office.
- Notice of meetings is provided with a minimum advance of three days.
- In situations classified as urgent, notice may be given with at least one day's advance notice.

Legally established minimum annual attendance

- Directors must comply with a minimum attendance requirement at Board of Directors' meetings, in accordance with Article 49 bis of the General Banking Law.
- Unjustified absence for a period of three months results in the automatic cessation of office, by operation of law alone.

3.3.7. Itaú Chile's Board Knowledge and Skills

To ensure that the Board of Directors has the necessary competencies to oversee the Bank's economic, social and environmental impacts, we use a Board knowledge matrix, which enables the identification and evaluation of the capabilities of its members in relation to the strategic challenges and priorities of Itaú Chile.





Training and Performance Evaluation of the Board of Directors

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At Itaú Chile, we have a formal, annual and systematic process aimed at strengthening the capabilities of the Board of Directors and the Audit Committee. We evaluate their performance, with a focus on the oversight of the Bank's economic, environmental and social impacts. In this regard, the self-assessment of the directors was carried out in December 2025.

During 2025, independent directors Kevin Cowan³¹ and Luis Octavio Bofill, as well as director Diego Fresco, together with the members of the Audit Committee, participated in a training program addressing the requirements and implications of the new General Rule No. 519 issued by the CMF, and further explored the new climate and sustainability requirements set out in the International Financial Reporting Standards, specifically in their S1 and S2 guidelines.

On an ongoing basis, areas in which members of the Board of Directors and the Audit Committee may benefit from training are assessed, along with the topics considered most relevant for continuous knowledge updating. Accordingly, a training session on Artificial Intelligence for the Audit Committee, including its two director members, was scheduled to be held in February 2026.

Induction of new members

We have a formal induction process for new members of the Board of Directors, which is set out in our Internal Policy for the Induction of New Directors, aimed at ensuring an adequate understanding of the business, the strategy, the regulatory framework and the Corporate Governance structure.

The induction includes meetings with Senior Management and with key areas such as Risk, Compliance, Internal Audit and Finance. This approach provides a comprehensive view of the Bank's relevant processes and risks. This process enables new directors to perform their duties in an informed manner from the beginning. The contents include:

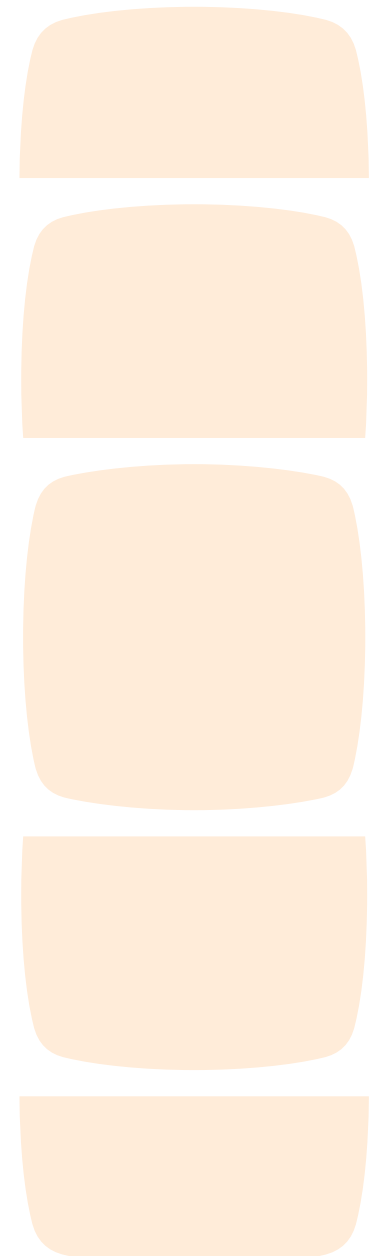
- Corporate Governance and organizational structure, including the functions of the Board of Directors and its committees.
- Regulatory and legal framework, highlighting the General Banking Law, CMF regulations and crime prevention.
- Internal policies, such as ethics and conduct, risk management, sustainability and cybersecurity.
- Strategy and business plan, with a focus on strategic priorities and sustainability.
- Itaú's culture and values, such as integrity, transparency, diversity and inclusion.

Performance evaluation

The performance of the Board of Directors and the Audit Committee is assessed through an internal self-assessment, consisting of an individual questionnaire completed by each member. The evaluation addresses, among other matters, the functioning of the Board of Directors, the suitability of its members, risk oversight, the management of economic, environmental and social impacts, and the incorporation of ESG criteria into strategic decision-making.

The results are reviewed in a Board of Directors' meeting, during which strengths, gaps and opportunities for improvement are identified. Based on this analysis, continuous improvement measures are implemented, such as adjustments to organizational practices, review of the allocation of responsibilities, and strengthening of coordination between the Board of Directors, corporate officers and committees.

During the year 2025, the Board did not consider it necessary to hire external consulting services for the assessment of its performance and functioning. Consequently, no expenses were recorded related to this concept.



Board Information System

We have a secure information platform, with remote and permanent access to minutes, summaries, presentations and documents related to meetings, which enables members of the Board of Directors to have all the information necessary for the proper performance of their duties. All such information is stored permanently, with no expiration period, in compliance with the applicable CMF regulations.

NCG 461

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Access to this platform is restricted to duly authorized individuals and is protected through advanced identity verification mechanisms, ensuring the confidentiality and traceability of the information. With a minimum advance of five business days prior to each meeting, the meeting summary and the necessary background materials are made available to ensure adequate preparation. The minutes are made available within ten business days following each meeting, and a copy thereof is submitted to the CMF within the same period.

Regarding whistleblowing matters, the Bank has a formal whistleblowing channel available to employees and third parties, the operation of which is governed by the applicable internal procedures. The Board of Directors has remote, secure and permanent access to consolidated and periodic information regarding the operation of the whistleblowing channel, including reports on its use, types of complaints and status of processing, which enables it to properly perform its oversight role. Such access is provided through the Board of Directors' information platform and through reports submitted by the responsible areas, in accordance with the established governance model.

Engaging Consultants

The engagement of advisory and specialized services at Itaú Chile is governed by corporate policies that ensure transparency, independence and risk control. During 2025, at the level of the Board of Directors and its Committees, only the Audit Committee engaged external advisory services, exclusively related to independent audit services (PwC), in compliance with CMF requirements. The total amount disbursed for the external audit service engaged amounted to UF 26,252.

Field Visits

Direct engagement with international operations strengthens the oversight, governance and decision-making of the Board of Directors. This model of direct supervision contributes to stronger governance, effective oversight, and informed decision-making that is aligned with the Bank's global strategy.

Field visits are conducted on an annual basis and involve the participation of one or more directors. On these occasions, the Chief Executive Officer and other key executives also take part, enabling a comprehensive understanding of the operations of the units visited.

During 2025, certain members of the Board of Directors, together with the Chief Executive Officer, carried out strategic visits to Itaú branches in Colombia and Panama, within the framework of the Bank's ongoing program of supervision and direct engagement with its international operations. **These instances were aimed at gaining first-hand knowledge of the relevant aspects of these units and their competitive environment, thereby strengthening the understanding of the operating context and strategic challenges in each market.**

Among the objectives and scope of the visits were i) to assess on-site the operation of the branches and compliance with operational and regulatory standards, gathering recommendations from those responsible, ii) to review internal management, relevant initiatives and the main challenges of each market and iii) to reinforce the alignment of local practices with corporate values, organizational culture and the strategic objectives defined at the level of Itaú Unibanco.

The Chief Executive Officer also carried out visits to various branches in Chile to oversee their performance, verify compliance with standards, and strengthen alignment with Itaú's strategy and culture.





3.3.8. Senior Executives

The Senior Management of Itaú Chile is led by the Chief Executive Officer, who is responsible for the executive management of the Bank, together with a team of corporate managers who head the main business, support and control areas. This structure, referred to as the Executive Committee, ensures comprehensive and specialized management, aligned with the strategy, risk mitigation, and the achievement of institutional objectives. Independently, the Corporate Audit Management reports directly to the Board of Directors, thereby strengthening oversight and internal control.

NCG 461

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André Gailey Chief Executive Officer

Profession: Lawyer
Nationality: Brazilian
ID No. / Passport: 28.589.931-1
Start date in the position: 10-01-2024

He was appointed Chief Executive Officer of Itaú Chile on October 1, 2024. He has worked at Itaú for more than 26 years and has been a partner since 2010. Between 2021 and 2024, Mr. Gailey served as Regional Manager for Argentina, Paraguay and Uruguay, and as Chief Executive Officer of Itaú Uruguay; he also held the position of Chief Executive Officer of Itaú Paraguay (2019–2021). Previously, Mr. Gailey was Head of the Corporate segment at Itaú BBA (2017–2019), covering clients from different industries across all regions of Brazil, and Head of Planning and Global Products of Itaú BBA's wholesale banking business, covering Brazil, Latin America and the Northern Hemisphere. Mr. Gailey holds a Law degree from the University of São Paulo, an LL.M. from Stanford University, and an Executive MBA in Finance from INSPER, São Paulo.

Mauricio Baeza³² Corporate Risk Manager

Profession: Civil Engineer
Nationality: Chilean
ID No. / Passport: 7.819.195-3
Start date in the position: 09-26-2016

Civil Engineering from the Pontificia Universidad Católica de Chile. He has 38 years of experience in the banking industry and has held various executive positions within the risk management divisions of local banks. For six years and until April 2016, he served as Corporate Risk Manager of Banco de Chile (CRO) and has played a leadership role on the Risk Committee of the Association of Banks and Financial Institutions of Chile ("ABIF"). In September 2016, he assumed the position of Corporate Risk Manager.

Marcela Jiménez Corporate People, Sustainability and Marketing Manager

Profession: Psychologist
Nationality: Chilean
ID No. / Passport: 9.678.480-5
Start date in the position: 04-01-2016

Psychologist from the Pontificia Universidad Católica de Chile and a Diploma in Human Resources Management from Universidad Adolfo Ibáñez. She has held the position of Corporate People Manager since April 2016. Sustainability and marketing responsibilities were assumed in 2022 and 2025, respectively. Between July 2012 and March 2016, she served as Human Resources Manager at Corpbanca. Previously, she served as Head of the Global Banking Consulting Group at Banco de Chile (2008–2012).

Julián Acuña Corporate Retail Banking Manager

Profession: Accountant and Auditor
Nationality: Chilean
ID No. / Passport: 10.042.607-2
Start date in the position: 09-05-2016

He holds a degree in Accounting and Auditing from Universidad Diego Portales. He has experience in both domestic and international banking, having served as Commercial Division Manager in Chile and Colombia at Banco Santander Chile and Banco Santander Colombia, respectively. In September 2016, he assumed the position of Corporate Retail Banking Manager.

³² Mauricio Baeza served as Corporate Manager until February 28, 2026. On January 12, 2026, Julio Cubillos Navarro joined the Bank as the New Chief Risk Officer (CRO) and head of risk management in Chile and Colombia, initiating on that date a transition process in the position that extended until February 28, 2026, when Mr. Baeza ceased his functions.



Sebastián Romero Corporate Itaú Corporate Manager

Profession: Business Administrator

Nationality: Chilean

ID No. / Passport: 10.297.756-4

Start date in the position: 09-20-2021

Business Engineer with an M.B.A. from Universidad Gabriela Mistral and also holds postgraduate degrees from Universidad Adolfo Ibáñez and Universidad de Los Andes. Mr. Romero has extensive experience leading teams that provide services to global corporations, institutions and financial sponsors. Prior to joining Itaú, he held a wide range of executive positions within the Santander Group in Chile, Spain and London. He served as Global Head of Multinational Corporates based in London and was a member of the Global Executive Committee of Corporate and Investment Banking. Previously, he led the Corporate and Investment Banking unit in Chile. In March 2009, Mr. Romero was appointed Managing Director and Global Head of Export & Agency Finance, based in Madrid, with global responsibilities for overseeing all of the Santander Group's structured export finance activities. He assumed the position of Corporate Manager of Wholesale and Investment Banking on September 20, 2021.

Cristián Toro Corporate Legal Manager

Profession: Lawyer

Nationality: Chilean

ID No. / Passport: 10.983.218-9

Start date in the position: 06-01-2016

Lawyer from the Pontificia Universidad Católica de Chile and a Master of Laws from New York University School of Law. In 1999, he completed an internship at the law firm Shearman & Sterling in New York. Subsequently, he worked for more than 10 years at Citibank Chile, serving as Legal Counsel from May 2004 to 2008, the year in which he joined Lan Airlines as Vice President of Legal Affairs, maintaining the same role following the merger with TAM. In June 2016, he assumed the position of Corporate Legal Manager.

Emerson Bastián³³ Corporate Audit Manager

Profession: Information and Management Control Engineer

Nationality: Chilean

ID No. / Passport: 14.397.219-4

Start date in the position: 04-17-2017

Emerson Bastián assumed the position of Corporate Audit Manager in April 2017. Previously, he was a partner at Deloitte Chile, where he worked in governance and regulatory and risk strategy practices. Mr. Bastián holds a bachelor's degree in accounting from the University of Chile and a Master of Business Administration from Universidad Adolfo Ibáñez.

Emiliano Muratore Corporate Finance Manager

Profession: Business Administrator

Nationality: Argentine

ID No. / Passport: 22.241.972-7

Start date in the position: 03-13-2025

Emiliano Muratore assumed the position of Chief Financial Officer (CFO) of Itaú Chile in March 2025. Mr. Muratore has more than 25 years of international experience in the banking sector. He served as Chief Financial Officer of Santander-Chile beginning in April 2016. Prior to that, he worked for eight years as Manager of the Financial Division (ALM).

Before joining Santander Chile in 2006, he worked for four years at the head office of the Santander Group in Madrid, and prior to that, for another four years at Santander Río (Argentina).

Mr. Muratore holds a degree in Business Administration from Universidad Católica Argentina in Buenos Aires and a postgraduate degree in Finance from Universidad de San Andrés, also in Buenos Aires. In 2018, he completed the Advanced Management Program at Harvard Business School.



Adriano Fernandes Corporate Credit Manager³⁴

Profession: Economist

Nationality: Brazilian

ID No. / Passport: 23.950.917-7

Start date in the position: 07-03-2025

Adriano Fernandes joined the Executive Committee as Corporate Credit Manager in July 2025, assuming leadership of the Credit teams for Wholesale and Retail Banking in Chile, Colombia and Peru. Adriano has more than 24 years of international experience in the financial sector. He has been part of Itaú since 2008, having worked in Brazil and Peru and, since 2012, leading the Corporate Credit team at Itaú Chile. He has been a partner of Itaú Unibanco since 2021. He holds a degree in Economics from Fundação Armando Álvares Penteado (FAAP) and an MBA in Finance from FGV. Throughout his career, Adriano has stood out for his commitment, result-oriented approach and his cross-functional proximity to the different areas of the organization.

Eduardo Martins Corporate Treasury Manager

Profession: Business Administrator

Nationality: Brazilian

ID No. / Passport: 29.080.358-6

Start date in the position: 01-01-2026

Eduardo Martins is a business administrator and holds an MBA in Finance from Boston University. In addition, he has completed executive programs at Columbia Business School and CEIBS in Shanghai, as well as other training programs at the University of California, Berkeley, and Universidade de Paulista in Brazil.

He has more than 20 years of experience in the international financial sector, leading Treasury, Products and Sales areas at leading institutions in Europe and Latin America.

He has been part of Itaú since 2013, where he has served as Managing Director and Board Member at Itaú BBA Europe in Lisbon, and as Head of Treasury & Products at Itaú BBA International in London, where he has been responsible for market and liquidity risk management, the development of CIB products, and the structuring of transactions with corporate and institutional clients.

Eduardo Neves Corporate Technology Manager

Profession: Technology Engineer

Nationality: Brazilian

ID No. / Passport: 27.686.671-0

Start date in the position: 04-02-2021

He studied Technology Engineering and holds an M.B.A. from the Federal University of Rio de Janeiro (UFRJ). Mr. Neves has more than 26 years of experience in the technology field, primarily linked to the financial and telecommunications sectors. He served as Vice President of Cloud Applications and Innovation for Latin America at IBM, based in Brazil, where he led large-scale projects since joining the company in 2013. Previously, Mr. Neves was responsible for the Bradesco accounts and subsequently for Itaú Unibanco, managing the majority of IBM Consulting's business for Latin America. He assumed the position of Corporate Technology Manager on April 2, 2021.



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Senior Committees

The management of our Executive Committee is supported by Senior Committees established by the Board of Directors, which ensure the proper implementation of policies and strengthen cross-functional coordination among the Bank's main areas. These bodies, composed of the Chief Executive Officer and the relevant corporate managers, facilitate strategic and operational monitoring of key management matters.

The structure and planning of the sessions consider the diversity of experiences and expertise of the managers, which enriches the deliberative process and enables an appropriate approach to the complexity of the matters addressed.

At **Itaú Chile**, we currently have the Senior Committees listed below:

- Senior Executive Committee.
- Senior Credit Committee.
- Senior Wholesale Credit Committee.
- Senior Retail Credit Committee.
- Senior Ethics and Compliance Committee.
- Senior Capital Management Committee.
- Senior Financial Management and Markets Committee (ALCO).
- Senior Anti-Money Laundering Committee (AML).
- Senior Operational Risk Committee.
- Senior Sustainability and Diversity Committee.
- Senior Products and Suitability Committee.
- Senior Digital Security Committee.
- Senior Fraud Prevention Committee.
- Senior Technology Committee.
- Senior Evaluation of Macroeconomic Scenarios Committee (CECON).
- Senior Information Disclosure Committee.

For further details regarding the Senior Committee (description, members and meeting frequency), please refer to Appendices 7.3.

In turn, at **Itaú Colombia** we have eight Senior Committee that support management, namely:

- Senior Executive Committee (CE).
- Senior Operational Risk Committee.
- Senior Ethics and Compliance Committee (CSEC).
- Senior Anti-Money Laundering Committee (CPLAFT).
- Senior Products and Suitability Committee (CSPS).
- Senior Digital Security and Fraud Prevention Committee.
- Senior Financial Management and Markets Committee (ALCO).
- Senior Capital Management Committee (CSGC).
- Senior Sustainability and Diversity Committee.
- Senior Technology and Channels Committee.

Additionally, the corporate structure contemplates management committee, which are detailed in Appendices 1.

3.3.9. Remuneration of Senior Executives

In the case of senior executives, the remuneration structure comprises fixed and variable components, the incentives of which are linked to the achievement of targets previously approved by the Board of Directors. These targets incorporate financial, operational and ESG indicators, integrating the management of economic, environmental and social impacts into the performance evaluation. Executive remuneration does not include payments based on stock options.

These guidelines have local scope and are subject to annual review by the competent committees and the Board of Directors. On an annual basis, the Directors' Committee, the Compensation and Talent Committee, and the Board review the salary and compensation structures which are proposed by the People, Sustainability and Marketing Management with the advice of an external third party independent of the Bank. Currently, the Bank does not have a compensation and severance policy applicable to the Chief Executive Officer and other senior executives. Aggregated and comparative information on remuneration is available in Note No. 43 to the 2025 Consolidated Financial Statements.

The remuneration of senior executives comprises all payments made to key management personnel of the Bank and its subsidiaries, including the Bank's Chief Executive Officer, the Chief Executive Officers of the Bank's subsidiaries, and the corporate and area managers of the Bank and its subsidiaries.³⁵

Total remuneration of Itaú Chile senior executives by year (in billions of pesos)

2022	2023	2024	2025
\$35,908	\$39,740	\$36,927	\$35,847



NCG 461

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CSA 1.6.3

3.3.10. Succession and Contingency Plan

We safeguard leadership continuity through a formal succession plan that establishes measures aimed at ensuring operational continuity and the continuity of critical services, the protection of information, and the Bank's operational stability.

This framework provides that, in contingency or crisis situations, exceptional operating and internal organizational mechanisms of the Board of Directors and Senior Management may be adopted, such as the redistribution of functions, the enabling of alternative decision-making channels, and the activation of response teams.

It also allows for the timely identification and preparation of potential replacements for the Chief Executive Officer and senior executives. This ensures their timely replacement in the event of unforeseen absences, as well as the orderly transfer of their responsibilities and relevant information, minimizing the impact on the organization, clients, and other stakeholders, considering both internal talent and external candidates, and safeguarding business continuity in the event of unforeseen absences.

The Board of Directors and the Chief Executive Officer share responsibility for overseeing this process, with the support of Senior Management, enabling orderly transitions, such as the appropriate transfer of responsibilities and relevant information, and the maintenance of the competencies required to preserve the Bank's strategic direction, operational stability, and long-term sustainability.

3.3.11. Government Relations, Institutions and Political Participation

It forms part of our institutional commitment to establish relationships and partnerships aimed at promoting the sustainable and ethical development of society, always within the framework of applicable legislation and in compliance with our corporate guidelines and policies.

For these purposes, Itaú Chile has an Internal Donations Policy that establishes strict guidelines and controls aimed at ensuring full compliance with applicable legal and tax regulations. Within this framework, the Tax Planning Management is responsible for defining the limits, criteria, and tax controls associated with donations granted, ensuring their proper application and traceability.

Our Code of Ethics and Conduct expressly provides that it is unacceptable to condition contributions, such as sponsorships, donations or other contributions, on the obtaining of undue benefits, whether for the institution or for third parties, considering the negative effects this could have on the public interest and corporate reputation.

Contributions to political parties or to candidates for public office are expressly prohibited. Accordingly, during 2025 no political donations or contributions were recorded, either directly or indirectly.

Climate Alignment of Our Participation in Associations

At a global level, the crisis caused by climate change is increasing, with profound and critical effects on ecosystems. At Itaú, we recognize the importance of promoting and supporting environmental management practices that reflect our commitment to sustainability. Therefore, since 2022, we have been one of the 13 banking institutions in Latin America that support the Task Force on Climate-Related Financial Disclosures (TCFD) framework, with the objective of accelerating the integration of identification, management, and disclosure of climate-related financial risks.

Since 2024, we have been part of the Corporate Leaders Group on Climate Action (CLG), whose members commit to working to develop business models compatible with the objective of achieving an average global temperature increase of no more than 2°C, while striving not to exceed 1.5°C above pre-industrial levels. In this role, we commit to leading a just transition of the economy by encouraging emissions reductions among our clients and stakeholders, with the objective of achieving carbon neutrality by 2050.

All alliances in which we participate (including participation in trade associations) are subject to validation by our managerial, executive, and Compliance areas. This validation considers alignment with the strategic objectives of Itaú Chile, including those related to sustainability and climate change.

To verify that these participations in trade associations are aligned with sustainability objectives, particularly those related to climate variability, we have conducted an analysis of the positions of these entities on the impacts arising from climate change and international agreements, such as the Paris Agreement.



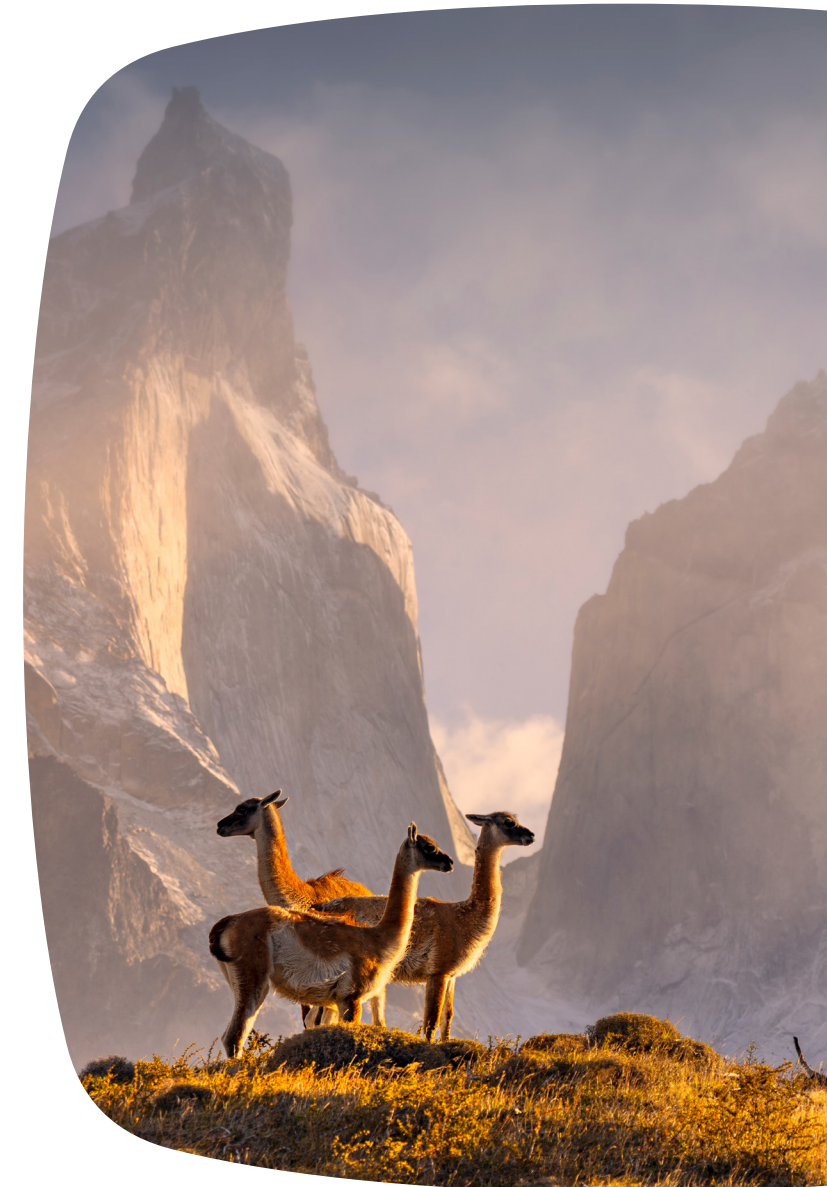
We actively participate in the Association of Banks and Financial Institutions (ABIF), the association that represents the banking sector in Chile, where our Chief Executive Officer is a member of the Board of Directors. Since 2022, the association has also expressed concern, through various publications, regarding the impacts arising from global warming, as well as the role of the financial sector in mitigating and adapting to its effects. In addition, ABIF has developed a series of actions aligned with international frameworks, including:

- **Participate in the «Mesa Verde»**, a public-private forum led by the Ministry of Finance in Chile, aimed at promoting environmental objectives and the development of financial instruments that contribute to mitigating risks associated with climate change.
- **We adhere to the Green Agreement** led by the Ministry of Finance of Chile, which agreed on common principles and defined a series of medium-term measures in the context of managing risks and opportunities related to climate change.
- **Creation of an internal ESG Committee** to analyze and promote environmental, social, and governance matters at a sector level.
- **Adherence to the Principles for Responsible Banking** as a commitment and guiding path, which implies promoting the UN Sustainable Development Goals, the Paris Climate Agreement, and other national and international frameworks among its members.

Our subsidiary Itaú Colombia participates through Asobancaria, the association that represents the country's banking and financial institutions. This trade association has demonstrated alignment with international frameworks on climate change. In fact, it developed a "Green Protocol" jointly with Colombia's Ministry of the Environment to mobilize financial institutions in the implementation of eco-efficiency strategies, the development of green products, and the implementation of social and environmental risk management systems.

This has resulted in a series of public-private collaborations to mobilize the financial sector around climate action. In this regard, Itaú Colombia confirmed the renewal of the Colombia's Green Protocol in 2022. In addition, it reaffirmed its support for the ten principles of the United Nations Global Compact in 2022 through its Communication on Progress.

Itaú Colombia, through its Asset Management Department, is also a member of the Association of Trust Companies of Colombia. In 2022, this entity prepared its first Sustainability Report, developed based on the identification of material issues relevant to the sector, which include, among other items, climate change. Regarding this material issue, the report indicates an explicit commitment to reduce and mitigate its impact.



3.4. Ethics and Integrity

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Ethics and integrity constitute non-negotiable principles at Itaú Chile and are managed through a formal governance framework, policies, reporting channels, and control mechanisms.

3.4.1. Characteristics of the compliance model

Ethical conduct at Itaú Chile constitutes an essential and non-negotiable principle that guides all our decisions, relationships, and actions. This commitment is formalized through the Code of Ethics and Conduct and a set of corporate policies and procedures that regulate the expected behavior of employees, suppliers, and other stakeholders, both internally and externally.

Ethics and governance framework

The Code of Ethics and Conduct apply across the entire organization, without distinction by country, area, or function, and establishes the guidelines that ensure ethical, transparent conduct aligned with corporate values.

Its structure is organized around four pillars: our corporate identity, our relationships, our ethics and professional conduct, and the management of conflicts of interest, reinforcing a culture of responsibility and comprehensive decision-making throughout the entire business cycle.

The Senior Ethics and Compliance Committee is the body responsible for identifying, analyzing, and resolving potential conflicts of interest and ethical breaches, while the AML and Compliance Management leads the disclosure, updating, and oversight of this regulatory framework.

In July 2025, Itaú Chile created the Fraud Management Department, a unit that reports directly to the Corporate Risk Manager (CRO). This new department aims to strengthen fraud prevention and comprehensive fraud management by consolidating a specialized and proactive approach. Its

establishment reinforces the Bank's corporate governance and internal control model, enhancing the management of conduct-related risks and strengthening the protection of and trust among our clients.

Additionally, our ethical framework is supported by a set of corporate policies and documents that strengthen the prevention of misconduct and regulatory compliance, including the following:

- Code of Ethics and Conduct.
- Code of Conduct in the Securities Markets.
- Corporate Policy for the Prevention of Corruption.
- Manual for the Prevention of Money Laundering, Terrorist Financing and Bribery.
- General Policy for the Management of Politically Exposed Persons.
- Manual for the Management of Information of Interest to the Market.
- Corporate Governance Policy.
- Gifts and Invitations to Employees Policy.
- Enhanced Customer Due Diligence (EDD) Procedures.

Additionally, Itaú Chile's compliance model incorporates, on a transversal basis, the prevention of money laundering and terrorist financing (ML/TF) as one of its fundamental pillars. This component is integrated into the ethical and control framework through policies, procedures, and monitoring mechanisms that ensure compliance with applicable regulations and with the Itaú Group's corporate standards. The AML and Compliance Management is responsible for its implementation, oversight, and continuous improvement, promoting a culture of prevention and risk management aligned with international best practices.

Prevention of conflicts of interest in activities and relationships

Our governing bodies act in accordance with the internal guidelines and policies that regulate the identification, management, and communication of conflict-of-interest situations, including those related to the defined stakeholders.

The Code of Ethics and Conduct establishes that any conflict-of-interest situation must be assessed by the Corporate People, Sustainability and Marketing Management, the Compliance team, and the management area relevant to the area involved. These bodies determine whether a potential or actual conflict of interest exists, adopt the necessary mitigation measures, and ensure appropriate communication of such situations to the priority stakeholders involved.

We have internal and external channels in place to allow any interested party to file reports directly and anonymously. Reports may relate to ethical conduct standards, conflicts of interest, legal and regulatory compliance, internal control, financial statements, or any matter that requires the attention of Management and/or the Board of Directors.

All reports received are subject to a rigorous, thorough, and confidential analysis by the governance bodies established for this purpose, ensuring objectivity and the protection of the identity of the reporting party and the parties involved.



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8.5

Whistleblower Channel

At Itaú Chile, we have formal, confidential and, where applicable, anonymous channels that allow employees, suppliers, individuals with a contractual relationship, and external third parties to report irregularities such as fraud, unlawful acts, corruption, regulatory non-compliance, or breaches of internal policies. The main channels are:

Anonymous Reporting Channel, available on the corporate intranet and on the Itaú Chile website.

Email addresses:

denuncias@itau.cl (employees)

denuncias.proveedores@itau.cl (suppliers).

Direct or remote reporting to the Compliance area, the Compliance Officer, or the Crime Prevention Officer.

Specific channel for accounting and auditing matters (denuncia.auditoria@itau.cl), applicable to Chile and international units.

Law No. 21.643 Channel (Karin Law), available on the intranet, for reports of workplace harassment, sexual harassment, and violence at work, in accordance with the applicable internal protocol.

Independent Ombudsman Channel for reports related to senior executives (ombudsman@itau.cl).

The handling of reports is governed by the Internal Regulations on the Handling and Management of Reports, which establish stages for receipt, investigation, and follow-up, ensuring confidentiality, anonymity, impartiality, and sanctions in cases of reports made in bad faith.

Whistleblower Channel in Itaú Colombia

At Itaú Colombia, the essential principle that “ethics is non-negotiable” guides both the handling of reports and the organizational culture. The Codes of Ethics and Conduct establish standards of behavior that strengthen a culture based on responsibility, respect, and integrity.

To facilitate the identification and reporting of potential non-compliance, the Bank has formal, accessible, and confidential channels available to all its stakeholders, in line with the Corporate Ethics Model and as established in the Codes of Ethics and Conduct.

In this context, Itaú Colombia has the Ethics and Conduct Channel, a mechanism that allows reports to be submitted confidentially and anonymously through the following means:

Form available on the intranet and on the Bank’s website.³⁶

Ethics email address (eticayconducta@itau.co).

Telephone hotline: Tel. 601 581 8181, Option (2)(1), Ext.18341.

Specific channel for accounting and auditing matters (denuncias.comiteauditoria@itau.co).

Each of these mechanisms is managed under a governance model that ensures transparency, the proper handling of reports, and the adoption of actions consistent with applicable regulations and the organization’s values.

Registration and follow-up of reports

The handling of reports is governed by the Internal Regulations on the Handling and Management of Reports, which establish the stages of receipt, assessment, investigation, follow-up, and adoption of disciplinary measures, safeguarding confidentiality, the anonymity of the reporting party, the impartiality of investigations, and the application of sanctions in cases of reports made in bad faith.

Aspect	Itaú Chile	Itaú Colombia
Regulations and policies	Internal Regulations, Code of Ethics and Conduct, Law No. 21.643 (Karin Law), applicable labor regulations.	Codes of Ethics and Conduct, Corporate Ethics Model.
Prevention and protocols	Procedures to prevent regulatory non-compliance related to labor rights.	Principles to prevent discrimination, harassment, and practices that undermine workplace dignity.
Whistleblower channels	Protocols and channels, either anonymous or direct, for inquiries and reporting.	Intranet and website form, ethics email, Commitment Line, Audit Committee, and Legal and Human Vice Presidency.
Training	Annual training for all employees on labor regulations and Law No. 21.643 (Karin Law).	Programs focused on ethics, transparency, and human rights.

3.4.2. Crime Prevention Model (CPM)

Our Crime Prevention Model is governed by Law No. 20.393. Additionally, we have internal regulations that define procedures applicable to representatives, employees, managers, and suppliers of Itaú Chile and its domestic subsidiaries. This regulation aims to outline the criteria, responsibilities, and standards of conduct that all employees must comply with. They are also responsible for the implementation of the Crime Prevention Program, which includes organizational elements, policies, training, procedures, and specific behaviors designed to prevent criminal offenses.

During 2025, Itaú Chile did not incur monetary losses resulting from the materialization of criminal risk in accordance with Law No. 20.393 and Law No. 21.595,³⁷ nor were there any incidents of corruption.

In line with Itaú Group practices across the region, both Itaú Chile and Itaú Colombia have a comprehensive risk management model that incorporates due diligence mechanisms, transaction monitoring, and preventive controls aimed at preventing money laundering and terrorist financing. This approach enables senior management to make timely decisions regarding higher-risk clients, products, or jurisdictions, reflecting our commitment to integrity, transparency, and compliance with applicable regulations.

In line with the above, at Itaú Colombia we have implemented a risk management system focused on the prevention of money laundering and terrorist financing, aimed at preventing the misuse of our operations for illicit purposes. This system is supported by group-wide policies and procedures that promote a culture of prevention of money laundering, terrorist financing, corruption, and bribery, and which are available to the competent supervisory authorities. At Itaú Colombia, we also did not incur monetary losses resulting from the materialization of criminal risk, in accordance with the SASB definition FN-CB-510a.1.

The Risk Management System for Money Laundering and Terrorist Financing (SARLAFT) in Colombia includes specific policies and procedures that cover:

- **Control Bodies:** we have a statutory auditor and an internal audit department that evaluate compliance with SARLAFT regulations and instructions.
- **Know Your Customer (KYC):** we conduct a thorough process of identity verification and information gathering before establishing business relationships.
- **Monitoring and Reporting:** We implement procedures to address matches against binding lists in Colombia by comparing information received from the Colombian Financial Superintendency (SFC) with our customer database. In addition, we use descriptive and predictive indicators to identify potential money laundering and terrorist financing risks.
- **Ongoing Training:** we provide ongoing training programs for all employees, focusing on awareness of ML/TF risks and the importance of regulatory compliance.

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Policies and control framework

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In terms of AML & Compliance, Itaú Chile has an internal control framework based on corporate policies and procedures that support a risk-based approach to the prevention of money laundering and terrorist financing (ML/TF). This framework, aligned with local regulations, international standards, and the guidelines of Itaú Unibanco, supports the risk assessment process and enables the residual risk level to be maintained within acceptable ranges. The Compliance and ML/TF Prevention Policy, which is publicly available, establishes guidelines to promote a culture of prevention and includes measures such as customer due diligence (both in-person and non-face-to-face), identification and monitoring of beneficial owners and politically exposed persons (PEPs), screening against terrorism lists, record retention for a minimum period of five years, and annual independent assessments.

Additionally, we apply a Group-wide Anti-Corruption and Anti-Bribery Policy, also publicly available, which regulates matters such as bribery in all its forms, direct or indirect political contributions, charitable donations or sponsorships, reinforcing the institutional commitment to ethics, legality, and transparency across all operations.

Our Compliance and Anti-Money Laundering Policy includes the following aspects:

- **Customer Due Diligence (CDD):** Formal policies and procedures include customer verification based on documents, data, or information from reliable and independent sources, as well as the identification of the beneficial owner or conducting ongoing due diligence on business relationships.
- **Non-face-to-face CDD:** Formal policies and procedures are in place for non-face-to-face customers, which include, among other things, certification of submitted documents and independent contact with the customer by Itaú Chile.
- **Terrorist financing:** CDD procedures include formal searches of lists of known or suspected terrorists issued by competent authorities with jurisdiction over the financial institution.
- **Politically Exposed Persons (PEPs):** formal policies and procedures address the identification, periodic review, and monitoring of PEPs.
- Senior management will terminate PEP customers or other customers from countries, companies, and products that pose a higher risk of money laundering and terrorist financing.
- Retention of all anti-money laundering and anti-terrorist financing related documents for a period of 5 years.
- An independent annual evaluation of the monitoring procedures is carried out.





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Penalties and Non-compliance

Regarding to cases of significant non-compliance with laws and regulations,³⁸ at Itaú Chile there was one case that resulted in fines imposed by the Financial Market Commission (CMF) in relation to loans granted to alimony debtors without the corresponding legal withholding.

Year	No. of cases	\$
2024	2	\$61,422,777
2025	1	\$7,610,902

Regarding Itaú Colombia, during 2025, controls and monitoring of potential irregular conduct were strengthened, as well as the implementation of action plans aimed at reinforcing the control environment.

Within this framework, an awareness and training program on the Corporate Ethics and Conduct Model was developed in various cities where Itaú Colombia operates. This program involved the participation of more than 1,200 employees, including relevant suppliers to the operation. During these sessions, the organization's commitment to building a culture based on ethical and responsible behavior was reaffirmed.

The objective of this program was to strengthen the principles that guide our decisions and behaviors, ensuring that each action is aligned with corporate values. Likewise, it sought to raise awareness among participants regarding the impact that inappropriate or disloyal conduct may have on the organization, as well as the importance of exercising an active role as risk stewards by identifying and timely reporting any behavior that runs counter to the interests of Itaú or its customers.

Complaints and/or Breaches³⁹

Below, we report non-compliance cases related to our Code of Ethics and Conduct during 2025 at Itaú Chile:

Total reports: 77

Processed: 69

Investigated cases with findings of breaches of the Code of Ethics and Conduct that resulted in the management of consequences (32):

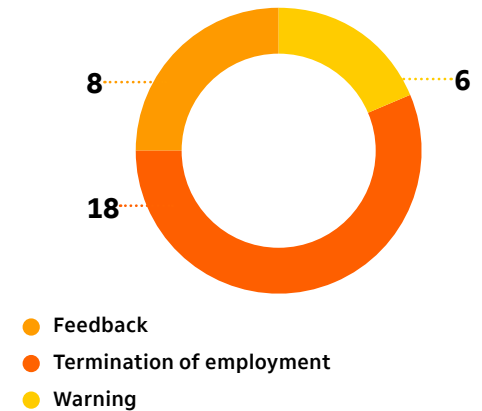
21	Conflicts of interest	6 warnings 15 termination of employment
3	Customer personal data	2 termination of employment 1 feedback
8	Discrimination or harrasment	1 termination of employment 7 feedback

Cases dismissed for not falling within the nature or scope of the Reports Management process: 8

Breaches of the Code of Ethics and Conduct are broken down as follows:

Area of reporting	Number of breaches 2025
Corruption or bribery	0
Discrimination or harassment	8
Customer personal data	6
Conflict of interest	21
Money laundering or use of insider information	0
Other	0

Measures adopted in closed cases



³⁸ Significant non-compliance cases are defined as all breaches sanctioned by the Financial Market Commission (CMF) or cases that we have reported separately, in greater detail, to the external auditors of the quarterly reports.

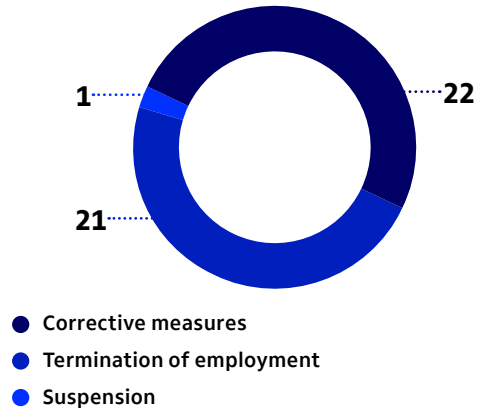
³⁹ A breach is defined as any report that resulted in a corrective measure, such as feedback, a warning, termination of employment, or restructuring or change of role.

Complaints and/or Breaches Itaú Colombia

In 2025, we received 92 reports, of which 63 were dismissed, 22 resulted in corrective measures, and 7 remain under investigation. Suspension of employment was applied to one individual, and termination of employment occurred on 21 occasions.

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Measures adopted in closed cases



3.4.3. Protection of Free Competition

The Code of Ethics and Conduct of Itaú Chile establish the principles and guidelines that should guide the conduct of employees in the markets in which we operate. This framework seeks to prevent conduct that may affect competition, such as unfair competition practices, cartel formation, or unilateral business practices that distort the functioning of markets.

It constitutes the main instrument for the prevention and detection of potential non-compliance related to free competition at Itaú Chile, without prejudice to our general regulatory compliance procedures.

At Itaú Colombia, we have a specific Fair Competition Policy aimed at promoting responsible competitive behavior and preventing risks associated with anticompetitive practices. This policy includes the identification and management of risks, training initiatives, consultation and reporting channels, and the definition of responsibilities for senior management, management, and employees.

During 2025, no sanctions related to free competition were recorded at either Itaú Chile or Itaú Colombia.

Risks related to consumer health and safety

For the commercial banking sector, consumer health and safety risks are of lower relevance due to the nature of our products and services. The management of risks associated with the security information of our clients is addressed in Section 3.6, Cybersecurity and Data Protection.



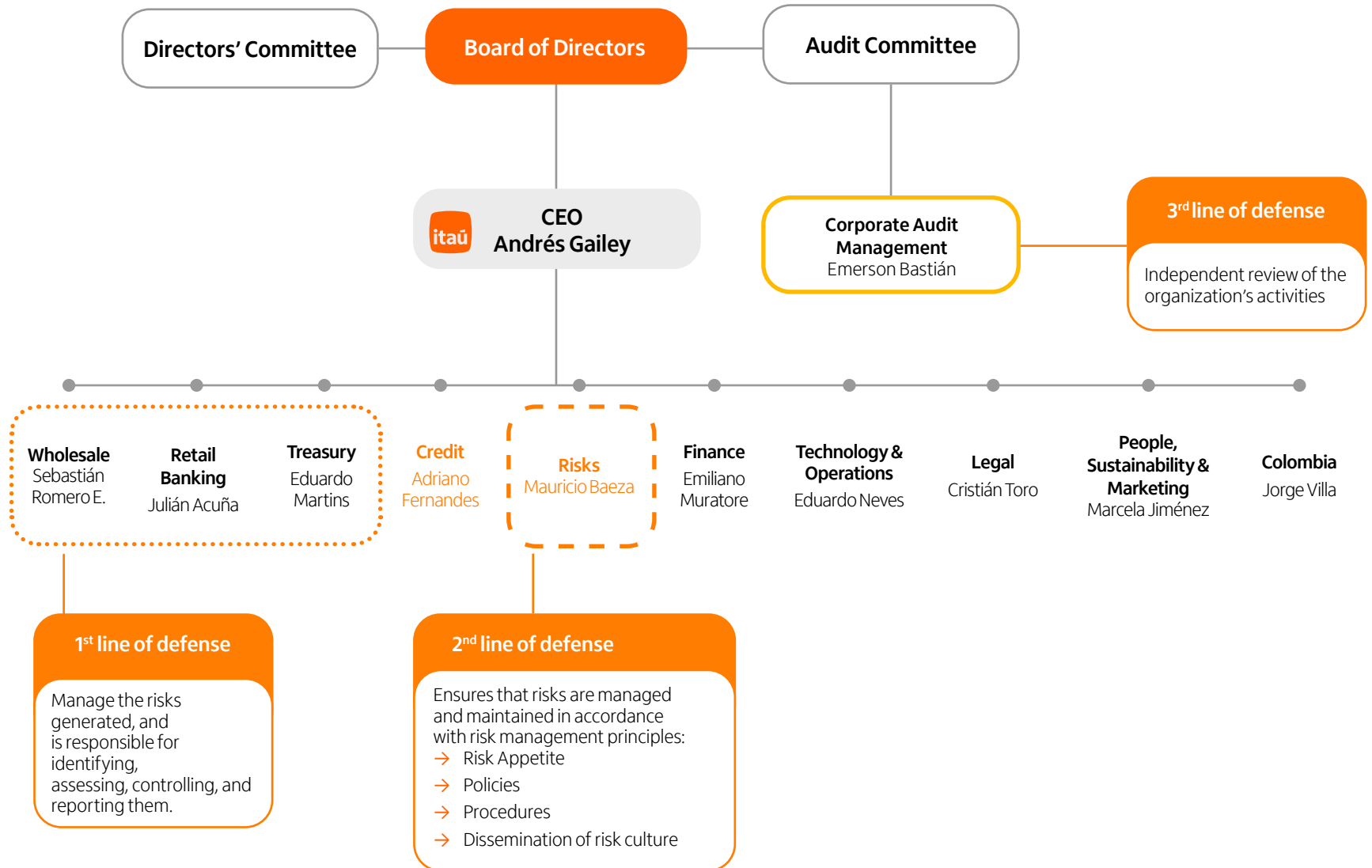
3.5. Risk Management

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Assuming and managing risks is the essence of our business and a responsibility shared by all our employees. Our risk appetite defines the nature and level of risks that are considered acceptable, while our organizational culture guides the strategic management initiatives and tools to mitigate them and turn them into opportunities.

3.5.1 Risk management Structure

The Bank's organizational structure for risk management is developed in accordance with Chilean regulations, mandatory and voluntary international standards, as well as the initiatives of the Itaú Group. In addition, by mandate of the Board of Directors, we follow international best practices and standards to build and operate our risk management systems: Control Objectives for Information and Related Technology (COBIT), the Committee of Sponsoring Organizations of the Treadway Commission (COSO), the Information Technology Infrastructure Library (ITIL), the Financial Action Task Force (FATF), the Basel standards, and other relevant frameworks, in order to ensure robust governance in line with the regulations in force in the countries in which we operate.





Risk Management Model

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Our risk management is based on a governance framework overseen by the Board of Directors, through the Comprehensive Risk Committee, and is supported by a management system with a preventive approach that considers the scope of each impact.

The Risk Appetite Framework defines the level of risk that the organization is willing to assume to achieve its objectives. It is reviewed annually and guides the limits, policies, and mitigation plans for both financial and non-financial risks. Its application is adjusted when the market or regulatory environment requires. The risk appetite is operationalized through a structure of limits and alerts distributed across various dimensions: reputational (including AML), capitalization, liquidity, earnings composition (which includes credit and market risk), operational risk, and, finally, cybersecurity and fraud.

This framework applies to the three lines of defense model to ensure effective risk management, regulatory compliance, and alignment with the Bank's strategy and risk appetite. In this context, we address both traditional risks associated with the credit, financial, and operational areas, as well as emerging challenges arising from the digitalization of the financial industry and climate change.

1st line of defense

Business and Support Areas

Responsible for the identification, measurement, evaluation and management of risks that may impact on the achievement of their strategic and operational objectives.

2nd line of defense

Internal, Compliance & AML and Operational Risk

Responsible for supporting the business and support areas in the management of financial and non-financial risks and the compliance of processes with applicable regulations (internal and external).

Credit Risk Control

Responsible for supporting the business and support areas in the risk management of the wholesale portfolio and the process of generating credit risk information and analysis for decision-making.

Financial Risk Control

Responsible for supporting Corporate Treasury Management and support market and liquidity risk management.

3rd line of defense

Internal Audit

Responsible for the independent and periodic evaluation of the adequacy of risk management processes and procedures, as defined in the Internal Audit Policy, and reporting the results to the Audit Committee.

Additionally, our risk management model is structured around five principles that guide risk management and control:

- **Cross-cutting responsibility:** all employees are responsible for identifying, managing, and communicating the risks associated with their roles, avoiding exposures that exceed the defined risk appetite.
- **Senior Management leadership:** senior management actively promotes consistent risk management through its conduct, decisions, and communications.
- **Independence of functions:** risk control functions operate independently from the areas responsible for risk-taking, with direct access to the relevant governance bodies.
- **Comprehensive approach:** risk management considers all businesses and types of risks in a comprehensive manner, including financial, operational, technological, legal, and reputational impacts.
- **Timely and reliable information:** decision-making is based on appropriate, accurate, and sufficient management information that enables effective risk assessment and oversight.



3.5.2 Risk Governance

Board of Directors

The Board of Directors of Itaú is the highest governing body responsible for defining and approving the risk appetite framework and the associated risk management culture, in line with Itaú Chile's strategy, regulatory environment, and long-term objectives.

Its main responsibilities include the following:

- Approving guidelines for risk-taking, determining the nature and level of risk acceptable to the Bank.
- Leading the establishment of a strong risk management culture, ensuring its transversal adoption throughout the organization.
- Understanding and defining the risks to which Itaú Chile is exposed.
- Aligning employee decision-making with acceptable risk limits.
- Establishing a level of risk tolerance to measure and monitor metrics.

The Board of Directors and the relevant committees monitor exposure and compliance with the established risk appetite monthly. In turn, the Corporate Risk Management area reports monthly on control indicators, limits, and relevant alerts. This framework enables identification, assessment, management, and monitoring of risks in a comprehensive manner, ensuring solid and consistent governance across all the Bank's operations.

Comprehensive Risk Committee

To ensure that exposure to both financial and non-financial risks remain consistent with the corporate strategy, this Committee supports the Board of Directors in defining the risk appetite. Additionally, it is responsible for promoting a transversal risk culture throughout the organization, assessing the effectiveness of existing risk management policies, and overseeing their proper implementation. This Committee is composed of two directors, as well as the CEO and the CRO.

Internal Audit

We have an internal audit unit responsible for independently, objectively, and periodically evaluating the adequacy of risk management processes, controls, and procedures, in accordance with the Internal Audit Policy, and for submitting the results to the Audit Committee.

Executive Structure for Comprehensive Risk Management

The implementation of the risk appetite framework and the management policies defined by the Board of Directors is carried out through a specialized executive structure responsible for identifying, measuring, monitoring, and controlling the various risks to which the Bank is exposed. These functions are performed by corporate management areas with differentiated and complementary responsibilities, operating under a comprehensive risk management model aligned with Itaú Unibanco Group standards and applicable regulatory requirements.

During 2025, changes were made to the Bank's risk management structure, aimed at strengthening technical specialization and reinforcing control mechanisms. In this context, the then Corporate Risk Management was reorganized, giving rise to a more specialized structure aligned with Itaú Unibanco standards. As a result, a split was implemented into two main areas: Corporate Risk Management and Corporate Credit Management.

Corporate Risk Management

The Bank has a Regional Corporate Risk Management area, which reports directly to the Chief Executive Officer and the CRO of Itaú Unibanco, which aims to develop a strategy that enables the business areas to achieve their objectives within an adequate control environment aligned with the defined risk appetite, through comprehensive process management.

Its main functions are as follows:

- Manage and administer operational risk, controlling risks in operational processes, ensuring business continuity, information security, and fraud prevention and control.
- Coordinate and manage cybersecurity risks through policies and procedures that enable active management of cyber risk.

- Define and develop methodologies and initiatives for the analysis, control, and monitoring of money laundering risk, considering laws on the prevention of money laundering, terrorist financing, bribery, and conflicts of interest.
- Manage and control compliance risk through the definition of policies, procedures, and methodologies that ensure compliance with legal requirements in the markets in which we operate.
- Manage and administer credit risk by establishing and applying policies, procedures, models, and limits that enable the identification, measurement, control, and monitoring of the Bank's credit exposures, ensuring adequate portfolio quality and the proper establishment of provisions.
- Manage and administer financial risk, including market and liquidity risks.
- Control that risks remain within the risk appetite limits defined by the Board of Directors.

Corporate Credit Management

Since 2025, the Bank has had a Corporate Credit Management area responsible for managing and controlling the Bank's credit risk, actively participating in all stages of the credit cycle, from origination through collection and normalization, across all business segments.

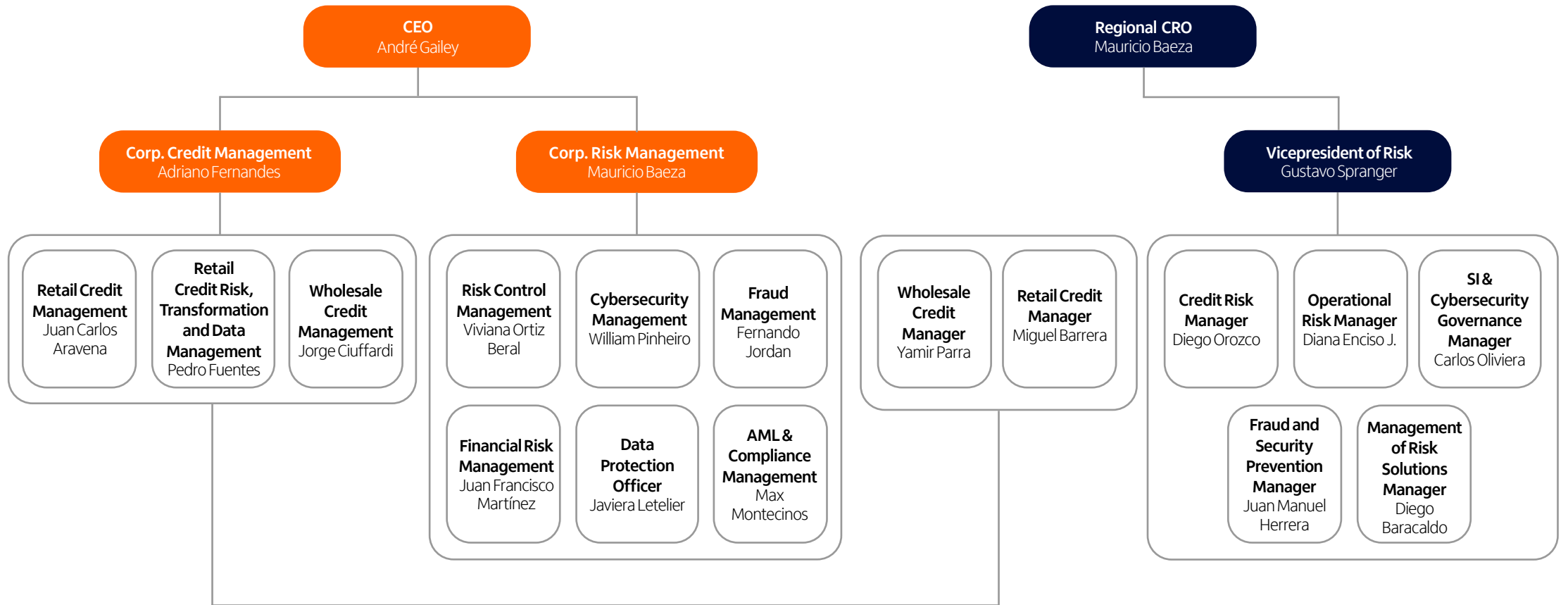
Its functions include:

- Assess, structure, and approve credit transactions for Individuals and Corporates through the analysis of financial, commercial, and behavioral information, in accordance with the policies, models, and limits in force.
- Ensure the proper execution of the credit origination process, safeguarding credit quality and regulatory compliance.
- Define and propose credit origination policies, procedures, and criteria, in line with the Bank's strategy and the current risk appetite, for subsequent review and approval by the relevant governance bodies.
- Monitor the performance of the originated portfolio from the perspective of origination quality, initial behavior, and compliance with the defined criteria, identifying opportunities for improvement and proposing adjustments to policies and procedures.



At **Itaú Chile**, the structuring of roles and responsibilities related to the control, monitoring, measurement, and management of the Bank's overall risk is organized as follows:⁴⁰

At **Itaú Colombia**, the structuring of roles and responsibilities related to the control, monitoring, measurement, and management of the Bank's overall risk is organized as follows:



40 For the management and administration of market and liquidity risk, the responsible units are the Financial Risk Management - reporting to the Corporate Finance Management - together with the Corporate Treasury Management.



Systemic Risk Management

Our Bank is considered systemically important at the domestic level (Domestic Systemically Important Bank, or D-SIB) and, therefore, is subject to an additional capital requirement. However, in accordance with the assessment methodology of the Basel Committee on Banking Supervision and the definitions of the Financial Stability Board (FSB), Itaú Chile is not classified as a Global Systemically Important Bank (G-SIB) and, consequently, does not hold a G-SIB score, being classified exclusively as a D-SIB pursuant to CMF regulations.

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In terms of prudential compliance, the Bank meets the minimum leverage ratio requirement of $\geq 3\%$, in accordance with Basel III standards and CMF regulations.

Regarding the regulatory context, the Basel III framework has been fully implemented in Chile. In this context, and because of the regulator's review process under Pillar 2, additional capital charges may be required from banks. The regulator's assessment has determined that no additional capital charges are required for Itaú Chile.

Capital management and financial resilience

We perform stress testing on a periodic basis within the framework of the Capital Adequacy Self-Assessment Process (CASA), in compliance with CMF requirements.⁴¹ These exercises involve coordinated participation primarily from Corporate Finance Management, Corporate Risk Planning and Strategy Management, and the Risk Control Management area, with each contributing its technical analyses and specialized assessments.

The results of the stress tests and the ICAAP process enable the assessment of our resilience to adverse scenarios and the adequacy of capital relative to regulatory requirements, internal objectives, and defined capital buffers. These analyses support the review of risk appetite and limits, capital planning, and the definition of the dividend proposal, and constitute a key input for the assessment of capital adequacy reported annually to the regulator through the IAPE.

The Bank's solvency indicators currently exceed regulatory requirements by a comfortable margin, reflecting a capital strategy and discipline that has been consistent over time.

3.5.3. Risk Culture

At Itaú Chile, Risk Culture is a strategic pillar of business sustainability, based on the principle that all employees are risk managers.

This culture promotes conscious assumption, discussion, and management of risks, and is reinforced through the Risk Culture Forum, internal campaigns, training, and ongoing communication, integrating risk management, ethics, and compliance into our daily activities.

Managing and fostering a strong risk culture is essential to reinforcing our values and behaviors. Adequate risk culture can be a competitive advantage, as it significantly influences the way risk situations are prevented, threats are addressed, and issues are mitigated once they occur.

This is essential to ensure preparedness for increasingly sophisticated social engineering events and to safeguard business continuity while protecting our customers.

The AML & Compliance Management area is responsible for informing and requesting cooperation from employees, when necessary, to respond in a responsible manner to requirements or supervisory actions by the authorities in this area. It is also responsible for overseeing the operation of Itaú Chile's prevention systems and for reporting to the Senior Money Laundering Prevention Committee on current legislation, as well as proposing updates when necessary. At the same time, it advises and supports the respective management areas in the development of policies and procedures, addressing questions related to this matter.

Finally, this management area is also responsible for preparing, updating, and implementing policies and procedures in manuals and/or codes that address money laundering and terrorist financing, ensuring that all actions are carried out with transparency, responsibility, and in strict adherence to ethical principles.

⁴¹ At Itaú Chile, we conduct stress tests and ICAAP in accordance with CMF requirements; however, the results and their integration with capital planning or corporate strategy are not publicly disclosed.



Training

We have an ongoing regulatory disclosure and training program that ensures awareness and application of the policies, procedures, controls, and codes implemented for risk management. During 2025, under the Regulatory Update Strategy, we delivered the following courses:

- Cybersecurity.
- Best practices for protecting information, password management, phishing, and incident response.
- Compliance and Corporate Ethics.
- Principles of the Code of Ethics, prevention of conflicts of interest, and corporate criminal liability under Law No. 20.393.
- Inclusion and non-discrimination.
- Guidelines to ensure equal opportunities and respect for diversity, in accordance with internal and legal regulations.
- Karin Law.
- Regulations on the prevention of workplace and sexual harassment, with a focus on internal protocols and secure whistleblower channels.
- Duty to Inform (Law No. 21.342).
- Procedures for reporting occupational risks and preventive measures, ensuring regulatory compliance.
- Anti-Money Laundering (AML).
- Principles and obligations to prevent money laundering and terrorist financing, including regulatory alerts and reporting.
- Operational Risk. Identification, assessment, and mitigation of risks in critical processes, with an emphasis on internal controls.
- Remote work and Digital Security.
- Rules for secure remote work, data protection, and compliance with Law No. 21.220 on remote work.

Each course is offered in e-learning and in-person formats, with pre- and post-assessments, completion metrics, and communication campaigns to reinforce participation.

Risk factors

We prioritize risk management in our operations with the objective of identifying, assessing, and implementing control and monitoring measures. Our system adopts a preventive approach that encompasses both traditional risks in the credit, financial, and operational areas, as well as new non-traditional risks, such as the digitalization of the financial industry and climate change.

We consider risks across our operations, which include our activities and internal processes, as well as in the credit and investment portfolio, which is directly related to those who use our products or services, whether natural or legal persons. The first step of the risk assessment methodology consists of identifying the risks to which we are exposed, based on measurement and control processes carried out by the risk management areas. The identification process results in a risk inventory that is updated annually or whenever a new risk is identified.





3.5.4. Main financial and non-financial risks and associated opportunities

NCG 461

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Financial Risks	Description of the risk and current and expected effects	Management, key measures, and action plans	Associated opportunities
Credit Risk	Risk of financial losses arising from clients' or counterparties' failure to meet their contractual obligations. Its materialization may deteriorate asset quality through higher delinquency, increased expected losses and provisioning requirements, directly affecting financial results and increasing capital consumption, with implications for long-term sustainability and value creation.	Managed through a robust governance framework that includes formal policies, a defined risk appetite, and independent assessment, monitoring and control processes. This framework is supported by macroeconomic scenario analyses, stress testing and sector-level monitoring, under the active oversight of Senior Management and the Board of Directors.	Prudent credit risk management strengthens the Bank's balance sheet resilience and stability, reduces sensitivity to adverse economic cycles, and enables more efficient capital allocation, supporting sustainable value creation.
Market Risk in the Trading Book	Risk that adverse movements in interest rates, exchange rates or other valuation factors may negatively affect earnings or capital. In highly volatile environments, increases in Value at Risk (VaR) and regulatory capital requirements may occur.	Managed through prudential limits, continuous monitoring of VaR and sensitivity indicators, stress testing, and oversight by specialized committees. The trading portfolio is actively managed to prevent excessive concentration, with formal escalation mechanisms in place in the event of limit breaches.	Disciplined management enhances portfolio resilience, optimizes the risk-return profile and supports more efficient capital allocation.
Market risk in the banking book	Risk of losses resulting from changes in interest rates or other financial variables that affect net interest income and the economic value of equity.	Managed through sensitivity analyses, stress testing, continuous monitoring and periodic model validation, under the oversight of the Board of Directors and specialized committees.	Effective management enables anticipation of adverse scenarios and contributes to strengthening the Bank's financial stability.
Liquidity Risk	Risk of being unable to meet payment obligations in a timely manner or of doing so at a materially higher cost, potentially affecting funding costs, profitability and the confidence of investors and regulators.	Managed through liquidity limits, monitoring of the LCR and NSFR, mismatch analyses, diversification of funding sources and contingency funding plans, under the oversight of the Financial Risk Management area and Senior Management.	Prudent liquidity management improves access to funding at competitive costs, strengthens financial resilience and supports opportunities for sustainable growth.



Non-financial Risks	Description	Risk Management	Associated opportunities
Operational Risk	Risk of losses resulting from failures in internal processes, systems or people, as well as from external events. It may lead to financial losses, regulatory sanctions and reputational damage.	Managed under a three-lines-of-defense model, supported by continuous monitoring, preventive and detective controls, event analysis and periodic review of key risk indicators.	A stronger control environment improves operational efficiency and reinforces stakeholder confidence.
Cybersecurity Risk	Risk of incidents affecting the confidentiality, integrity or availability of data and information systems, with potential financial and operational impacts on the Bank and/or its clients.	Managed through specialized governance structures, continuous monitoring, security testing, vulnerability management and operational continuity plans, with regular reporting to Senior Management.	A robust cybersecurity posture strengthens technological resilience and market confidence.
AML & Compliance Risk	Risk of regulatory sanctions, fines or financial losses arising from non-compliance with applicable laws and regulations, including those related to anti-money laundering and counter-terrorist financing, potentially impacting market access, funding costs and reputation.	Managed through formal compliance policies, transaction monitoring, customer due diligence (KYC), specialized teams, and oversight by the Board of Directors and relevant committees.	Strong compliance management reinforces market confidence, supports regulatory relationships and contributes to business stability.
Strategic Risk	Risk of adverse effects on income, capital or the sustainability of the business model arising from inadequate strategic decisions or unforeseen changes in the competitive or regulatory environment.	Managed through strategic planning processes, definition of priorities and continuous monitoring of key indicators under the active oversight of the Board of Directors.	Disciplined strategic management enables anticipation of trends and more efficient allocation of resources.
Climate Change Risk	Risk arising from both the transition to a low-carbon economy and physical impacts associated with extreme climate events, with potential effects on credit portfolios, operating costs, asset values and access to financing.	Integrated into the Bank's ESG management framework through sectoral exposure monitoring, climate scenario analysis and progressive alignment with IFRS S1 and S2 standards, with an initial focus on climate-related requirements.	Effective climate risk management supports clients' transition, fosters sustainable finance development and strengthens the resilience of the business model.
Modeling Risk	Risk arising from deficiencies in the design, implementation or use of financial and risk models, which may affect provisions, regulatory capital and strategic decision-making.	Managed through independent validation, continuous monitoring and controls throughout the entire model life cycle.	Strengthens the accuracy of risk measurement and improves the quality of decision-making.
Reputational Risk	Risk of adverse impacts on perceptions held by clients, investors or regulators because of internal or external events, potentially affecting income, funding and long-term sustainability..	Managed through continuous monitoring, crisis management protocols and coordination among Risk, Compliance and Communications areas.	Proactive reputation management strengthens long-term relationships and market confidence.



3.5.4. Emerging Risks

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Emerging risks are those with the potential to have a material impact on the business in the medium and long-term, but for which there is still insufficient information to enable their full assessment and mitigation, due to the number of factors and impacts that are not yet fully understood, as described in this section. Their causes may originate from external events and may result in the emergence of new risks or the intensification of risks already managed by Itaú Unibanco Holding. The identification and monitoring of emerging risks is ensured through the governance of Itaú Unibanco Holding, enabling these risks to be incorporated into the risk management framework.

Transition climate risk related to carbon pricing

Climate risk is associated with changes in climate patterns, such as variations in the frequency and intensity of extreme climate events, or with changes in the macroeconomic environment resulting from the transition toward a cleaner, low-carbon economy, the primary objective of which is to limit the increase in global temperature.

In international markets, regulation on this matter is more advanced, with the European Union (EU) planning to introduce a carbon tax known as the Carbon Border Adjustment

Mechanism (CBAM), which will enter into force in 2026. This tax will apply to products that generate carbon emissions throughout their entire logistics chain and will initially be applied to imports of steel, iron, aluminum, cement, fertilizers, and electricity, as these sectors present a high risk of carbon leakage. The objective is to ensure that products entering EU countries also comply with the bloc's internal legislation and contribute to the reduction of carbon emissions.

The regulated carbon market may have implications for the clients and suppliers with whom we operate, with a potential impact on the costs of their production chains and, consequently, on the final prices of their products, as companies will be required to adapt to the guidelines imposed by regulation, either through the purchase of emission allowances or through investments in new technologies to reduce their emissions.

In the medium- and long-term, the implementation of this regulation has the potential to impact the economy through a possible slowdown in credit and an increase in inflation, which could ultimately have a negative effect on our business and results, either directly through our cost of credit related to impacted companies, or indirectly through a potential decline in employment levels in markets affected by the regulation and the resulting decrease in income and consumption levels, which could lead to an increase in our clients' delinquency rates.

Our mitigation strategy is based on several areas of action. The Bank closely monitors developments in discussions on the carbon market and carbon pricing at both the national and international levels, including the assessment of potential impacts on certain carbon-intensive sectors. In this regard, we are a signatory to the Partnership for Carbon Accounting Financials (PCAF), and based on its methodology, we calculate the greenhouse gas (GHG) emissions attributed to our credit granting activities, considering our clients' total emissions and the financial resources provided for their activities. We are also a signatory to the Net-Zero Banking Alliance (NZBA), assuming the commitment to develop sectoral decarbonization plans for our credit portfolio, thereby reinforcing our commitment to contributing to a cleaner economy and to mitigating impacts related to the imposition of taxes on carbon-intensive products.

Global geopolitical and domestic macroeconomic risks

Our operations depend on the performance of the economies of the countries in which we operate, particularly in Latin America, as well as on the impact of the global economy on them.

There are a variety of geopolitical factors that may affect regional and global economic dynamics, impacting businesses, supply chains, trade policies, and regulations in specific sectors, which may result in increased prices of goods, products, and services.

Turbulence and volatility in the international geopolitical and economic environment impact global financial markets and may have significant consequences for the countries in which we operate, with potential effects including greater volatility in the value of securities, interest and exchange rates, a slowdown in the credit market and in economic activity resulting from increased global risk aversion, leading to higher unemployment and inflation rates, thereby adversely affecting our business and operating results.

As examples of this, the conflict between Russia and Ukraine and the tensions between Russia and the United States, the North Atlantic Treaty Organization (NATO), the European Union, and the United Kingdom resulted in the imposition

of various financial and economic sanctions. The conflict and related developments could have negative impacts on financial markets and on regional and global economic conditions, which, in turn, could result in constraints on our ability, and that of our clients, to carry out transactions with counterparties in Russia, greater volatility in foreign exchange rates, among other adverse outcomes.

The escalation of other geopolitical issues, such as the conflict between Israel and Hamas, rising tensions between Israel and certain Arab countries, and/or increased geopolitical disputes between China and the United States, may lead to restrictions in the supply of raw materials, causing a widespread increase in energy and food prices. More restrictive monetary policies and financial conditions could have an impact on economic growth. Higher interest rates in developed economies could also result in a reversal of capital flows toward those countries, leading to depreciation of the real, an acceleration of inflation expectations, and an increase in domestic interest rates.

Greater uncertainty and volatility arising from global tensions may result in a slowdown of the credit market and the economy, which, in turn, may lead to higher unemployment rates and a reduction in the purchasing power of the population in Brazil and in other countries where we



operate. In addition, such events may significantly impair our clients' ability to meet their obligations and increase overdue or non-performing loans, resulting in an increase in the risk associated with our credit activities. All of these events could have a material adverse effect on our business, operating results, and financial condition.

Domestically, low levels of national savings require the inflow of relatively significant financial flows from abroad, which may not materialize if foreign investors perceive political and fiscal instability in the country.

The potential impact of these scenarios in the short, medium, and long-term will depend on their intensity, as these factors may lead to a reduction in employment rates and a decline in income and consumption levels, resulting in an increase in delinquency ratios on the loans we grant to individuals and non-financial companies and, consequently, could have a material adverse effect on us.

With the aim of mitigating the impacts mentioned above, we conduct stress testing for the scenarios with the greatest potential impact on the Bank, simulating extreme economic and market conditions and their effects on our results over a three-year period.

Given the matters mentioned above, the current scenario consists of higher and more persistent global

inflation than expected, resulting in higher global interest rates for a longer period. There is a slowdown in global growth.

Currency depreciation and rising inflation require a response from the Central Bank, which implies weaker economic activity. Combined with the external scenario, the situation is further aggravated by macroeconomic imbalances, including a combination of increased government spending and greater micro-level intervention.

Country risk increases, capital outflows occur, leading to further depreciation of the exchange rate, which results in higher inflation and interest rates in addition to the global challenges already mentioned. The deterioration of confidence among businesses, investors, and consumers leads to economic contractions.

Innovations in financial products and services

In recent years, the financial sector has undergone various technological transformations, driven either by new competition from companies focused on providing solutions to capture digital customers (so-called fintech's) or by regulatory-driven transformations aimed at increasing competitiveness through the implementation of new technologies or new business models. Some examples of these transformations are already part of the daily experience of many clients, such as Open Finance, Banking-as-a-Service (BaaS), tokenization, and the use of artificial intelligence, among others. In this context, it is imperative to review and transform the business model, including new service models, as well as a timelier dynamic for the creation of new products and services. In a scenario of constant technological evolution, regulation of these new products and services, and market transformations driven by the aggressive participation of new competitors (fintech's), our objective is, based on an understanding of changes in consumer behavior, to lead digital changes and trends. By acting in this way, we anticipate and address the needs of our clients.

The large-scale and timely adoption of a "disruptive and continuous technological innovation" is

fundamental to the Bank's sustainability in the medium and long-term. In this way, it is possible to maintain sustained growth in both the customer base and net margin.

There are several pillars through which transformation impacts the Bank's operations, and we highlight some of them. First, there is the customer pillar. There is growing demand for new types of alternative financial products and services, as well as different service models. A lack of capabilities to operate in commercialization, financial intermediation, and/or custody may make us less attractive in our relationship with existing clients and less competitive in attracting new digital clients. In addition, cybersecurity has also become a relevant factor when clients choose the Bank with which to engage.

Innovation and digital transformation are also seen as an opportunity for cost reduction. The intensive and large-scale use of new technologies, particularly generative Artificial Intelligence, is a competitive lever. A more efficient bank is also potentially more competitive in the pricing of its products and services.

Cyber risk due to dependence on technology and third parties

Given the context of recent years, marked by the pandemic and changes in the regulatory and competitive environment, an increasing number of clients have begun to operate in a fully digital manner. Due to the high volume of daily processing, we rely on technology and on information management maintained internally and by third parties with whom we conduct business and who are essential to our activities (such as stock exchanges, clearing houses, financial intermediaries, or service providers), which requires constant and increasing attention regarding cyber risks.

Cyber risks are events that may cause financial loss, disruption, extraction, or damage to information contained in our systems, through intrusion by malicious individuals, the infiltration of malware (such as computer viruses) into our systems, the intentional or accidental contamination of our networks and systems by third parties with whom we exchange information, the exploitation of vulnerabilities, unauthorized access to confidential client information and/or proprietary information by individuals inside or outside the organization, and cyberattacks that result in the unavailability of our services and compromise the integrity of information.



In the exercise of our activities, we are potentially exposed to these events, which can cause, in addition to financial impact, an impact on our reputation with our clients and the financial system. Furthermore, due to the ecosystem, we can extend the impacts to the national financial system because of the significant volume of daily transactions carried out between institutions.

We are committed to protecting corporate information and safeguarding the privacy of clients and the public in all our operations. Our actions are aimed at preventing breaches, minimizing the risk of service unavailability, protecting data integrity, and preventing information leakage.

We apply an expanded perimeter protection strategy throughout the entire information life cycle, minimizing to the greatest extent possible the data shared with third parties. We have adopted rigorous control processes aimed at detecting, preventing, continuously monitoring, and responding to attacks and intrusion attempts on our infrastructure, thereby ensuring effective security risk management and building a solid foundation for the future. Monitoring processes are continuously improved and

updated, enabling the identification and implementation of preventive and effective measures so that we can respond efficiently to emerging cyber risks. We conduct independent testing with reputable firms, and our controls are verified annually by independent external auditors. We also continue to expand our cyber threat intelligence activities and actively participate in cybersecurity forums.





3.6. Cybersecurity and Data protection

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Data are a strategic asset for our business, as they guide decisions and actions aimed at offering products and experiences that continuously enhance the service provided to our customers. In this context, information privacy, information security, and cybersecurity form an integral part of our risk management practices, with the objective of promoting a secure and trustworthy environment that protects the information and privacy of customers, employees, suppliers, business partners, and other data subjects.

Governance

We maintain a governance and control system aimed at ensuring the confidentiality, integrity, and availability of information, as well as the protection of technological assets and the infrastructure that supports them, in accordance with the CMF guidelines for information security and cybersecurity management.

The Board of Directors is responsible for approving the institutional strategy in these matters and for overseeing the allocation of the resources necessary to mitigate the associated risks.

The Corporate Risk Management area, through the Cybersecurity Management area, is responsible for implementing and operating the Bank's cybersecurity capabilities. Its functions include vulnerability management, the administration of protection, detection, and response tools and platforms, as well as the execution of technical controls aimed at protecting information assets. Likewise, it participates in the implementation of the regulatory framework and in the continuous strengthening of cybersecurity capabilities at the corporate level.

The governance model includes a second line of defense, focused on the independent oversight of risks, the definition of policies and methodologies, and compliance monitoring. This function is performed by the Operational Risk Management area, which is responsible for defining the non-financial risk management

framework, including technological and cybersecurity risks, as well as for identifying, measuring, and assessing these risks in line with the organization's risk appetite. In this context, it oversees the implementation of controls, monitors their effectiveness, and develops cyberattack exercises and simulations to assess the Bank's response capacity and operational resilience.

Within this framework, the Chief Information Security Officer (CISO), positioned within the Operational Risk Management area, plays a key role in governance, oversight, and the definition of strategic guidelines for cybersecurity. This role reinforces the independence of the second line of defense and contributes to consistent risk management by monitoring alignment with the organization's defined risk appetite.

In turn, the Corporate Technology Management area, together with the leaders of processes related to Cybersecurity, is responsible for defining the technical cybersecurity strategy aligned with the corporate cybersecurity strategy, as well as ensuring its proper implementation. Their responsibilities include proposing technology investments aligned with the strategy that contribute to the reduction of cyber risks; ensuring that the Bank's technological infrastructure is equipped with a defensive architecture and is cyber-resilient in accordance with corporate objectives; developing, coordinating, and testing incident response plans (response and recovery); managing incident response and recovery; and operating and monitoring the technological infrastructure dedicated to cybersecurity.

Regulatory framework

The processing of personal data is carried out in accordance with Law No. 19.628, which governs its lawfulness, purpose, and safeguarding by both public and private entities.

We apply the provisions of Chapter 20-10 of the RAN, which establishes the minimum requirements for information security and cybersecurity management, in coordination with obligations related to outsourcing services, operational continuity, and incident management.

Complementarily, we incorporate the regulatory duties established under the Cybersecurity and Critical Information Infrastructure Framework Law, including the institutional framework of the National Cybersecurity Agency (ANCI) and the associated reporting processes, as well as the sectoral coordination required for its implementation.

Taking together, these practices reflect our commitment to responsible data management and respect for Human Rights, strengthening organizational trust and operational resilience.



Cybersecurity Management

Cybersecurity management is articulated through a governance framework that defines roles and responsibilities, with oversight by specialized executive bodies and coordination with the technology, risk, and operational continuity areas.

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This structure makes it possible to prioritize investments, monitor exposure to threats, and ensure compliance with applicable regulatory requirements and international standards.

Management and Execution areas

We structure cybersecurity management at Itaú Chile and its subsidiaries across four complementary areas, which enable a comprehensive approach to information protection and business continuity:

Identify	We inventory information assets and determine their criticality in terms of confidentiality, integrity and availability; then we perform an analysis and risk assessment of critical assets. This allows us to adapt the cybersecurity strategy.
Protect	We implement technical and organizational controls to safeguard information and systems, including access management, data protection, segregation of duties, and preventive measures aimed at reducing exposure to threats.
Detect	We continuously monitor security events through our 24/7 Security Operations Center (SOC), complemented by periodic vulnerability assessments, penetration testing, and fraud simulations.
Respond	There are incident response plans in place that establish protocols for the timely containment, mitigation, and recovery of operations, which are regularly tested to ensure their effectiveness and continuous improvement.
Recover	We restore operations and services to our clients as quickly as possible following the occurrence of a cybersecurity incident. Banks are required to provide professional and timely service to their clients and to the public within the context of the commercial policies and procedures determined by each institution. At Itaú Chile, we adhere to the "Code of Conduct and Good Practices of Banks and Financial Institutions," developed by banks and the Association of Banks and Financial Institutions of Chile (Corporate Governance Policy). We have an Information Privacy Policy, the purpose of which is to establish the proper handling of information of users, clients, and prospects.

Cybersecurity management is complemented by ongoing training and awareness programs targeted at employees and clients. During 2025, in Chile we strengthened internal and external awareness actions through educational campaigns and the dissemination of best practices via corporate channels and social media.

Data Breaches

During 2025, neither Itaú Chile nor Itaú Colombia recorded any information security incidents that resulted in material or reportable personal data breaches, in accordance with internal criteria and applicable regulations.

Cybersecurity policies and procedures

Information security and privacy protection management at Itaú Chile is based on a set of internal policies and regulations, among which the following stand out:

→ **Information Security and Cybersecurity Policy:** establishes the framework that enables the safeguarding of the confidentiality, integrity, and availability of the Bank's information. Its purpose is to ensure compliance with applicable regulations and to keep risks within levels defined as acceptable. This policy provides clear and mandatory guidelines for all employees of the Bank and its domestic subsidiaries, promoting responsible, consistent management aligned with institutional standards on information security.

→ **Internal Regulation on the Handling of Security Incidents:** formalizes the principles and guidelines governing the Cybersecurity Incident Response and Management Process. It is based on industry-recognized practices and guides the areas involved in the detection, analysis, containment, mitigation, and recovery from incidents. Its application helps minimize impacts on technological environments and business processes, ensuring a timely, effective, and coordinated response to any security event. The Information Security and Cybersecurity Policy aim to safeguard confidentiality, integrity, and availability of information, ensuring compliance with applicable regulations and maintaining risks within acceptable levels. This policy provides clear guidelines to our employees and domestic subsidiaries, promoting consistent and responsible information management.

Governance of the Policy - and of the internal regulations - is overseen by the Senior Digital Security Committee and is structured across three complementary levels:

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1 Strategic definition

Under the responsibility of the Cybersecurity Management, which designs the strategy, identifies and manages risks, and ensures regulatory compliance.

2 Implementation

Execution of the Cybersecurity Strategic Plan and operation of the associated technical controls and tools.

3 Evaluation and control

Responsibility of the Operational Risk Management area, which periodically reviews the effectiveness of controls, monitors indicators, and provides early warnings to enable timely remediation.

Additionally, we have a formal cybersecurity incident reporting and communication process that enables employees to report suspicious emails, information system incidents, and operational anomalies through defined and centralized channels, ensuring timely and coordinated management of these events.

At **Itaú Colombia**, policy MG1004—aligned with Itaú Chile’s policy—is consistent with international frameworks such as ISO 27001, NIST, and CIS, as well as with local regulations.

In both countries, we implement systematic risk management processes that include vulnerability assessments, penetration testing, periodic audits, and internal controls, together with incident response plans that are regularly tested to ensure their effectiveness.

Protection of privacy and data

We understand how important it is to protect the privacy and security of our clients’ information. For this reason, we are committed to handling personal data with the highest level of care and confidentiality, in compliance with all applicable laws and regulations, strengthening trust in our relationship with clients, users, and other stakeholders.

Governance and regulatory framework

The **Privacy and Data Protection Policy** is integrated into the Group’s risk management system, establishing responsibilities, controls, and compliance mechanisms for the evaluation processes of operational, technological, and legal risks.

Its application is transversal across the Bank’s entire operations, including employees, suppliers, and strategic partners. It also has a Data Protection Officer (DPO) responsible for overseeing its proper implementation. Compliance with this policy is linked to the Code of Ethics and Conduct, which provides for disciplinary sanctions in the event of non-compliance.

In this context, Itaú is in the process of adapting to Law No. 21.719 on Personal Data Protection, which has entailed strengthening its governance in this area, including the creation of the Data Protection Office (DPO), responsible for leading, coordinating, and overseeing the implementation of this regulation across the Bank on a cross-cutting basis.



Implementation and controls

To ensure effective implementation of the Privacy and Data Protection Policy, the Bank considers, among others, the following measures:

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- The maintenance, correction, and updating of information for the time necessary to comply with legal and contractual purposes.
- The application of security controls is aimed at safeguarding the confidentiality, integrity, and availability of personal data.
- Third-party management, requiring data protection safeguards and contractual clauses where applicable; and
- Ongoing oversight by the Data Protection Officer (DPO).

These measures help ensure the responsible processing of personal data, aligned with the principles set forth in applicable regulations and the Bank’s internal policies.

Communication and transparency towards clients

We provide transparent information to our clients regarding the management of their personal data, making publicly available information related to the nature of the data collected, its use, retention periods, the protection measures applied, and policies governing disclosure of third parties.

Response to incidents and complaints

At Itaú Chile, we have incident response and recovery plans, as well as business continuity plans, which are tested at least once a year.

Although our Bank is not certified under ISO 27001, we align with security frameworks such as CIS and NIST, as well as with various regulations including CMF, SOX, and the SWIFT Customer Security Controls Framework (CSCF). In addition, at the cloud level (AWS), we adhere to the ISO 27017 / 27018 frameworks and the GDPR.

Regarding external assurance and vulnerability analysis, our IT infrastructure and information security management have been audited by external parties during the last fiscal year.

No material or reportable information security breaches were recorded during 2025.

Complaints

	2024	2025
Complaints received from third parties and corroborated by the organization	8	0
Complaints from regulatory authorities	1	0

During 2025, no substantiated or corroborated complaints related to breaches of client privacy were identified. All complaints received were reviewed in accordance with internal procedures.





Chapter 04

Business Sustainability



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Sustainability in business is addressed as part of the Bank's ordinary management, integrating environmental, social and governance factors into products, processes and risk analysis. The material topics identified guide the incorporation of these criteria into the commercial strategy, credit management and financial planning. This chapter describes how these considerations are translated into specific practices, metrics and monitoring mechanisms during the reporting period.

Amid economic transition, regulatory change, and growing stakeholder expectations, the integration of sustainability into the business model is a key driver of Itaú Chile's resilience, competitiveness, and long-term value creation. By reinforcing responsible practices, expanding sustainable financial solutions, and advancing financial inclusion, we seek to support our clients' growth, contribute to the country's development, and safeguard the interests of our investors.

In this scenario, climate change emerges as one of the key strategic factors for the financial system, both due to the risks it may pose to economic stability and the opportunities arising from the transition to a low-carbon economy. Its growing relevance requires the development of new capabilities, the adjustment of internal processes and the promotion of instruments that facilitate adaptation and productive transformation.

From a double materiality approach, we address climate change by considering, on the one hand, its financial impacts on the Bank—through physical and transition risks—and, on the other, our role in channeling financing toward activities that contribute to a more resilient and less emissions-intensive economy. This framework guides our management and underpins the work carried out to consolidate a robust climate strategy.

4.1. Climate Strategy

The climate transition represents an opportunity to transform the current economic model, which has historically been based on production and consumption patterns that are intensive in greenhouse gas emissions. Scientific evidence shows that climate change is progressing at a faster pace than previously anticipated, reinforcing the urgency of complying with the Paris Agreement and of promoting coordinated action among public and private actors.

As part of Itaú Unibanco, we have assumed the commitment to achieve net-zero greenhouse gas (GHG) emissions by 2050, both in our operations and in our financing portfolio. This approach is underpinned by international standards and frameworks — including the TCFD and the recommendations of the Glasgow Financial Alliance for Net Zero (GFANZ) which guide our climate governance and the integration of environmental considerations into strategic decision-making.

In Chile, we are making progress in the gradual incorporation of these guidelines by strengthening internal capabilities, developing financial solutions that support our clients' transition, and promoting the decarbonization of the real economy through support for emissions measurement, reduction plans and the adoption of low-carbon technologies.

In addition, we have defined emissions reduction targets for our operational footprint, covering Scopes 1, 2, and 3, based on a 2021 baseline.

Our approach includes the integration of climate risks and opportunities into credit and investment assessment processes, promoting the incorporation of environmental and transition criteria in the evaluation of financial and socio-environmental risks. Likewise, we promote sustainable and green financial products, mainly in wholesale banking, to encourage our clients to move towards low-carbon business models, contributing to a more resilient and climate-viable economy.



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Climate Risk Management

Climate risk management is formally embedded within the Bank’s control framework through the Social, Environmental and Climate Risk Policy, which incorporates social, environmental and climate (SEC) criteria as an additional dimension to the traditional risk exposures faced by the institution.

To this end, the Social, Environmental and Climate Risk area, which is part of the Bank’s Credit Control Management, has established an SEC assessment process linked to credit risk. This process applies both to financing provided to our clients (the “Client Perspective”) and to transactions with a **known use of proceeds**, as well as to the acceptance of real estate collateral (the “Product Perspective”).

Client Perspective

A sectorization of our clients’ economic activities was carried out, assigning SEC levels to each sector, considering social and environmental factors from the IFC and climate factors from the TCFD. Based on this analysis, three levels were defined: low, medium and high.

For economic activities with high exposure to SEC risk, a subset of sensitive sectors was identified, in which risk assessment efforts are concentrated. For clients whose main activity belongs to these sectors, publicly available information on social, environmental and climate-related controversies is reviewed, together with background information related to their management practices. Based on this review, the client’s SEC risk level is determined and, when applicable, the case is escalated to a higher-level instance for approval.

Product Perspective

A SEC risk assessment process was implemented for credit and capital markets transactions, with and without ESG labeling, and with known use of proceeds, as well as for real estate projects and the admission of collateral. Following the analysis, the SEC risk level of the transaction, project or collateral is determined and, where applicable, the case is escalated to a higher-level instance for approval.

The assessment considers the following criteria:

- **Collateral:** review of environmental permits and licenses, legal and administrative aspects; indications of contamination; and potential impacts on communities and socioenvironmental sensitive areas.
- **Real Estate Projects:** identification of physical climate risks; presence of contamination or the need for site remediation; analysis of the project’s socioenvironmental impacts; review of the Environmental Impact Assessment (where applicable); and review of any potential community-related or media-reported controversies.

As a result of these assessment processes, during 2025, 448 reviews were conducted under the Client Perspective and Real Estate Projects, and 60 reviews related to Collateral.

Additionally, as part of our ongoing strengthening efforts, **Climate Risk Maps** were developed, encompassing both physical and transition risks related to climate change. The methodology used was reviewed by a specialized external consultant. This tool will enable the systematic incorporation of climate variables across the Bank’s different risk disciplines. During 2026, the identification and prioritization of risks will be carried out, based on which the need to implement mitigation action plans will be assessed.

This further reinforces our commitment to a low-carbon economy and to financing that supports the sustainability of our clients.

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Climate and socioenvironmental risks in credit risk management

The Social, Environmental and Climate Risk Policy is reviewed annually and applied to our credit operations through the following objectives:

01. To incorporate risks associated with climate change into decision-making processes and into the Bank's business strategy.
02. To strengthen capabilities at all levels of the Bank to identify, understand, assess, manage and integrate risks associated with climate change and their impact on decision-making.
03. To establish rules and responsibilities related to the management of SEC risks, considering the applicable regulatory framework, specifically Law No. 19,300 and General Banking Regulations (NCG) No. 461 and No. 519 issued by the Financial Market Commission (CMF).

As part of the credit analysis, we incorporate socioenvironmental and climate criteria, considering their potential impact on clients' and projects' activities, the environment, and their repayment capacity.

During 2025, we implemented a methodology for the monthly measurement of Social, Environmental and Climate Risk Appetite, in line with the guidelines of our parent company, together with the governance required for its monitoring and management.

On the other hand, in Colombia we have had in place since 2014 the Environmental and Social Risk Management System (SARAS), which defines the policies and procedures to identify, assess and manage environmental, social and climate risks. This system is based on local regulations,

the International Finance Corporation Performance Standards, the Equator Principles, and the Bank's exclusion lists.

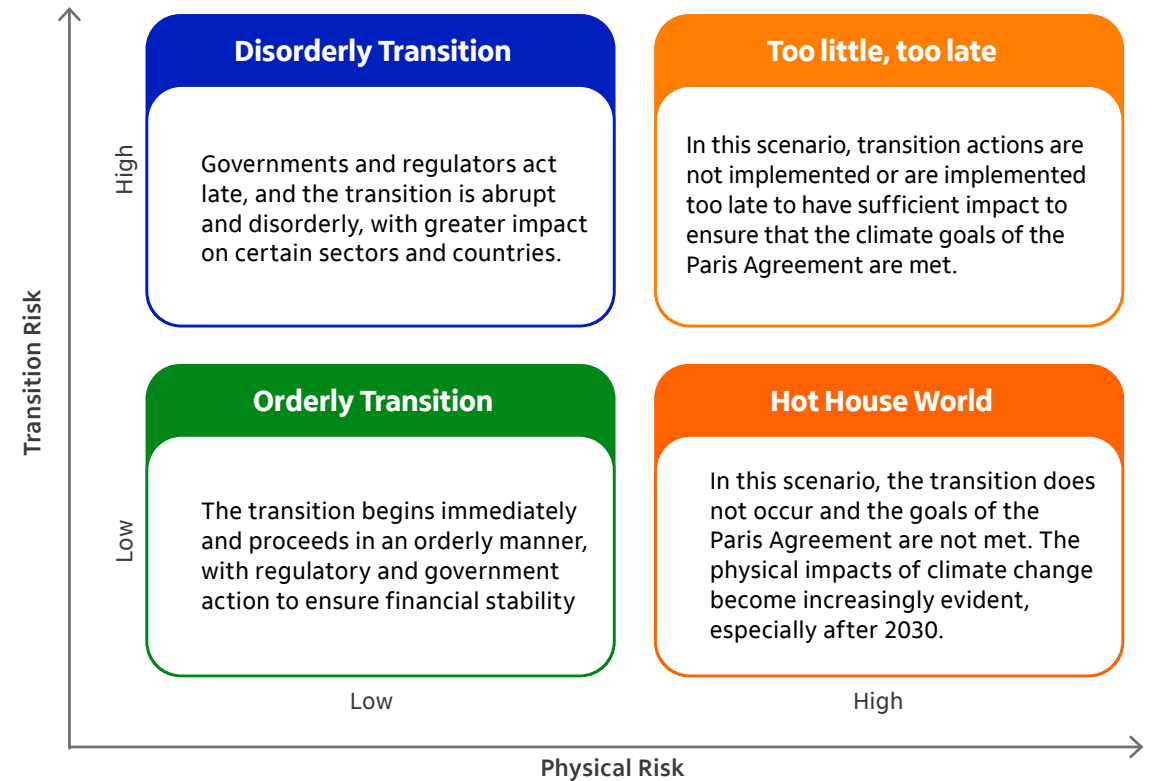
SARAS applies to companies and projects that meet certain criteria, including: projects subject to the Equator Principles classified as Categories A, B or C according to their level of impact—requiring, for Categories A and B, the engagement of an independent environmental and social advisor, while Category C is assessed by the Social and Environmental Risk Area; non-Equator Principles project finance transactions; clients belonging to sensitive sectors classified as Category A; transactions of COP 12,000 million or more with tenors equal to or greater than three years and classified within sensitive Category B sectors; and oil, gas, mining and coal activities, which are considered sensitive Category A activities and require specific assessment parameters due to their higher level of impact.

SARAS governance is the responsibility of the Environmental, Social and Climate Risk Area, which reports to the Credit Risk Management Office within the Risk Vice Presidency. Its assessment is based on information provided by the client, legal compliance, the use of external sources, and the analysis of the geographic location of projects, constituting a key input for credit decision-making.

Climate-Related scenario analysis

For the purposes of strategic reflection and the gradual strengthening of internal capabilities, the Bank uses internationally recognized climate scenarios defined by the Network of Central Banks and Supervisors for Greening the Financial System (NGFS) as a qualitative input. These scenarios are not currently incorporated quantitatively into the Bank's financial models.

The NGFS scenarios are linked to Shared Socioeconomic Pathways (SSPs), as defined in the IPCC's Sixth Assessment Report (AR6), and consider a range of factors, including macroeconomic trends, climate patterns, and energy use.





Sustainable project finance policy

In the financing of largescale projects, we consider ESG aspects in line with the Equator Principles and our **Social, Environmental and Climate Risk Policy**. Both the policy and the corresponding public reports are available on our **website**.

During 2025, we reviewed 18 projects, achieving 100% coverage in the verification of compliance with the Equator Principles.

To ensure such compliance, we have a specialized Social and Environmental Risk team responsible for assessing large-scale projects. For cases subject to the Equator Principles, the client’s obligation to comply with these Principles is contractually established. Compliance is verified through the engagement by the client, of an independent external consultant approved by Itaú, who:

- Conducts on-site evaluations of the project’s social and environmental conditions.
- Prepares a final report detailing the level of compliance with each of the Equator Principles and with applicable local labor and environmental regulations.
- Defines, where applicable, an action plan to achieve full compliance with the established requirements.

Examples of sustainable projects assessed:

Photovoltaic Energy Project

We conducted environmental and social due diligence in accordance with the applicable principles. Measures were implemented to preserve biodiversity and cultural heritage, together with an action plan aimed at reducing impacts on the surrounding environment.

Public Infrastructure Project in the Metropolitan Region

We assessed under these principles the construction and maintenance of works aimed at improving existing infrastructure. Environmental due diligence was carried out with the support of external specialists, and communication mechanisms were established with nearby communities. The identification of archaeological remains led to the implementation of an action plan in accordance with the International Finance Corporation (IFC) Performance Standards on cultural heritage.

Solar Thermal Project in Northern Chile

This project seeks to reduce the carbon emissions of a mining company by replacing diesel-fired boilers with a solar thermal system. The use of solar radiation enables the heating of water used in its processes, thereby reducing dependence on fossil fuels.

Financed emissions

Itaú Unibanco Group, the controlling shareholder of Itaú Chile, has established a net-zero greenhouse gas emissions target by 2050, together with interim targets for the reduction of financed emissions by 2030, covering both its operations and portfolio, using 2021 as the baseline year. While this target has not been validated by the Science-Based Targets initiative (SBTi), it is subject to independent third-party verification.

Itaú Unibanco is responsible for centrally calculating the financed emissions of its business units, including Itaú Chile. For this purpose, it adopts the guidelines of the Partnership for Carbon Accounting Financials (PCAF) to quantify greenhouse gas (GHG) emissions associated with our credit activities. In line with this framework, we continue to strengthen our local methodology, improving both data quality and the scope of analysis of our portfolio to contribute to the Group’s objectives.

Calculation Methodology

The PCAF methodology covers the measurement of emissions across seven asset classes,⁴² which can be calculated using five different methods depending on the availability of data from our clients (each method is assigned a score, with 1 being the most accurate and 5 being the least accurate). The greater the availability of client data, the higher the accuracy of the calculation.

It is important to note that, to calculate financed emissions with scores ranging from 1 to 4, it is necessary to obtain financial information from the client. When such data is not available, emissions are calculated using the emission factors associated with the corresponding scoring method.

Additionally, our data are publicly available in the Itaú Unibanco ESG Report 2025. We also disclose our financed emissions for previous years in our **ESG Further Information**, where data are broken down according to the calculation methodologies based on the following categories:

- Asset class.
- Sector/industry.
- Country/region.

As recommended by PCAF, for the loan portfolio the methodology associated with the “Business Loans” and “Unlisted Equity” asset classes was adopted. For the bond portfolio, the methodology corresponding to “Listed Equity and Corporate Bonds” was adopted.

The Itaú Group—and its subsidiaries—maintains its participation and contribution to PCAF for the further development of methodologies for calculating financed emissions. One of the key focuses is to continue working to expand the coverage of the portfolio included in the baseline.

Decarbonization-related management

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Our controlling shareholder, Itaú Unibanco, has established sector-specific decarbonization commitments. At Banco Itaú Chile, we are adopting these commitments progressively and aligning ourselves with the guidelines defined by our parent company. For the Power Generation, Cement, Steel, Aluminum, Transport and Agribusiness sectors—which have specific decarbonization targets—and for the Coal sector—which is subject to a phased-out commitment—we highlight the following:

- The scenario adopted considers the efforts required to limit the increase in global temperature to 1.5°C, without exceeding the maximum threshold, or with a limited overshoot.
- We consider the essential efforts needed to accelerate the climate transition in a fair and balanced manner across all regions where we operate, while respecting legal constraints and observing the principles of a just transition and information integrity.
- Given that different methodological approaches may be adopted to calculate the baseline and define decarbonization targets, the information disclosed by different financial institutions is not directly comparable.

- Our baseline was defined by applying the IPCC guidelines for emissions inventories, the PCAF methodology, and using primary client data whenever available.
- We base our approach on the International Energy Agency's (IEA) Net Zero 2050 scenario, through Itaú Unibanco, to define the Group's decarbonization target.

The targets cover financial assets for which a methodology for calculating financed emissions is available under the PCAF Standard, including corporate bonds, corporate loans, project finance, real estate projects and mortgages, among others.

The targets for power generation, steel and cement, as well as the coal phase-out commitment, include operations at Banco Itaú Chile.

Power Generation

The electricity sector is relevant to the economy and to people's quality of life. The use of low-emissions energy sources is also essential for sustainable development and for the decarbonization of our portfolio, as supporting the decarbonization of this activity contributes to the decarbonization of our clients' Scope 2 emissions.

Baseline and decarbonization target

Baseline year: 2021
 Reduction target (%) by 2030: 63%
 Net zero – emissions intensity by 2040: 0 gCO₂e/kWh
 Reduction target (%) by 2040: 100%

Implementation of decarbonization targets

In line with Itaú Unibanco's guidelines, we will support our clients through financial instruments, products and solutions that facilitate a decarbonization pathway aligned with the Paris Agreement.

Our challenge is to engage clients that still rely on greenhouse gas (GHG) emissions-intensive sources for electricity generation. We seek to encourage them to diversify their energy mix by promoting the adoption of low-carbon alternative technologies, while recognizing the importance of continuous generation sources to ensure national energy security.

Coal phase-out

According to science-based climate scenarios, a transition from fossil fuels to sources of greenhouse gases with lower emissions is necessary to limit climate change to 1.5 °C.

GFANZ indicates that the gradual elimination of activities with high carbon intensity, such as coal-based power generation, is necessary to accelerate the transition to a low-carbon economy.

Gradual elimination of coal

As Itaú Group, we recognize our role in driving the energy transition. Therefore, in 2023, we reinforced our commitment to promote the gradual elimination of the thermal coal sector by 2030.

We understand that the gradual elimination of the coal-related activities mentioned must be carried out responsibly to avoid undesirable environmental, climate or social consequences.

Therefore, through Itaú Group, we commit to a gradual exit, contributing, above all, to the achievement of a low-carbon economy.

The restrictions, as Itaú Group, are established in our commitment, are subject to the legal requirements in force in the geographic areas in which

The main impact of coal, compared to other fossil fuels, is its high greenhouse gas emissions intensity for electricity generation.

we operate as a Group and initially apply to thermal coal, that is, assets or projects of coal power plants, coal mining and dedicated infrastructure. Financing associated with coking coal, used in steelmaking, and charcoal are exempt from this restriction.

Financing of specific operations with a contractually defined allocation of resources to promote the energy transition is permitted, provided that progress and the achievement of transition objectives are monitored and demonstrated, and operations that help to promote the responsible elimination of coal-related assets.

Cement

Cement is the second most consumed material in the world, surpassed only by water, and plays a fundamental role in the development of civil construction and real estate activities.

Baseline and Decarbonization Targets

Values are expressed in tCO₂e per tonne of cement. This approach was selected because it standardizes emissions from cement and concrete production by referencing clinker production.

In addition, we chose a grossemissions approach, as it provides greater comparability and benefits from the use of alternative materials in cement manufacturing.

Emissions coverage: Scope 1 and Scope 2
Baseline year: 2022
Reduction target (%) by 2030: 23%

Most emissions are concentrated in Scope 1, particularly in the calcination process, which can account for up to 60% of total emissions in the sector. The selected boundary is clinker production, given the relevance of this stage in the overall production process.

Implementation of Decarbonization Targets

Achieving the sector's decarbonization target relies to a large extent on reducing the clinker factor in cement production, the adoption of energy efficiency and energy transition measures, and the deployment of new carbon capture and storage (CCS) technologies and low-carbon hydrogen, in line with the International Energy Agency's (IEA) Net Zero Emissions (NZE) scenario, particularly after 2030.

The use of alternative fuels, such as biomass and waste, also enables emissions reductions in the manufacture of cementitious products; however, there are constraints related to their availability, which may lead to

volatility in the sector's emissions.

We maintain ongoing dialogue with our clients to understand the challenges associated with the adoption of sustainable solutions in the cement sector and to assess how financial institutions can support this transition, integrating this objective into the governance framework.

A significant portion of these initiatives depends on regulatory developments, technological maturity and the availability of innovative solutions—factors that we continue to monitor and incorporate into our strategy.

Steel

Steel production is essential for a wide range of industries and economic activities, such as the manufacturing of machinery and equipment, vehicle manufacturing and civil construction.

It is a foundational industry, critical to other sectors and to climate transition.

Baseline and Decarbonization Targets

Emissions coverage: Scope 1 and Scope 2
Baseline year: 2022
Reduction target (%) by 2030: 23%

Implementation of Decarbonization Targets

Decarbonizing the steel sector involves energy transition, increased circularity—with greater use of scrap in the production process, the adoption of green technologies, and operational adaptations that enable higher efficiency in steel manufacturing.

Steel continues to present characteristics that support circularity using scrap in the production process, which substantially reduces its emissions.

As a Group, we have been monitoring the development of available solutions and engaging in dialogue with our clients to better understand the challenges associated with decarbonizing the sector and how financial institutions can support this process.

4.2. Sustainable Finance

Social, environmental and climate-related challenges are reshaping the economic landscape and the role of the financial system. In this context, climate change has emerged as one of the banking sector's primary strategic challenges, due both to its potential impacts on economic and financial stability and to the opportunities arising from the transition to a more inclusive, low-emissions economy.

4.2.1. Role of Sustainable finance in the Bank's strategy

Itaú Chile continuously assesses its economic, social and environmental context with the aim of anticipating impacts, strengthening business resilience and generating long-term sustainable value. In line with this approach, the Bank seeks to support its clients in their transition toward more sustainable business models, promoting financial solutions that facilitate adaptation and mitigation in response to climate and social challenges.

In this context, the Sustainable Finance pillar plays a key enabling role by mobilizing financial instruments aimed at financing projects with positive environmental and social impact. This approach considers the integration of ESG criteria into decisionmaking, the design of financial solutions and the identification of new business opportunities, through the development of studies, dialogue platforms, and products and services that support the transition of individuals and companies.

Through the financing of initiatives with positive impact, Itaú Chile channels resources toward the country's sustainable transformation and contributes to strengthening the communities in which it operates, consolidating sustainability as a core component of its business model and long-term growth strategy.

4.2.2. Sustainable finance ecosystem

At Itaú Chile, we have consolidated a sustainable finance ecosystem as a structural component of our business model, integrating sustainability into corporate strategy, risk management and financial decisionmaking. This approach enables us to mobilize capital toward initiatives with positive environmental and social impact, while simultaneously safeguarding the Bank's financial soundness and compliance with applicable regulatory frameworks.

Our model is underpinned by a sustainable financing strategy aligned with international standards, as well as by policies, procedures and technical criteria that ensure the appropriate structuring, assessment, execution and monitoring of sustainable transactions. This shared framework promotes a coherent and crosscutting vision, allowing the Bank's different areas to operate under common principles.

The sustainable finance ecosystem is structured as a transversal and collaborative model, involving Corporate Banking—which operates on a matrix basis with the Sustainability & Corporate Affairs Management—and with the participation of key areas such as Risk Control, Treasury, Finance, Legal, Financial Operations, as well as the support and alignment of the Itaú Unibanco Group. This internal coordination facilitates the integration of ESG criteria throughout the entire business cycle, from the design of products and financial solutions to their placement, monitoring and subsequent management.

In this way, sustainable finance at Itaú Chile is not an isolated initiative, but rather a structural component of its business model, reinforcing the Bank's purpose of promoting the country's sustainable development, supporting clients throughout their transition processes, and contributing to the creation of long-term value for all stakeholders.



4.2.3. Sustainable finance Governance

Itaú Chile has an integrated governance structure for sustainable finance, which reports to the Executive Committee and aims to ensure the proper implementation, oversight and coherence of the Sustainable Finance Ecosystem across the organization.

This governance structure enables the alignment of the sustainability strategy, risk management and commercial execution, strengthening decisionmaking and ensuring that sustainable financing operations are carried out in a manner consistent with the Bank's strategic guidelines, the applicable regulatory framework and market best practices.

Sustainable finance governance is articulated on a transversal basis, involving both commercial areas and support and control functions, which facilitates the integration of ESG criteria throughout the entire business cycle, from opportunity identification to the subsequent monitoring and management of transactions.

Within the framework of the Bank's transversal sustainability governance, strategic definitions on sustainability matters—including those related to sustainable finance—are aligned with the guidelines established by the Senior Sustainability & Diversity Committee, the body that guides the integration of ESG factors into the corporate strategy, in coherence with the objectives of the Bank and the Itaú Unibanco Group.

4.2.4. Targets and strategic focus

As part of the evolution of our strategy, and with a 2025 horizon, the Bank set a mobilization target of USD 200 million aimed at supporting our clients in the development of projects that generate a positive contribution to society. This target is aligned with progress in the development of the sustainable finance taxonomy and with the new product and service opportunities created by Itaú to support a more sustainable economy.





4.2.5. Credit transactions with ESG criteria

For the structuring of financing transactions with ESG criteria, both at the domestic and international levels, Itaú Chile adopts market-recognized standards and best practices. These include, among others, the guidelines of the Loan Market Association (LMA), the Climate Bonds Initiative guidelines, and the Chilean Green Taxonomy.

This framework enables the design and execution of transactions with green, blue, social, sustainable, transition or sustainability-linked attributes, ensuring technical consistency, credibility, and alignment with international and regulatory standards.

ESG financing transactions may be classified into the following categories:

- **Green and blue transactions:** Green transactions correspond to financing aimed at projects with environmental benefits, aligned with international standards and guidelines, such as renewable energy, energy efficiency, among others.

Blue transactions, in turn, are financings that promote protection, restoration and sustainable management of oceans and water resources. Their structuring is also based on best practices and international sustainable finance references, adapted to projects related to water and marine ecosystems.
- **Social transactions:** Use of proceeds aimed at financing projects with social contributions, in accordance with the Social Loan Principles (SLP – LMA).
- **Sustainable transactions:** Financing linked to a company's sustainability objectives (Sustainability-Linked), associated with green and thematic loans or bonds.

These transactions may be structured with green, social, sustainable, transition or sustainability-linked attributes.

4.2.6. Sustainable finance framework

We have a **Sustainable Finance Framework**[🔗](#), developed within the context of the Bank's Sustainability Strategy and aligned with the International Capital Market Association's (ICMA) Sustainability Bond Guidelines. This framework follows the Green Bond and Social Bond Principles, as well as the Green Loan Principles and Social Loan Principles (2023), ensuring consistency with international market best practices.

The framework establishes the four key pillars of these principles, incorporates transparency and traceability standards, and provides for external verification processes. It also serves as the reference document for the structuring and execution of all the Bank's green, social and sustainable financing transactions, its related entities and refinancing vehicles, and is applicable to a broad range of financial instruments.

As further support for the robustness and credibility of this approach, Itaú Chile's Sustainable Finance Framework received a positive Second Party Opinion (SPO) from S&P Global, one of the most internationally recognized ESG rating agencies.





4.2.7. Sustainable Financing and Investing Policy

Sustainable finance policy

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Our **Sustainable Finance Policy** applies to all financing products developed by Itaú Chile that may be classified under environmental, social and governance (ESG) criteria. Its purpose is to guide the design and execution of financial solutions that support clients' sustainable transition, ensuring technical consistency, integrity and strategic alignment.

The policy is framed within the Bank's Sustainability Strategy, which sets out the guidelines to ensure that Itaú Chile and its subsidiaries have a robust strategy and governance structure for managing social, environmental and climate risks. In this context, the policy considers, among other aspects, the following elements:

- Guidelines on how ESG factors are incorporated into the credit and lending business for corporate clients.
- Definition of the environmental factors considered.
- Definition of the social factors considered.
- Definition of the governance factors considered.
- Integration of Environmental, Social and Governance factors into Customer Due Diligence.
- Engagement with clients regarding sustainability-related risks and opportunities.
- Exclusions.

Likewise, the policy is supported by national and international reference frameworks, among them, those published and updated by bodies such as the International Capital Market Association (ICMA) and by the Loan Market Association (LMA).

Its application covers the entire cycle, from opportunity identification through monitoring and post-disbursement reporting, and it includes a governance structure aimed at ensuring the proper integration of ESG criteria into the Bank's financial processes.

As an integral part of the process, the assessment of social, environmental and climate risks (SECR) is incorporated—at both the client and project levels—and integrated into the credit analysis, in accordance with the Social, Environmental and Climate Risk Procedure Manual, as well as the ESG Credit Transactions Procedure.

Responsible investment policy

We also have a **Responsible Investment Policy** that establishes the principles and guidelines guiding Itaú Administradora General de Fondos (AGF) S.A. in the field of responsible investment. This policy incorporates an active stewardship approach, which includes engagement activities and proxy voting at shareholders' meetings.

Engagement

The policy defines the objectives and management approach for engagement, as well as Itaú Chile's position regarding collaboration in management processes. Active ownership is a core principle of our Investment Process and Responsible Investment approach.

Engagement with Companies

Through Itaú AGF, we promote active engagement with the companies in which it invests to gain a better understanding of their management practices and assess how ESG factors may impact their market value. Through constructive dialogue and participation in collaborative initiatives with other investors, we seek to promote best practices, mitigate risks and safeguard our clients' interests. In this regard, we encourage companies to disclose, in a timely manner, relevant information on ESG matters that may affect their financial performance.

For active investments, the engagement policy with companies covers between 75% and 100% of Assets Under Management (AUM), with no coverage for passive investments. While engagement outcomes are not publicly disclosed, these processes constitute a relevant input for the active management of ESG risks and opportunities within the managed portfolios.

Voting at Shareholders' Meetings (Proxy Voting)

The policy also defines criteria for the exercise of proxy voting, including voting guidelines on ESG matters and guidance for the assessment of environmental, social and governance resolutions.

The exercise of active ownership is a key component of our Investment Process. We consider that strong corporate governance promotes greater alignment between companies and their shareholders. Accordingly, in the voting of ordinary and extraordinary shareholders' meetings of companies in which we invest, we incorporate ESG criteria to ensure decisions that are consistent with our principles.

For active investments, the voting policy covers between 75% and 100% of assets under management (AUM), with no coverage for passive investments. The percentage of sustainable finance resolutions supported in the last fiscal year is not publicly disclosed.



4.2.8. Capacity Building, Innovation and Regional Articulation

Connectivity and Innovation within the Regional Ecosystem

During the period, Itaú Chile strengthened its engagement with the regional innovation and entrepreneurship ecosystem through the participation of clients in collaborative initiatives together with Cubo Itaú Unibanco, the Group's main open innovation hub. This initiative enabled the connection between companies, startups and venture capital ecosystem players, promoting the exchange of experiences and the identification of opportunities related to innovation, artificial intelligence and sustainability.

Participation in Cubo involved 11 companies and more than 20 participants, highlighting the strong potential for interconnectivity between Chile, Brazil and other Latin American markets. These initiatives contributed to consolidating a shared regional vision regarding the role of finance in the transition toward more sustainable development models, as well as the strategic value of collaborative innovation in the development of impactful financial solutions.

Internal capacity building in sustainable finance

Itaú Chile has made progress in **strengthening internal capabilities**, with a particular focus on **commercial executives and corporate banking teams**. During the period, **training programs were implemented with the aim of integrating ESG criteria** into commercial management and into the structuring of financial solutions for clients.

These training initiatives were delivered with the support of experts on key topics such as the energy transition, methane, and developments in priority sectors in Chile, while also reinforcing **sustainable finance processes and policies to enable the practical incorporation and strengthening of technical and conceptual aspects among commercial teams**.

These efforts facilitate the identification of sustainable financing opportunities, support clients throughout their transition processes, and enable the appropriate management of risks associated with ESG factors.

During the period, Itaú Chile trained 414 commercial executives, delivering a total of 811 effective training hours, representing 70% of the wholesale commercial teams.

Thematic Talks and Awareness-Raising Initiatives

Itaú Chile collaborated with the United Nations Environment Programme Finance Initiative (UNEP FI) in the **Sustainable Finance Event for the Southern Cone**, which brought together financial institutions, international organizations, public authorities and key players from the region's financial ecosystem. This dialogue platform addressed the main challenges and opportunities for the development of sustainable finance in the Latin American context, with a focus on climate change, ESG risk management and transition finance.

Participation in São Paulo Climate Week and Regional ESG Immersion

As part of Banco Itaú Chile's commitment to the climate agenda and regional coordination, we participated in **São Paulo Climate Week**, held within the framework of **Climate Week and ESG LatAm Immersion**. This event brought together more than **600 companies and nearly 3,000 participants**, including representatives from the public and private sectors, academia and civil society, with the aim of accelerating the transition toward low-carbon and climate-resilient cities and economies.

The agenda included **high-level discussions** on innovation, bioeconomy, energy transition, transition finance and climate justice, as well as the launch of initiatives aimed at scaling climate solutions across the region. Itaú Chile's participation enabled a deeper understanding of emerging trends, the strengthening of collaboration networks, and the alignment of our sustainable finance strategy with a long-term regional vision.



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Sustainable investment products and services

During 2025, we offered third party sustainable investment products and services, applying **ESG integration and best in class approaches**, aimed at investors seeking to incorporate environmental, social and governance criteria into their investment decisions.

→ **Itaú ESG Global Credits:** A fixed income fund that invests in units of the RobecoSAM Global SDG Credits fund. Its portfolio is diversified across global investment grade corporate bonds, as well as opportunities in emerging markets and high yield debt. The fund applies to a proprietary framework to measure alignment with the United Nations Sustainable Development Goals (SDGs), identifying issuers with positive contributions and excluding those that do not meet the established criteria.

In 2025, this product reached an asset value of \$3,666,362,123.

→ **Itaú ESG Emerging Stars:** An equity fund that invests in units of the Nordea Emerging Stars Fund, focused on emerging market equities. It applies a bottom-up fundamental analysis that integrates a comprehensive ESG factor screening to identify long-term growth opportunities. Its objective is to outperform the MSCI Emerging Markets Index.

Sustainable financing product portfolio

In 2025, we consolidated significant progress in sustainable finance, reflecting the strengthening of our strategy and our capacity to execute innovative financing solutions aligned with international standards.

During the period, the Bank granted the first Blue Loan in Chile, structured for CAP S.A., marking a milestone in the development of financial solutions aimed at the responsible management of water resources and the protection of biodiversity. This transaction was supported by a Second Party Opinion (SPO) and a legal opinion, reinforcing its technical robustness and credibility.

Likewise, sustainability-linked transactions structured in 2025 were supported by Second Party Opinions (SPOs), strengthening their soundness and credibility. Of note is a transaction that formally incorporated the Chilean Taxonomy for the construction sector, becoming the first direct application experience carried out jointly with a client and experts from the construction and real estate sectors who participated in the development of the Chilean Taxonomy.

From a financial impact perspective, the Bank financed approximately Ch\$123 billion during the year to enabling companies whose activities allow third parties to generate positive impacts in transition processes toward a circular economy, energy transition and other key areas. In addition, approximately \$168 billion was provided to end users who directly contribute to emissions reductions and to advancing the sustainable transition.

The Bank offers a wide range of sustainable financing products and services, aimed at both corporate clients and other segments, which are detailed below:

Products and services	Monetary value (Ch\$)	Description
Green and blue loans, social loans, sustainable loans	MCh \$227,263	Financing aimed at the use of proceeds for sustainable projects, including renewable energy, clean transportation, circular economy, energy efficiency, water management and sustainable construction.
Sustainability-linked corporate loans	MCh \$83,226	Financing intended for general corporate purposes is linked to the achievement of environmental and social commitments, measured through predefined performance indicators and validated by independent third parties.
Sustainable bonds	MCh \$485,000	Sustainable bond issued for Celulosa Arauco by value.

The total sustainable amount reached MCh \$310,489, representing 2.5% of the total wholesale segment. These results reflect an early consolidation stage of the sustainable finance portfolio, with a focus on strengthening the quality, traceability and impact of transactions rather than on their aggregate volume.



Strategic partners

The development of our sustainable finance ecosystem is strengthened by a network of strategic partners, both locally and internationally, who contribute technical expertise, standards, certifications and collaboration platforms.

These partnerships enhance our internal capabilities, align our practices with global benchmarks, and promote financial solutions that contribute to the transition toward a more sustainable economy.

Through joint efforts with multilateral organizations, industry associations, certification bodies and specialized platforms, we drive the adoption of best practices and foster the mobilization of capital toward projects with positive impact.





4.3. Financial Responsibility

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Financial responsibility is a core component of Itaú Chile's business model and is reflected in the offering of accessible products and services, the promotion of financial education, and the prevention of over-indebtedness. This approach seeks to strengthen long-term relationships with clients and contribute to inclusive economic development.

We maintain a public commitment⁴³ to financial inclusion and education. This commitment forms part of the **2023–2026 Sustainability Strategy** and is overseen by the **Senior Sustainability and Diversity Committee**. This approach also contributes to the effective management of reputational risk and to meeting regulatory expectations regarding customer protection.

4.3.1. Commitment to financial inclusion

We have strengthened our commitment to promoting financial inclusion through innovation and the continuous expansion of products and services aimed at underserved groups.

Main lines of action:

Innovate and expand financial services for underserved groups: by monitoring client needs and market best practices.

Decentralize service delivery: through our 14 digital branches, we offer extended service hours—from 8:00 a.m. to 7:00 p.m.—bringing services closer to clients in remote, rural, or underserved areas.

Promote financial well-being: through the offering of responsible savings and investment initiatives for students from vulnerable schools, as well as support for women entrepreneurs to strengthen their micro-businesses.

Prevent over-indebtedness: by implementing policies and procedures to assess clients' financial capacity, establishing reasonable credit limits, and conducting regular monitoring to identify early signs of financial distress.

Facilitate complaint mechanisms: by providing a customer service hotline (600 686 0888 / +56 2 2686 0888), a branch network and a website to address issues, supported by a specialized system for handling complex cases.

Train our commercial teams to prevent aggressive sales practices and disrespectful treatment toward target groups: our teams participate in a robust training program through interactive modules and digital and in-person training aimed at ensuring close, simple and respectful client interactions at every touchpoint.

Collaborate with external stakeholders: by building partnerships through Fundación Itaú Chile with educational institutions and with Fundación Kodea to provide financial education and digital skills training to young people and subsistence entrepreneurs.





4.3.2. Financial inclusion products and services

The Bank's financial inclusion initiatives and products are aimed at reducing access gaps to the financial system, promoting the progressive and responsible inclusion of individuals and small businesses. This approach combines financial prudence criteria with solutions tailored to the needs of historically underserved segments.

SASB

FN-CB-240a.1

FN-CB-240a.2

FN-CB-240a.3

CSA

3.5.2

Current Accounts "Itu Digital Account"⁴⁴

Itu is a 100% digital current account with no maintenance fee, designed to promote financial inclusion and facilitate access to the banking system for people facing barriers to traditional banking. These include young people, migrants and clients who prioritize digital service channels. Its simple and intuitive design seeks to foster a responsible relationship with financial services, incorporating guidance tools and financial education recommendations.

During 2025, the following usage indicators were recorded:

- 21,753 current account clients.
- 835,355 current account transactions/accounts.
- 34,188 clients reached through debit cards.
- 584,965 debit card transactions/accounts.

The account offers fully digital customer service, 24/7 emergency support, and is available to foreign residents who meet the established requirements. These features help expand access to basic financial services while maintaining criteria of simplicity, security and responsible treatment.

32% of Itu clients are women, and 14% are migrants.

To open an account, clients must be over 18 years of age, have a Chilean mobile phone number, a valid national identity card, and a Clave Única, as well as comply with Banco Itaú Chile's risk policies.

Commercial Subsegment "Banco Condell"

Banco Condell is part of the retail banking segment and focuses on serving lower-income individuals, primarily offering consumer loans and insurance products designed to promote responsible access to the financial system.

Clients with good credit behavior may become eligible to open a current account with Itaú, gaining access to personalized and digital service channels that support their progressive financial inclusion.

During 2025, older adults represented the most significant group within the portfolio, reflecting the model's focus on segments facing greater barriers to access to the formal financial system. In addition, the portfolio includes individuals living in rural or hard-to-reach areas, as well as migrant populations.

- Number of clients reached: 12,897
- Number of transactions/accounts: 13,357

The breakdown of the client portfolio for this product is as follows:

- Adults: 5,294 clients (18–59 years).
- Older adults: 7,603 clients (60 years and older).

This model contributes to promoting responsible access to credit, strengthening financial inclusion and social risk management, in line with Itaú Chile's sustainability strategy and customer protection principles.

Support for the Small Business Segment

Support for micro and small enterprises (MSMEs) constitutes a key pillar of Itaú Chile's financial responsibility, as it contributes to productive development, job creation and the economic resilience of segments facing greater restrictions in access to financing.

In this context, we provide commercial loans backed by guarantees, primarily through the **Small Entrepreneurs Guarantee Fund (FOGAPE)** and other public instruments. These mechanisms facilitate access to financing for clients who lack sufficient collateral to obtain traditional credit, benefiting micro, small and medium-sized entrepreneurs, exporters, and organizations eligible under the FOGAPE Law.

These guarantee schemes cover a portion of the principal of loans, leasing operations and other financial instruments, with the aim of reducing barriers to access to financing while maintaining prudent standards for credit risk assessment and management.

In 2025, we opened 3,558 plans for small enterprises and granted more than 4,147 state-guaranteed loans, benefiting approximately 3,500 clients. As of December 31, 2025, the total volume granted to small enterprises under state-guarantee programs exceeded Ch \$350 billion, distributed across the following instruments:

- FOGAPE Traditional.
- FOGAPE COVID.
- FOGAPE Reactivation.
- FOGAPE Chile Apoya.
- FOGAES.

This support contributes to strengthening the operational continuity and recovery capacity of small enterprises, promoting productive financial inclusion in line with the Bank's sustainability strategy and Itaú Chile's principles for responsible access to credit.

4.3.2. Financial education initiatives

We offer a range of initiatives aimed at engaging individuals and promoting the responsible use of financial services:

ItúEmprendimiento Mujer

Since 2023, we have developed a free training program targeted at women entrepreneurs who are (i) family members of Itaú employees and/or (ii) clients within the SMEs segment, and who seek to strengthen their financial knowledge and management skills.

This year, 112 women participated in the program, joining a community that now exceeds 300 participants over recent years, reflecting the program’s commitment and its transformative impact.

	2023	2024	2025
Participants	104	200	112
Approved	84	154	87

Through a structured learning pathway that combines coaching, technical workshops, specialized classes and a digital learning platform, the program provides practical tools to strengthen business models, enhance entrepreneurial skills and expand the financial autonomy of participants.

The content was delivered with the support of volunteer employees, who actively participated in sessions and workshops, strengthening the connection between the Bank and communities of women entrepreneurs. During the 2025 edition, the program



was implemented through two training tracks—Inicia and Gestiona—defined according to the stage of development of each business.

The program features a robust training curriculum that includes courses such as management control, digitalization, cybersecurity, marketing strategies, tax education, the importance of banking inclusion and financial onboarding, creative processes, among others.

- The training program also includes specific workshops. Those delivered in 2025 were: Tax education for entrepreneurship
- Importance of banking inclusion and responsible use of debt
- Cybersecurity for entrepreneurs
- Cybersecurity for SMEs
- Banking tools and products to grow your business
- Factoring and Leasing

At the outset and conclusion of the program, participants complete a survey assessing knowledge, learning outcomes, and technical skills. At the Inicia level, participants increased their knowledge by 49%, while at the Gestiona level, a 14% improvement was observed across the same dimensions. These results demonstrate the program’s contribution to business consolidation and to the promotion of financial inclusion.

Experiencia Empresa (Fundación Itaú Chile)

Likewise, our Experiencia Empresa program, which involves students from vulnerable technical high schools, includes a series of financial education talks delivered by volunteer employees from the Investment Management Department. These sessions address topics such as financial planning, responsible use of credit, and basic concepts of investment and savings.

In 2025, **179 students** in the final years of secondary education participated in the program.

In turn, Itaú Colombia implemented initiatives aimed at strengthening financial decisionmaking knowledge and skills across different audiences.

Nueva Pangea: A pedagogical tool designed to strengthen Colombian students’ knowledge, skills and attitudes related to decisionmaking, management and planning of their financial resources. This initiative benefited 9 educational institutions in Bogotá and reached 936 students.

Financial Education Training Program: An initiative developed in partnership with Bogotá’s Social Integration Secretariat, targeting vulnerable populations—including youth, women and older adults—with a focus on basic personal finance concepts.

In 2025, this program benefited 51 people.

Finanzas con Orgullo: A program developed in partnership with Universidad EAN, aimed at entrepreneurs from the LGBT+ community and women. It included training in macroeconomic analysis, use of the Breb platform, and savings and investment strategies. In 2025, **20 women entrepreneurs** benefited from this program.



Chapter 05

Environmental Management

Environmental management at Itaú Chile is part of the corporate management model and is integrated into operations as a mechanism to enhance resource efficiency, reduce regulatory and operational risks, and strengthen business resilience in the face of climate transition. During the reported period, the Bank consolidated its Environmental Management System (EMS) under the ISO 14001 standard, establishing a structured framework for the identification, control, and continuous improvement of its relevant environmental aspects. In the context of climate transition and increasing regulatory requirements, this approach is consolidated as a key enabler of operational continuity and sustainable value creation. Our management integrates environmental criteria into daily operations, promoting the responsible use of resources and continuous improvement.

This chapter outlines the governance framework, key initiatives, and main results of the Bank’s environmental management, aligned with its corporate strategy, materiality assessment, regulatory requirements, and the decarbonization priorities defined by the Bank.

5.1. From Management to Culture: People as Drivers of Change

Effective environmental management requires an aligned organizational culture. At Itaú Chile, we promote the participation of our employees, integrating sustainability into daily operations and into everyday decision-making.

In this context, we believe in the role of informed itubers as agents of change, capable of transforming their own practices and actively contributing to a more sustainable environment.

Acción Naranja

Since 2022, we have promoted the Acción Naranja initiative, a volunteer community composed of employees from Sustainability, Financial Services, Technology, Culture, Learning, and Internal Marketing managements.

Acción Naranja has been consolidated as a collaborative space that drives team participation, bringing environmental management closer to daily operations and promoting responsible practices in line with the objectives of the Environmental Management System (EMS).

Itaú Environmental Route: from awareness to Action

In line with our Environmental Management System (EMS) and the Acción Naranja program, we launched the initiative “Itaú Environmental Route: from awareness to action”, a series of four online training modules designed to strengthen the environmental culture within the Bank and promote employee participation in addressing environmental challenges.

The initiative was developed over four consecutive weeks, through educational, clear, and practical content, addressing key topics such as climate change, our carbon footprint, the Bank’s environmental management, the identification of environmental aspects and impacts, and the concrete actions that each person can promote from their everyday role.

Lets understand climate change: Why is climate changing?



Being responsible with the environment is so Itaú

The “Itaú Environmental Route” was disseminated through various internal communication channels, including emails, corporate intranet and informational screens of the corporate Building. Ensuring transversal reach and reinforcing the message that sustainability is a shared responsibility and a central pillar of our way of doing business.

The capsules were hosted on our IOX learning platform. Below, some of our results:

80% of itubers were trained in environmental management and climate change topics.

714 training hours.

Ecolitubers

Smart waste bins

Since 2023, we have had a smart waste bin designed to automatically identify and record recyclable materials deposited by employees, such as cans and plastics. This innovative system integrates an interactive interface along with sensors and recognition technology, allowing the delivery of real-time information on the type and quantity of recycled waste. Through this initiative, we actively foster environmental education and promote responsible recycling habits among our teams.



In 2025, we reinforced this line of work with the launch of the “Ecolitubers” contest, aimed at incentivizing and recognizing employee participation in recycling. The contest sought to reward itubers who recorded the highest amount of recycled waste through the smart bins, strengthening a culture of environmental commitment within the organization. The dissemination of this initiative was carried out under the umbrella of the **Acción Naranja** program and in line with the **Environmental Management System Communications Plan**.

For the execution of the contest, the recycling of different types of waste was enabled, including plastic bottles, aluminum cans, bottle caps, and batteries of any type (AA, AAA, DD, among others).

Ecolitubers 2025 was carried out over a four-month period, between September and December 2025. On a monthly basis, the Sustainability & Corporate Affairs Management consolidated and compiled individual recycling metrics per ituber, periodically updating the participation ranking. The process concluded with an award ceremony, in which the employees with the best performance were recognized, reinforcing the link between innovation, corporate culture, and sustainability.

The contest yielded positive results, evidencing sustained participation by itubers, who were actively involved throughout the entire execution period of the initiative. This high level of engagement made it possible to strengthen recycling habits and reinforce the environmental culture within the Bank.

In total, the following materials were recycled through the smart waste bin:

Type of waste	Amount collected
Aluminum cans	5,869 tonnes
Plastic bottles	7,584 tonnes
Batteries	11,731 tonnes

A total of 77 itubers participated during the contest. The bin recorded a total of 1,549 interactions through its intelligent screen, and we avoided the emission of 52 tonnes of CO₂e.





5.2. Innovation and efficiency: when digital transformation reduces impacts

The Bank's digital transformation is also a key lever for environmental efficiency. Through simpler and more digital processes, we reduce the use of resources, avoid emissions, and simultaneously improve the experience of our customers.

The "Sustainability in each click" project integrates the "Simple and Digital" and "Process digitization" initiatives, aligning digital transformation with carbon footprint reduction objectives.

The "Simple and Digital" initiative focuses on the optimization of the Bank's mobile application and website, improving the customer experience through simpler, more agile, and more efficient platforms. In parallel, the "Process digitization" project addresses the transformation of internal processes and the digitization of statements, significantly reducing the use of paper and the need for in-person interactions.

"Simple and Digital" project: reduction of 48 tCO₂e, equivalent to 30% fewer emissions, thanks to the optimization of the Bank's application and digital platforms.

The "Process digitization" initiative has been implemented since 2023 and comprises the **digitization of bank statements**, aimed at reducing paper use in our operations and advancing toward more efficient and simpler processes. This initiative has not only optimized the experience of our customers but has also contributed directly to the reduction of our environmental footprint.

During 2025, we strengthened this project as part of our strategy to become a more agile and simpler Bank. As a result, **90% of the statements issued by Banco Itaú Chile were digital, avoiding the consumption of 21,397,610 sheets of paper.** Thanks to this migration toward digital channels, **130 tCO₂e** emissions were avoided, consolidating digitization as a key lever for operational efficiency and the mitigation of environmental impacts.

"Process digitization" project: reduction of 24 tCO₂e, equivalent to an 18% decrease in emissions, through the digitization of statements, avoiding the consumption of more than 7,800 reams of paper.

Both initiatives, recognized by the Ministry of the Environment, share a common purpose: placing the **customer at the center**, offering digital solutions that facilitate their experience, while at the same time generating tangible environmental benefits. Each digital interaction carried out by our customers contributed to avoiding emissions associated with energy consumption, paper use, and physical travel, consolidating digital transformation as a key enabler of a positive environmental transformation.

The applied methodology was based on rigorous, collaborative, and transparent work, which included coordination among Digital Experience Management, Marketing Management, Central Operations Management, and Sustainability Management. This process made it possible to gather, validate, and consolidate the information necessary to quantify environmental impacts in a consistent and reliable manner.





Itaú Colombia

Cloud migration and carbon footprint reduction:

During 2025, the migration of critical workloads from local data centers to the public cloud (AWS) was completed. This transition, accompanied by application modernization and the removal of idle infrastructure, has made it possible to optimize energy consumption and reduce the carbon intensity of our IT operations. As a result of the implementation and the associated efficiency measures, we estimate the avoidance of 503 kg CO₂ per USD. Additionally, process digitization has significantly reduced paper consumption and the impacts associated with transportation and physical archiving.

Xposable Colsubsidio

During 2025, Itaú Colombia was recognized with the **Xposable Colsubsidio Award**, a distinction that recognizes companies and organizations committed to sustainable development and positive impact in Colombia.

The **Xposable Colsubsidio Award** aims to recognize, make visible, and promote initiatives that integrate environmental, social, and governance criteria into business management.

Itaú Colombia and WWF Colombia received the **Xposable Colsubsidio Award** for the “**Páramos para el Futuro**” program, a recognition granted to initiatives that generate positive impact and contribute to nature conservation.

The project, developed in collaboration with **National Natural Parks**, promotes the restoration of the páramo in the **Fauna y Flora Guanentá Sanctuary – Alto Río Fonce** through the construction of a nursery that currently enables the propagation of **6,000 native plants** to restore close to **30 hectares** of ecosystem.

This recognition highlights Itaú’s commitment to water protection, biodiversity, and climate action in Colombia.



Social valorization of electronic waste (WEEE)

In 2025, we continued to strengthen our commitment to sustainability through increasingly responsible management of technological waste. From the Technology Management, and within the framework of the Environmental Management System and the Acción Naranja program, during 2025 we promoted a responsible management campaign for Waste Electrical and Electronic Equipment (WEEE), fostering reuse, recycling, and the circular economy.

As part of this initiative, the following results were achieved:

Refurbishment of 150 notebooks, which were donated to students from **14 schools sponsored by Itaú Foundation**, contributing to digital inclusion and access to technological tools.

Thanks to the extension of the useful life of this equipment, the **30 tonnes of CO₂e** emissions were avoided, reflecting the positive environmental impact of reuse compared to final disposal.

Recycling 29 tonnes of electronic equipment, promoting the recovery of valuable materials and reducing the environmental impacts associated with inadequate management of electronic waste.

These actions reinforce our circular economy approach and demonstrate how responsible management of technological assets makes it possible to generate environmental and social value simultaneously.



5.3. Value Chain and External Recognition

Our environmental management approach extends to the value chain and is supported by external certifications and recognitions, which validate the robustness, transparency, and consistency of our environmental performance.

5.3.1. Environmental training for suppliers and contractors

Within the framework of our **Environmental Management System (EMS)** and the **Acción Naranja** program, we promote the strengthening of environmental capacities beyond our operational boundaries, fostering responsible management aligned with our standards throughout the value chain.

During 2025, we conducted **in-person training sessions** aimed at **suppliers and contractors** that have a direct influence on our operations and on the Nueva Las Condes Building. These instances enabled joint work on key environmental topics, to present our Environmental Management System, environmental management guidelines, and the main applicable procedures, reinforcing a shared perspective of compliance, prevention, and continuous improvement.

In total, 40 suppliers and contractors were trained, with a total of 40 hours of training in environmental matters, contributing to more consistent, responsible, and aligned management with the environmental commitments of Itaú Chile.

5.3.2. Certification and recognitions

Thanks to the implementation of our environmental roadmap and the strengthening of emissions management, **Itaú Chile obtained, for the third consecutive year, the quantification seals of the Huella Chile program** corresponding to the years 2022, 2023, and 2024. This distinction, granted by the Ministry of the Environment, certifies the measurement of our Greenhouse Gas (GHG) emissions and reinforces our commitment to transparency, rigor in reporting, and the responsible management of environmental performance.

Additionally, for the second consecutive year, Itaú Chile obtained the reduction seals of the Huella Chile program, a recognition granted by the Ministry of the Environment that highlights concrete initiatives aimed at reducing Greenhouse Gas emissions. This achievement is the result of two innovation projects developed through collaborative, multidisciplinary, and cross-functional work among different areas of the Bank: **“Simple and Digital”** and **“Process Digitization.”**



5.4. Environmental Management System⁴⁵

Sustainability does not constitute an isolated pillar, but rather a way of managing the business. In this context, environmental management at Itaú Chile is integrated into the corporate management model as a tool to anticipate risks, optimize resources, and create sustainable value in the long term. During the reported period, we certified our Environmental Management System (EMS) under the ISO 14001 standard, establishing a structured framework for the effective management of environmental aspects, compliance with current regulations, optimization in the use of resources, and continuous environmental improvement.

The EMS certification, granted by Bureau Veritas, an internationally recognized auditing body, makes it possible to structure environmental governance, systemize processes, and strengthens the Bank's capacity to anticipate environmental risks and opportunities.



EMS Governance

Itaú Chile's Environmental Management System (EMS) has a clearly defined governance structure, aimed at ensuring its effective implementation and alignment with the corporate strategy. Within this framework, the **Sustainability & Diversity Senior Committee** acts as the **Strategic Senior Management**, receiving periodic reports on progress, results, and main challenges, and making decisions at the strategic and organizational level.

At the operational level, EMS management is led by Financial Services Management, together with Sustainability & Corporate Affairs Management, which assumes the role of Operational Senior Management. These management areas are responsible for executing and coordinating the actions necessary to ensure the system's organization-wide operation throughout the organization. While strategic senior management defines the environmental vision and objectives, operational senior management ensures the effective implementation of environmental processes and controls in daily operations.

The design of the EMS is aligned with Itaú Unibanco's Environmental Management System, which makes it possible to incorporate learnings, best practices, and experiences at the regional level, strengthening the consistency and maturity of the Bank's environmental management.

As part of the EMS deployment, environmental management best practices were integrated into the remodeling and adaptation of the Rosario Norte branch. In this project, environmental procedures, matrices, and controls were applied at all stages of the construction process, addressing aspects such as the use of construction materials, waste management, recycling, and the handling of chemical substances. Likewise, the suppliers and contractors involved were trained in environmental management matters, reinforcing compliance with the standards defined by the Bank.

We maintain an active management of environmental indicators and targets, promoting continuous improvement through operational eco-efficiency programs and projects. These actions are framed within our environmental roadmap, guiding efforts to consolidate a corporate culture aligned with sustainability and the responsible management of environmental impacts.

In Itaú Colombia, the Environmental Management System is currently 90% advanced in its design phase, reflecting significant progress in structuring the guidelines, processes, and tools necessary for its future implementation and consolidation.

⁴⁵ Scope of the EMS certification: Nueva Las Condes Building, Presidente Riesco No. 5537. Administrative, operational, and infrastructure management activities aimed at ensuring the delivery of services necessary for the proper functioning of the facilities where Banco Itaú's operations are carried out.



Operational Environmental Management Guidelines

NCG 461 / 519 8.3

We have Operational Environmental Management Guidelines developed under the standards of ISO 14001. Their purpose is to establish the principles and guidelines for environmental management in our operations, ensuring a systematic, coherent, and cross-cutting approach throughout the organization. The objectives of these guidelines are:

- **Comply with applicable environmental legislation**, regulatory standards, and other requirements subscribed to by Itaú Chile that are related to environmental aspects.
- **Protect the environment**, including preventing pollution and managing and minimizing the environmental impacts derived from its activities, through continuous improvement processes, with the establishment of specific objectives and targets.
- **Maintain permanent communication channels** on environmental matters with stakeholders, seeking to clarify and address their inquiries.
- **Promote the conscious use of natural resources**, avoiding water and energy waste, as well as managing the waste generated with a view toward a more environmentally favorable destination.
- **Foster the environmental education process**, through training and awareness-raising means for its employees and service providers to act responsibly in preserving the environment.

Evaluation and monitoring

A central pillar of our EMS is the identification, evaluation, and control of the environmental aspects and impacts associated with our operations. Through a detailed analysis, updated to 2025, we have identified the activities, products, and services that may generate effects on the environment, establishing control measures and mechanisms aimed at their prevention and mitigation.

Among the main environmental aspects monitored are energy and water consumption, as well as waste generation. These factors are systematically evaluated to define strategies that contribute to the reduction of our environmental footprint and to the efficient use of resources. This comprehensive approach is supported by collaborative work among various key areas of the Bank, such as Maintenance and Projects, Experience and Services, Risk Prevention, Repossessed Assets, Endomarketing, IT Assets, Culture and Learning, among others, which enables transversal and articulated environmental management throughout the organization.

During 2025, together with the internal EMS teams, we carried out review processes with the objective of assessing the level of progress and compliance of the Environmental Management System (EMS). To date, 100% of the identified improvement opportunities are duly managed, in line with our commitment to the continuous improvement of environmental performance.

In coherence with the above, and within the framework of the EMS, during 2025 an internal and external communication plan was established aimed at disseminating relevant information on environmental management. This plan includes the communication of the Environmental Management guidelines, the identification of environmental aspects and impacts, the defined objectives and targets, EMS performance, as well as the main achievements, milestones, and key dates, strengthening transparency, team involvement, and alignment with our environmental commitments.

Environmental compliance framework

Our Environmental Management System (EMS) not only contributes to optimizing operational practices but also establishes a robust framework for compliance with applicable environmental legislation in Chile. To this end, we have developed a structured procedure that makes it possible to identify, update, and periodically assess relevant regulations, ensuring compliance with current legal requirements and anticipating potential regulatory changes.

In this context, we have an environmental compliance model integrated into the EMS, which allows systematic identification, definition, and monitoring of our environmental obligations. Likewise, we have the procedure for the Management of legal requirements and other commitments, which describes the methodology for the identification, updating, and assessment of compliance with the legislation and regulations applicable to the activities carried out by Itaú Chile. When deviations are identified, this procedure enables the definition of action plans with defined timelines, assigned responsibilities, management of non-conformities, and evaluation of the effectiveness of the corrective actions implemented.

As a complement, we have an Environmental Legal Requirements Matrix, a tool that makes it possible to map applicable legislation, assess its impact on operations, and carry out periodic regulatory compliance verifications. Through this matrix, we identify sector-specific requirements, defining concrete actions, responsible parties, compliance deadlines, control mechanisms, and monitoring frequencies.

During 2025, an environmental legal compliance review was conducted by the internal EMS team, its results evidenced an adequate level of regulatory compliance. The improvement opportunities identified because of this process are currently 100% managed, in line with the continuous improvement approach that characterizes our Environmental Management System.



Environmental sanctions

During 2025, at Itaú Chile and Itaú Colombia no fines or enforceable environmental sanctions were recorded, nor were compliance plans associated with environmental remediation or damage established by governmental entities. This result reflects the Bank's ongoing commitment to compliance with current regulations and to the continuous improvement of its operational practices.

NCG 461 / 519 8.3

CSA 2.4.12

Since 2024, we have had an Environmental Management System that has made it possible to structure and systematize the management of environmental regulatory aspects. During 2025, this system was strengthened with the objective of enhancing the monitoring of applicable regulations and the timely generation of preventive and corrective actions, consolidating a proactive approach to environmental compliance.

5.5. Operational Decarbonization Strategy

In addition to reducing our emissions, our decarbonization strategy strengthens the Bank's ability to anticipate regulatory risks, improve operational efficiency, and prepare for energy transition scenarios.

Emissions management is supported by a specialized governance structure, designed to ensure operational efficiency and compliance with our environmental commitments. Financial Services Management, with the support of Sustainability Management, leads the oversight of the responsible use of energy and water, waste management, and the efficient administration of resources, promoting an operational eco-efficiency approach that optimizes consumption and strengthens a culture of sustainability among employees.

Since 2022, we have maintained a working group that monitors progress, analyzes strategies, evaluates environmental performance, and identifies opportunities for improvement. This coordination framework enables us to ensure a continuous improvement process in the organization's environmental and climate management.

In coordination with the Itaú unit in Colombia, progress has been made in the standardization of emissions quantification and reporting processes, strengthening the consistency, traceability, and transparency of environmental information at the group level. This effort contributes to consolidating a common vision aligned with international best practices in climate management and environmental reporting.

Environmental commitments^{46 47}

Itaú Chile has set the goal of reducing Scope 1, 2, and 3 emissions by 42% by 2030. This commitment, which currently covers only operational emissions, is developed under an environmental roadmap that establishes targets, objectives, and action plans aligned with the Science-based Targets Initiative (SBTi) methodology. Through this approach, we ensure that our actions are aligned with the scientific requirements necessary to mitigate climate change and contribute to a low-carbon economy.

At Itaú Chile, our carbon footprint was reduced by 6% compared to the 2024.

The carbon footprint reflects the total amount of Greenhouse Gas (GHG) emissions associated with our operations. To report on this, we use two internationally recognized approaches that allow us to offer a more comprehensive view of the impact of our energy consumption:

- The market-based method calculates emissions according to the specific attributes of the electricity supply that we acquire, considering contracts, certifications or renewable energy purchases, where applicable.
- The location-based method estimates emissions based on the average of the electricity grid of the country or region where we operate, regardless of the energy contracts we may have.
- Presenting both values allows us to provide transparency regarding both the corporate decisions related to energy procurement and the actual energy context of the territory where we carry out our activities.

46 The active surface area as of December 2025 is 70,002 m², which is used to calculate water, energy, and waste indicators. The surface area is adjusted for the calculation of the carbon footprint internally by the BRP, Maintenance and Projects teams. The contractual surface area differs from the active surface area due to use/space. This is adjusted planimetrically according to occupancy versus the total land area.

47 The carbon footprint data reported by Itaú Colombia were verified by an independent third-party auditor. The verification letter can be found in the Itaú Colombia 2025 Management and Sustainability Report published on its website.



Reduction of our carbon footprint

Scope	2021 Baseline (t CO ₂ e)	Target of reduction as of 2030 (%)	Metric for 2030 reduction (t CO ₂ e)	2025 Results (tCO ₂ e)	% Reduction achieved 2025	Compliance 2025
Scope 1	786	-42	456	162	-79%	Completed
Scope 2	6,070	-42	3,520	2,128	-65%	Completed
Scope 3	9,120	-42	5,290	6,601	-27%	In progress

Itaú Colombia

Compared to the 2023 baseline, the 2025 results show a reduction in emissions in Scope 3 and Scope 2, with decreases of 13% and 57%, respectively, from 4,932 to 4,307 tCO₂e in Scope 3 and from 537 to 231 tCO₂e in Scope 2. In contrast, Scope 1 shows an increase of 16%, as the scope of measurement was expanded.

Since 2022, we have worked on the development of our **Greenhouse Gas (GHG) Emissions Inventory or carbon footprint calculation**, based on the ISO 14064-1:2019 standard and the guidelines of the Greenhouse Gas Protocol (GHG Protocol).

This inventory considers:

i) Scope 1: Direct emissions generated by our operations.

ii) Scope 2: Indirect emissions derived from electricity consumption.

iii) Scope 3: Other indirect emissions throughout our value chain.

Total carbon footprint⁴⁸

	Carbon footprint (market-based)		Carbon footprint (location-based)	
	[tCO ₂ e] ⁴⁹			
Chile	2022	5,930	5,930	
	2023	5,901	5,901	
	2024	4,594	4,662	
	2025	5,041	5,041	
Colombia	2022	8,427	12,700	
	2023	7,517	10,248	
	2024	7,173	9,461	
	2025	6,763	9,455	
Consolidated	2022	14,357	18,630	
	2023	13,418	16,149	
	2024	11,767	14,123	
	2025	11,804	14,496	

⁴⁸ The information comes from various internal systems of the Bank and from contact with suppliers. GHG emissions were calculated by multiplying activity data by documented emission factors in accordance with the guidelines of the GHG Protocol. Emissions are reported in metric tons of carbon dioxide equivalent (tCO₂e), which includes seven greenhouse gases (CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃). Global Warming Potentials from the IPCC Sixth Assessment Report (AR6) are used for direct emissions, and factors published directly by DEFRA are used for indirect emissions

⁴⁹ The Global Warming Potentials from the IPCC Sixth Assessment Report (AR6) are used. Emission factors consider traceable sources, using values for each year where possible. They are divided into three main groups: Energy: Official sources for each country (electricity, fuels) Materials, transportation, other: Factor base published by the Department for Environment, Food & Rural Affairs (DEFRA) Purchased products: Spend-based method based on factors published by DEFRA. Information is obtained from various internal systems within the organization and from suppliers. Montreal Protocol gases (such as R-22) are included for information purposes.

GRI 305-1

Scope 1

Scope 1 emissions correspond to those direct emissions generated by our operations, such as combustion in mobile and stationary sources. In line with our environmental roadmap, since 2019, we eliminated the acquisition of refrigerant gas R-22 in our facilities. As a replacement, we have implemented projects aimed at adopting refrigerants with lower environmental impact, such as R-410A, which is more energy efficient, thereby reinforcing our commitment to the responsible management of these inputs.

To advance consistently toward this goal, we have aligned our environmental measurement and reporting practices with international standards. We expanded our methodological scope through the application of higher levels of control and the recalculation of emissions corresponding to Colombia for the year 2024, ensuring a more rigorous and transparent measurement process.

During the year 2025, and through Itaú Unibanco, Scope 1 emissions corresponding to the year 2024 were offset for both Itaú Chile and Itaú Colombia. This offsetting exercise is part of our transitional approach to emissions management, which complements the structural reduction actions implemented in operations and will continue to be developed in the coming years.

For this volume of offsetting, certified carbon credits were acquired, originating from waste management, reforestation and renewable energy generation projects, which comply with international certification standards and independent verification.⁵⁰

To date, we have achieved a cumulative reduction of 79%, advancing consistently with respect to the defined target. The results and the evolution of this performance are presented in the following table.

Scope 1 emissions Chile:

Scope 1	Metric	2022	2023	2024	2025
Stationary combustion	tCO ₂ e	76	59	41	31
Mobile combustion	tCO ₂ e	5	5	5	7
Fugitive emissions of refrigerant gases	tCO ₂ e	128	84	232	124
Emissions offset	%	0	0	100	0
Total	tCO ₂ e	209	148	0	162
Organization coverage method	%	100	100	100	100

Scope 1 emissions Colombia:

Scope 1	Metric	2022	2023	2024	2025
Stationary combustion	tCO ₂ e	2	1	2	3
Mobile combustion	tCO ₂ e	16	17	18	20
Fugitive emissions of refrigerant gases	tCO ₂ e	0	414	447	480
Emissions offset	%	0	0	100	0
Total	tCO ₂ e	18	432	0	503
Organization coverage method	%	100	100	100	100

Consolidated Itaú Chile and Itaú Colombia

Direct (Scope 1) GHG emissions ⁵¹	Metric	2022	2023	2024	2025
Scope 1	tCO ₂ e	227	580	745	665
Emissions offset	%	0	0	100	0
Data coverage	%	100	100	100	100

⁵⁰ The projects considered include a landfill operated by Orizon and certified under Gold Standard, aimed at preventing the release of methane into the atmosphere in Cuiabá, Brazil; a reforestation project developed by Suzano and certified by Verra, based on land-use change and the recovery of degraded areas in Mato Grosso do Sul; and a renewable energy project, certified by Global Carbon Council, which considers the operation of a solar generation complex in the state of Bahia, Brazil.

⁵¹ Our target for 2025 was 665 tCO₂e of total direct greenhouse gas emissions. Gases of the Montreal Protocol (such as R-22) were included in Scope 1, for the purposes of simplifying data collection and monitoring.

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Scope 2

Scope 2 emissions correspond to indirect emissions associated with the acquisition of electricity used in our operations and constitute a relevant component of our carbon footprint. For their quantification, Itaú Chile uses two complementary approaches, in line with international best practices for emissions reporting.

On the one hand, we apply the **market-based method**, which considers the organization's energy purchasing decisions. Under this approach, emissions are calculated using specific emission factors associated with the contracted electricity generation sources, including the acquisition of energy from renewable and emission-free sources, supported by Renewable Energy Certificates (IRECs).

On the other hand, we use the **location-based method**, which quantifies emissions by considering the average emission factors of the electricity system of the geographic location where energy is consumed, reflecting the carbon intensity of the regional electricity grid over a given period.

Thanks to these actions, at Itaú Chile we have achieved a 65% reduction in our Scope 2 emissions compared with our 2021 baseline. Through the market-based method, we have continued to invest in a sustained manner in clean and renewable energy, supported by the acquisition of Renewable Energy Certificates (IRECs) since 2022, which has made it possible to ensure that 100% of the electricity consumed by the Bank comes from renewable sources.

Scope 2 emissions Chile:

Scope 2	Metric	2022	2023	2024	2025
Electricity consumption (market-based)	tCO ₂ e	0	0	0	0
Electricity consumption (location-based)	tCO ₂ e	3,722	2,132	1,806	2,128

Scope 2 emisisions Colombia:

Scope 2	Metric	2022	2023	2024	2025
Electricity consumption (market-based)	tCO ₂ e	545	537	490 ⁵²	231
Electricity consumption (location-based)	tCO ₂ e	545	537	558	231

Consolidated Itaú Chile and Itaú Colombia					
Indirect (Scope 2) greenhouse gas emissions ⁵³	Metric	2022	2023	2024	2025
Location-based Itaú Colombia e Itaú Chile consolidated	tCO ₂ e	4,267	2,669	2,364	2,359
Data coverage (in % of denominator)	%	100	100	100	100
Market-based*	tCO ₂ e	0	0	490	231
Data coverage (in % of denominator)	%	84	84	100	100

Through the market-based method and thanks to the acquisition of International Renewable Energy Certificates (IREC), as Itaú Chile have managed to avoid emissions equivalent to 2.128 tCO₂e for the year 2025.

⁵² During 2025, Itaú Colombia offset Scope 2 emissions through the purchase of the IREC certificate. This purchase was made during the month of August 2025; therefore they are not reflected in the previous calculations.

⁵³ Our target for 2025 was 2,359 tCO₂e of location-based emissions. For Itaú Chile, our target for 2025 was 0 tCO₂e of market-based emissions.



Scope 3

Chile:

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Scope 3 emissions correspond to those indirect emissions generated by sources external to our direct operations, but over which the Bank has responsibility throughout its value chain. These include, among others, categories such as transportation and distribution, employee commuting, solid waste generation, business travel, valuables transportation, use of inputs, and the operation of automated teller machines.

To date, we have achieved a cumulative reduction of 27%, reflecting the impact of the actions implemented to mitigate our environmental footprint beyond direct operations. In this area, we continue to promote efficiency and reduction initiatives, maintaining a continuous improvement approach to the management of our emissions throughout the value chain.

Since 2022, we have incorporated Itaú Colombia's operations into the consolidated calculation of our emissions, strengthening the coverage and depth of the analysis. As part of this process, the emissions corresponding to Colombia for the year 2022 were recalculated, incorporating new Scope 3 categories and improving data quality, in alignment with international best practices for emissions quantification and reporting.

Mobility and energy efficiency

Emissions derived from business travel include air and land transportation carried out by our team. We have suppliers that provide detailed information on costs, fuel consumption, and distances traveled, enabling centralized monitoring by our teams.

Business travel and employee commuting

We analyze employee commuting to their workplaces as part of the emissions quantification process. Compared to 2024, these records have shown a decrease. To optimize the management of these

impacts, we use an automated platform that allows the recording, monitoring, and quantification of trips and their emissions, by management unit and type of mobility. This system facilitates decision-making aligned with our environmental roadmap.

Data Centers with Renewable Energy

Our outsourced data centers operate with an electricity supply that comes 100% from renewable sources. This condition is supported by certifications verified by independent third parties, which makes it possible to ensure the transparency, traceability, and reliability of the environmental information associated with these operations.

Electromobility

As part of our drive toward more sustainable mobility, we installed two charging points for electric vehicles in our corporate building in Nueva Las Condes, incorporating cleaner transportation alternatives for private use. Likewise, we have progressively strengthened our electric taxi fleet, expanding the coverage of services based on electromobility and contributing to the reduction of emissions associated with corporate transportation.

Scope 3 results⁵⁴:

Indirect (Scope 3) GHG emissions	Metric	Consolidated			
		2022	2023	2024	2025
Total indirect (Scope 3) GHG emissions Market-based	tCO ₂ e	13,585	12,301	11,277	10,908 ⁵⁵

*Only considers operational emissions. Financed emissions are excluded.

Scope 3 Chile	Metric	2022	2023	2024	2025
Office supplies + bank cards	tCO ₂ e	180	181	155	145
External datacenter service (location)⁵⁶	tCO ₂ e	551	599	482	564
External datacenter service (market)	tCO ₂ e	0	0	0	0
Scope 1 fuel production	tCO ₂ e	15	11	8	8
Cash-in-transit service	tCO ₂ e	343	209	86	99
Courier transportation service	tCO ₂ e	438	424	427	301
Waste and recycling	tCO ₂ e	708	624	737	682
Business travel	tCO ₂ e	519	943	1,313	847
Employee transportation	tCO ₂ e	3,244	2,878	3,118	3,006
Bank access: Customer transportation	tCO ₂ e	1,754	1,564	1,200	1,345
Bank access: Stand-alone + third-party ATMs	tCO ₂ e	189	34	26	33
Bank access: Website⁵⁷	tCO ₂ e	828	500	102	140
Final card disposal	tCO ₂ e	0.02	0.02	0.02	0.01
Total location-based	tCO ₂ e	8,769	7,968	7,655	7,165
Total market-based	tCO ₂ e	8,218	7,369	7,173	6,601

54 Methodology: In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards.

55 Our target for 2025 was 10,918 tCO₂e of Indirect (Scope 3) GHG emissions.

56 Although we use data centers operated with renewable energy, based on the guidelines of the GHG Protocol and HuellaChile, the calculation must be performed using the location-based method. The data are restated for the years 2025, 2024, 2023 and 2022; therefore, the increase in emissions.

57 The power of the mobile phone is updated.



Scope 3 Colombia ⁵⁸	Metric	2022	2023	2024	2025
Office supplies + bank cards	tCO ₂ e	88	71	26	22
External datacenter service (location) ⁵⁹	tCO ₂ e	183	256	298	131
External datacenter service (market)	tCO ₂ e	183	256	298	131
Scope 1 fuel production	tCO ₂ e	4	5	5	7
Cash-in-transit service	tCO ₂ e	352	416	59	353
Courier transportation service	tCO ₂ e	82	65	26	27
Waste and recycling	tCO ₂ e	16	16	28	14
Business travel	tCO ₂ e	93	551	610	959
Employee transportation	tCO ₂ e	1,311	1,042	947	894
Bank access: Customer transportation	tCO ₂ e	3,222	2,487	2,085	1,924
Bank access: Stand-alone + third-party ATMs	tCO ₂ e	7	10	16	1
Bank access: Website	tCO ₂ e	9	13	3	0.3 ⁶⁰
Final card disposal	tCO ₂ e	0.003	0.003	0.002	0.002
Total location-based	tCO ₂ e	5,367	4,932	4,104	4,307
Total market-based	tCO ₂ e	5,367	4,932	4,104	4,307

Scope 3 Consolidated	Metric	2022	2023	2024	2025
Office supplies + bank cards + third-party ATMs	tCO ₂ e	268	252	181	167
External datacenter service (location) ⁶¹	tCO ₂ e	734	855	780	695
External datacenter service (market)	tCO ₂ e	183	256	298	131
Scope 1 fuel production	tCO ₂ e	19	16	13	15
Cash-in-transit service	tCO ₂ e	695	625	145	452
Courier transportation service	tCO ₂ e	520	489	453	328
Waste and recycling	tCO ₂ e	724	640	765	696
Business travel	tCO ₂ e	612	1,494	1,923	1,806
Employee transportation	tCO ₂ e	4,555	3,920	4,065	3,908
Bank access: Customer transportation	tCO ₂ e	4,976	4,051	3,285	3,269
Bank access: Stand-alone + third-party ATMs	tCO ₂ e	196	44	42	34
Bank access: Website ⁶²	tCO ₂ e	837	513	105	140
Final card disposal	tCO ₂ e	0,023	0,023	0,022	0,012
Total location-based	tCO ₂ e	14,136	12,900	11,759	11,472
Total market-based	tCO ₂ e	13,585	12,301	11,277	10,908

58 Some categories have reflected increases due to the inclusion of Itaú Colombia in the measurement of our corporate carbon footprint under the GHG Protocol framework. We are fully aligned in our environmental metrics and reaffirm our commitment to transparency in the management of our emissions. The Global Warming Potentials from the IPCC Sixth Assessment Report (Sixth Assessment Report, AR6) are used.

59 Although we use data centers operated with renewable energy, due to the requirements of the GHG Protocol and HuellaChile, the calculation must be performed using the location-based method. The data are restated for the years 2025, 2024, 2023 and 2022; therefore, the increase in emissions.

60 In mobile transactions, there was a 38% decrease in transactions. An average time per month was used for each type of transaction.

61 Although we use data centers operated with renewable energy, based on the guidelines of the GHG Protocol and HuellaChile, the calculation must be performed using the location-based method. The data are restated for the years 2025, 2024, 2023 and 2022; therefore, the increase in emissions.

62 The power of the mobile phone is updated.



Intensity

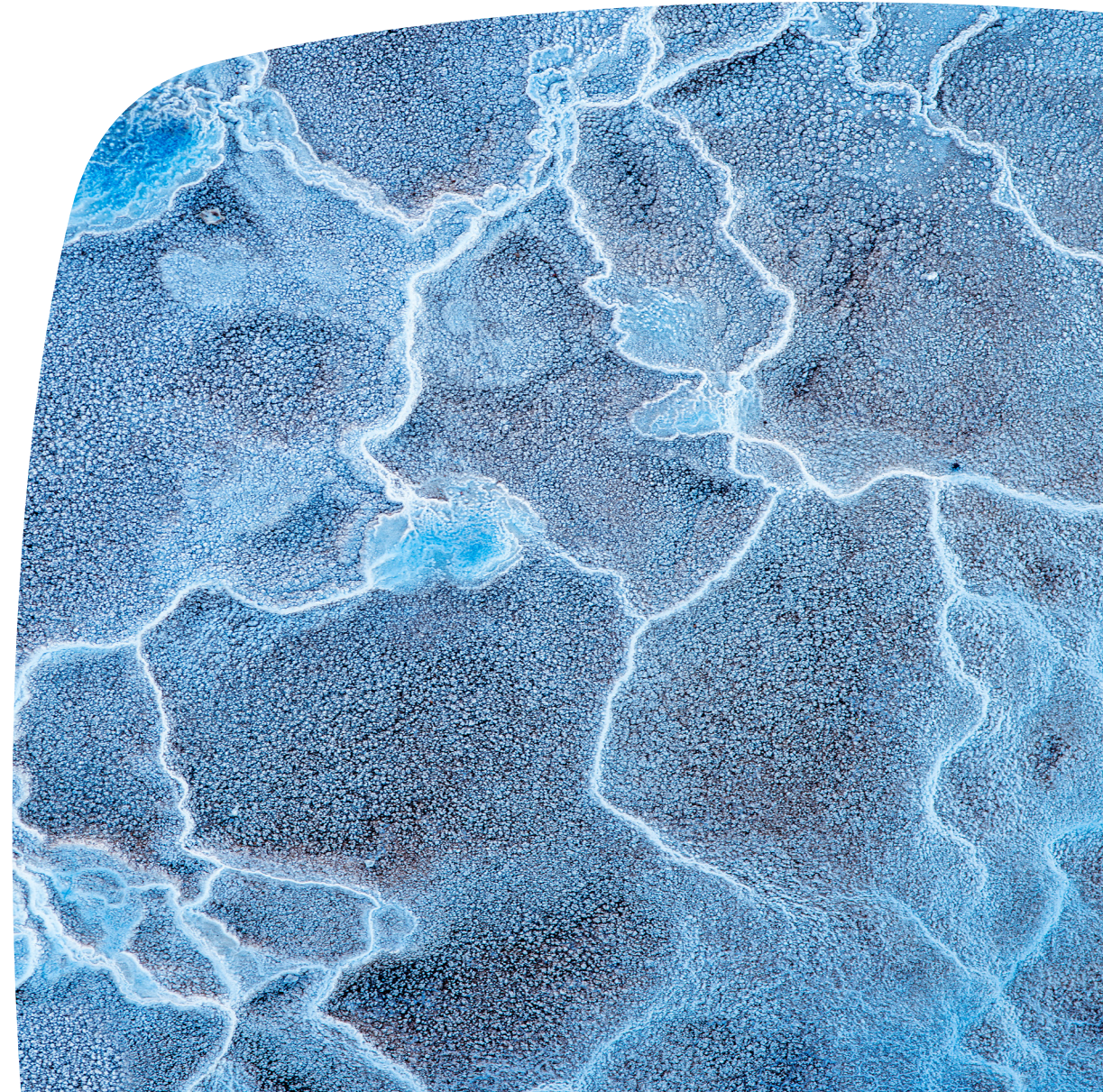
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Scope 3 Chile		Metric	2022	2023	2024	2025
Scope 1+2 emission intensity (market-based) / surface area	kgCO ₂ e/m ²	2	2	4	2	
Scope 1+2+3 emission intensity (market-based) / active customers ⁶³	kgCO ₂ e/n°	8	7	7	6	

Scope 3 Colombia		Metric	2022	2023	2024	2025
Scope 1+2 emission intensity (market-based) / surface area	kgCO ₂ e/m ²	47	29	29	25	
Scope 1+2+3 emission intensity (market-based) / active customers	kgCO ₂ e/n°	14	14	45	65 ⁶⁴	

63 The data considered were active customers and are approximately 1.1 M.

64 The increase in the intensity of Scope 1, 2 and 3 emissions in Itaú Colombia is due to the reduction of the customer portfolio.





5.6. Operational Eco Efficiency

5.6. Operational Eco-efficiency

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Environmental topic	Base line	% Compromised reduction 2030	Reduction metric 2030	2025 Results	% Reduction achieved 2025	2025 Compliance
Energy consumption⁶⁵ (MWh)	23,000	-25	17,250	12.846	-44	Completed
Water (MMm3)	0.173	-25	0.129	0.075	-57	Completed
Solid waste (tonne)	1,586	-25	1,176	1,348	-15	In progress

Energy

At Itaú Chile, we reaffirm our commitment to clean energy consumption, energy efficiency, and the prioritization of renewable and low-environmental impact sources. In line with this approach, since 2022 we have opted for the acquisition of **Renewable Energy Certificates (Renewable Energy Certificates – IREC)**, ensuring that **100% of the electricity consumed in Chile comes from renewable sources, under the market-based method perspective.**

This commitment is complemented by a target to **reduce energy consumption by 25% by 2030**, using our defined baseline as a reference. To date, we have achieved a cumulative reduction of 44%, evidencing consistent progress in meeting this objective and in optimizing the energy performance of our operations.

With respect to Colombia, there was a cumulative reduction of 16% in energy consumption compared to 2023.

Initiatives to reduce energy consumption

Based on the definition and implementation of our environmental roadmap, we have promoted various initiatives aimed at improving energy efficiency and reducing energy consumption in our facilities. Among these, the progressive transition from conventional lighting systems to **LED technology** stands out, which has generated significant benefits in terms of efficiency, consumption reduction, and operational sustainability.

During the year 2025, we established an **energy efficiency working group**, made up of different areas and responsible parties of the Bank, with the objective of coordinating, prioritizing, and implementing actions focused on reducing

energy consumption. Within this framework, specific projects were developed, such as the scheduled nighttime shutdown of the **Nueva Las Condes Building**, an initiative that has generated concrete results, making it possible to **reduce electricity consumption at our head office by approximately 10%.**

Additionally, we continue to evaluate and explore new opportunities to strengthen energy efficiency in our facilities, incorporating continuous improvement and responsible resource management criteria, in coherence with our environmental commitments and our long-term strategy.

Itaú Chile and Itaú Colombia consolidated

Energy consumption within the organization	Metric	2022	2023	2024	2025
Total	MWh	17,163	12,146	11,780	11,136
Total renewable energy	MWh	12,318	8,712	11,454	8,466
Total non-renewable energy	MWh	4,845	3,545	320 ⁶⁶	2,663 ⁶⁷
Data coverage	%	100	100	100	100

65 Considers energy consumption within and outside of the organization.

66 A difference is observed in relation to the data for the years 2023 and 2025 because Itaú Colombia acquired IREC certificates for the year 2024. This acquisition was made after the calculation of the carbon footprint.

67 Our target for 2025 was 2,663 MWh of total non-renewable energy.



Energy consumption within the organization - Itaú Chile

Energy consumption ⁶⁸	Metric	2022	2023	2024	2025
Total energy consumption within the organization⁶⁹	MWh	12,763	9,056	9,072	8,600
Fossil fuels	MWh	445	345	243	189
Biomass-based fuels	MWh	0	0	0	0
Average grid electricity	MWh	0	0	0	0
Electricity consumption from renewable sources (IREC)	MWh	12,318	8,712	8,829	8,411
Total renewable energy	MWh	12,318	8,712	8,829	8,411
Total non-renewable energy	MWh	445	345	243	189
Percentage of electricity from renewable sources	%	100	100	100	100

Energy consumption outside the organization - Itaú Chile

Energy consumption ⁷⁰	Metric	2022	2023	2024	2025
Total energy consumption outside the organization	MWh	7,718	6,722	4,678	4,246
External data center service	MWh	1,833	2,474	2,386	2,257
Cash-in-transit service	MWh	1,083	661	271	313
Courier transportation service	MWh	1,381	1,339	1,349	950
Customer access via digital platforms	MWh	2,753	2,063	503	558
Stand-alone (outside branches) + third-party ATMs operations	MWh	668	185	169	168

Energy intensity within the organization - Itaú Chile

Energy intensity within the organization (Total energy/surface area)	Metric	2022	2023	2024	2025
Intensity (Total energy/surface area)	KWh/m ²	135	118	129	123

68 The information comes from billing and internal records of the organization. Electricity consumption of offices and branches without information is estimated by prorating by m².

69 In 2025, 63% of the facilities recorded their monthly consumption, 16% was estimated by averaging months with available information, and 21% had consumption estimated by surface area.

70 The conversion factors come from the Ministry of Energy, using the Lower Heating Value. Although we use data centers operated with renewable energy, due to the requirements of the GHG Protocol and HuellaChile, the calculation must be performed using the location-based method. The data are restated for the years 2025, 2024, 2023 and 2022; therefore, the increase in energy consumption within the organization.



Energy consumption within the organization - Itaú Colombia

Energy consumption ⁷¹	Metric	2022	2023	2024	2025
Total energy consumption within the organization	MWh	4,400	3,090	2,708	2,536
Fossil fuels	MWh	100	73	77	91
Biomass-based fuels	MWh	0	8	5	6
Average grid electricity	MWh	4,300	3,008	0	2,382
Electricity consumption from renewable sources (IREC)	MWh	0	0.00	2,625	55
Total renewable energy	MWh	0	0.00	2,625	55
Total non-renewable energy	MWh	4,400	3,200	77	2,474
Percentage of electricity from renewable sources	%	0	0	96.9 ⁷²	2.18

Energy consumption outside the organization - Itaú Colombia

Energy consumption	Metric	2022	2023	2024	2025
Total energy consumption outside the organization	MWh	2,950	3,122	1,813	2,825
External data center service	MWh	1,445	1,470	1,372	1,258
Cash-in-transit service	MWh	1,100	1,300	241	1,379
Courier transportation service	MWh	245	196	110	112 ⁷³
Customer access via digital platforms	MWh	73	74	14	3
Stand-alone (outside branches) + third-party ATMs operations	MWh	87	82	75	73

Note: With respect to the valuables transportation category, greater data accuracy was achieved through internal management with suppliers, who provided more exhaustive information in the data collected, reducing the estimation thereof.

Energy intensity within the organization - Itaú Colombia

Energy intensity within the organization (Total energy/surface area)	Metric	2022	2023	2024	2025
Intensity (Total energy/surface area)	KWh/m ²	126	95	83	89

71 The information comes from billing and internal records of the organization. Electricity consumption of offices and branches without information is estimated by prorating by m².

72 Itaú Colombia acquired IREC certificates during the second half of 2025 to offset electricity consumption. This increased the percentage of renewable energy compared to the previous year.

73 With regard to the courier transportation service category, a methodological change was made.

**Energy consumption Itaú Chile e Itaú Colombia consolidated**

Energy consumption ⁷⁴	Metric	2022	2023	2024	2025
Total energy consumption within the organization	MWh	17,163	12,146	11,780	11,136
Fossil fuels	MWh	545	418	320	280
Biomass-based fuels	MWh	0	8	5	6
Average grid electricity	MWh	4,300	3,008	0	2,382
Electricity consumption from renewable sources (IREC)	MWh	12,318	8,712	11,454	8,466
Total renewable energy	MWh	12,318	8,712	11,454	8,466
Total non-renewable energy	MWh	4845	3,545	320	2,663
Data coverage (% from denominator)	%	84	100	100	100

Energy consumption	Metric	2022	2023	2024	2025
Total energy consumption outside the organization	MWh	10,668	9,844	6,491	7,071
External datacenter service	MWh	3,278	3,944	3,758	3,515
Cash-in-transit service	MWh	2,183	1,961	512	1,692
Courier transportation service	MWh	1,626	1,535	1,459	1,062
Customer access via digital platforms	MWh	2,826	2,137	517	561
Stand-alone (outside branches) + third-party ATMs operations	MWh	755	267	244	241



⁷⁴ The information comes from billing and internal records of the organization. Electricity consumption of offices and branches without information is estimated by prorating by m².



Water⁷⁵

During 2025, at Itaú Chile we implemented projects aimed at reducing water consumption, with the objective of advancing toward greater water efficiency in our operations. These initiatives include both technical improvements and awareness actions, incorporating low-consumption faucets in our facilities and promoting responsible practices among employees. Additionally, the continuity of the hybrid work model has contributed to a significant decrease in water demand associated with daily operations.

In line with our environmental roadmap, the Bank has set a target to **reduce water consumption by 25% by 2030**, using the established baseline as a reference. To date, we have achieved a cumulative reduction of 57%, reflecting consistent progress in meeting this commitment.

Water resource management is carried out responsibly, ensuring the proper disposal of wastewater through sanitary sewerage systems, in strict compliance with environmental regulations and the applicable sectoral permits at our branches and head office.

Recognizing that water scarcity represents one of the main risks associated with climate change, our operations in Chile comply with current regulations and have not recorded operational disruptions linked to water availability. This preventive and regulatory compliance approach strengthens our capacity for adaptation and resilience in the face of long-term environmental challenges.

⁷⁵ Water use in offices and branches is mainly sanitary. The Bank discharges its wastewater into the country's sewerage networks in accordance with current regulations. The information comes from billing and internal records of the organization. The classification between areas with and without scarcity takes the Water Risk Atlas (www.wri.org/aqueduct) as a reference. Areas with "high" or "extremely high" risk are considered as experiencing scarcity.

⁷⁶ Our target for 2025 was 0,087 MMm³ of total water consumption.

Water consumption within the organization Itaú Chile and Itaú Colombia consolidated

Water consumption within the organization	Metric	2022	2023	2024	2025
Water withdrawal (excluding saltwater)	MMm ³	0.113	0.111	0.107	0.087 ⁷⁶
Water discharge (excluding saltwater)	MMm ³	0	0	0	0
Total net freshwater consumption	MMm ³	0.113	0.11	0.107	0.087
Data coverage	%	100	100	100	100

Water consumption - Itaú Chile

Consumption of water withdrawn and consumed	Metric	2022	2023	2024	2025
Total water withdrawn and consumed	MMm ³	0.109	0.102	0.095	0.075
Third-party water (supply network)	MMm ³	0.109	0.102	0.095	0.075
Surface water	MMm ³	0	0	0	0
Groundwater	MMm ³	0	0	0	0
Seawater	MMm ³	0	0	0	0

Intensity of water use	Metric	2022	2023	2024	2025
Intensity (water consumption/surface area)	m ³ /m ²	1,1	1,2	1,4	1,1

Aspect	Metric	2023	2024	2025
Total water withdrawal by basin	MMm ³	0.102	0.095	0.075
Non-water scarce areas	MMm ³	0.004	0.003	0.003
Water-scarce areas	MMm ³	0.098	0.093	0.072
Data coverage	%	100	100	100

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Water consumption - Itaú Colombia

Consumption of water withdrawn and consumed	Metric	2022	2023	2024	2025
Total water withdrawn and consumed	MMm ³	0.005	0.013	0.011	0.011
Third-party water (supply network)	MMm ³	0.005	0.013	0.011	0.011
Surface water	MMm ³	0	0	0	0
Groundwater	MMm ³	0	0	0	0
Seawater	MMm ³	0	0	0	0

Intensity of water use	Metric	2023	2024	2025
Intensity (water consumption/surface area)	m ³ /m ²	0.04	0.36	0.40

Note: There was a reduction in the Bank's surface area (m²) compared to the previous year, therefore the intensity increases.

Aspect	Metric	2022	2023	2024	2025
Total water withdrawal by basin	MMm ³	0.005	0.013	0.011	0.011
Non-water scarce areas	MMm ³	0.005	0.013	0.011	0.011
Water-scarce areas	MMm ³	0	0	0	0
Data coverage	%	100	100	100	100%

Note: Itaú Colombia's branches are not located in areas with water scarcity or water stress.





Waste

At Itaú Chile, we promote awareness initiatives and operational solutions aimed at reducing material consumption and waste generation, in line with the principles of the circular economy: non-generation, reduction, reuse, recycling, and proper treatment of solid waste. This approach is part of our environmental roadmap and seeks to minimize the impacts associated with our operations.

In line with this commitment, the Bank has set a target to reduce waste generation by 25% by 2030, taking the defined baseline as a reference. To date, we have achieved a cumulative reduction of 15%, evidencing concrete progress in the responsible management of the materials and waste generated.

Since 2022, we have implemented a Recycling Plan in our Nueva Las Condes Building, in collaboration with the company Bzero, with the objective of replacing final waste disposal with recycling and waste recovery processes. This initiative, supported by the internal communication program Acción Naranja, has made it possible to strengthen employee participation and consolidate practices of separation and responsible waste management.

During the year 2025, thanks to the implementation of this plan, 11 tonnes of waste were recycled, contributing in a tangible way to the reduction of the Bank's environmental footprint and to progress toward a more efficient and sustainable operating model.

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Waste disposal Itaú Chile and Itaú Colombia consolidated

Waste disposal	Metric	2022	2023	2024	2025
Total waste recycled/reused	tonnes	34	39	40	42
Total waste disposed	tonnes	1,549	1,230	1,467	1,335 ⁷⁷
Waste landfilled	tonnes	1,549	1,230	1,467	1,335
Waste with unknown disposal method	tonnes	0	0	0	0
Data coverage	%	100	100	100	100

Waste disposal - Itaú Chile

Waste ⁷⁸	Metric	2022	2023	2024	2025
Total waste generated	tonnes	1,563	1,219	1,427	1,348
Waste diverted from disposal offsite					
<i>Hazardous waste</i>					
Hazardous waste sent for treatment	tonnes	0	0	0	0
<i>Non-hazardous waste</i>					
Total recycled waste: Paper, plastic, aluminum, glass, cardboard	tonnes	11	19	12	11
Electrical and electronic waste for treatment or donation	tonnes	26	0	0	28 ⁷⁹
Waste directed to disposal offsite					
<i>Hazardous waste</i>					
Hazardous waste directed to disposal	tonnes	9	1	0	0
<i>Non-hazardous waste</i>					
To landfill: Offices and branches	tonnes	1,516	1,200	1,415	1,309
Percentage of recovered waste (diverted from disposal)	%	2	2	1	3

⁷⁷ Note: our target for 2025 was 1,335 metric tonnes of total waste disposed.

⁷⁸ Non-hazardous waste destined for landfill was estimated based on internal campaigns and sampling conducted, and an adjustment is made due to improvements in the data collection methodology. Information on recovered waste is supported by certificates provided by the waste managers.

⁷⁹ WEEE increased due to the implementation of the Environmental Management System (EMS). This led to the responsible disposal of the waste that had been stored.



Waste disposal - Itaú Colombia

Waste ⁸⁰	Metric	2022	2023	2024	2025
Total waste generated	tonnes	103	89	122	93
Waste diverted from disposal offsite					
<i>Hazardous waste</i>					
Hazardous waste sent for treatment	tonnes	4	2	3	2
<i>Non-hazardous waste</i>					
Total recycled waste: Paper, plastic, aluminum, glass, cardboard	tonnes	23	20	28	31
Electrical and electronic waste for treatment or donation	tonnes	0	0	0	0
Other: compostable waste ⁸¹	tonnes	39	35	37	33
Waste directed to disposal offsite					
<i>Hazardous waste</i>					
Hazardous waste directed to disposal	tonnes	4	2	1	0
<i>Non-hazardous waste</i>					
To landfill: Offices and branches	tonnes	33	30	52	26
Percentage of recovered waste (diverted from disposal)	%	22	22	22	33

⁸⁰ Non-hazardous waste destined for landfill was estimated based on internal campaigns and sampling conducted, and an adjustment is made due to improvements in the data collection methodology. Information on recovered waste is supported by certificates provided by the waste managers.

⁸¹ In Colombia, waste is separated into three types: compostable (green bag), ordinary (black), and recyclable (white). We measure by weighing at head offices and by number of bags at offices; green bags are considered estimated compostable waste.



5.6. Operational Eco Efficiency

Waste disposal Itaú Chile and Itaú Colombia consolidated

Waste ⁸²	Metric	2022	2023	2024	2025
Total waste generated	tonnes	1,666	1,308	1,549	1,441
Waste diverted from disposal offsite					
<i>Hazardous waste</i>					
Hazardous waste sent for treatment	tonnes	4	2	3	2
<i>Non-hazardous waste</i>					
Total recycled waste: Paper, plastic, aluminum, glass, cardboard	tonnes	34	39	40	42
Electrical and electronic waste for treatment or donation	tonnes	26	0	0	28
Other: compostable waste	tonnes	39	35	37	33
Waste directed to disposal offsite					
<i>Hazardous waste</i>					
Hazardous waste directed to disposal	tonnes	13	3	1	0
<i>Non-hazardous waste</i>					
To landfill: Offices and branches	tonnes	1,549	1,230	1,467	1,335

Materials

Chile:

Aspect	Metric	2022	2023	2024	2025
Paper consumption	tonnes	100	103	85	83

Recycled and reclaimed materials	Metric	2023	2024	2025
Paper and cardboard	tonnes	9,7	9,9 ⁸³	8,1
Plastic	tonnes	0,5	0,6	0,3
Glass	tonnes	0,7	1,03	2,06
Aluminum	tonnes	0,8	0,14	0,86
Organic	tonnes	7,5	9,5	7,0
Other	tonnes	0	0	0

Colombia:

Aspect	Metric	2022	2023	2024 ⁸⁴	2025
Paper consumption	tonnes	92	71	16	13

82 Non-hazardous waste sent to landfill was estimated based on internal campaigns and sampling carried out; a readjustment was made due to improvements in data collection methodology. Information on recovered waste is supported by certificates provided by the waste managers.

83 Consider disposal of paper magazines.

84 The decrease in paper consumption in Itaú Colombia is due to digitization processes.



Chapter 06
Social



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The Bank’s social management focuses on the development of its teams, responsible relationships with suppliers, and contribution to the communities where it operates. These matters are part of the identified material topics and are managed through policies, indicators, and monitoring mechanisms aligned with the strategy and governance framework. This chapter presents the main advances of the period in human capital, diversity, human rights, and engagement with the surrounding environment.

At Itaú Chile, the social dimension is a strategic enabler for business sustainability. Our management of people, diversity, development, health, human rights, and contribution to society seeks to strengthen a solid organizational culture, attract and develop diverse talent, mitigate operational and social risks, and generate shared value for our stakeholders. This approach is integrated transversely into the Bank’s strategy, recognizing that people’s well-being, inclusion, and development are critical factors for resilience, competitiveness, and the consolidation of a significant and lasting social impact.

6.1. Our Teams

At Itaú Chile, we foster a diverse and inclusive culture, made up of employees with different trajectories and profiles. In addition, we offer various work and contract modalities that adapt to their needs.

Below, we present the main demographic data:⁸⁵

Total number of employees by job category and gender⁸⁶

Itaú Chile	2025					2024					2023				
	M		F		T	M		F		T	M		F		T
	No.	%	No.	%	No.	No.	%	No.	%	No.	No.	%	No.	%	No.
Senior Management	10	91%	1	9%	11	9	90%	1	10%	10	10	91%	1	9%	11
Management	133	66%	69	34%	202	137	68%	65	32%	202	133	68%	62	32%	195
Line Management	325	57%	244	43%	569	308	56%	241	44%	549	303	54%	254	46%	557
Sales force	58	29%	144	71%	202	65	28%	170	72%	235	64	28%	165	72%	229
Administrative personnel	371	44%	464	56%	835	377	45%	470	55%	847	344	43%	453	57%	797
Other technical personnel	142	37%	239	63%	381	157	37%	268	63%	425	171	33%	343	67%	514
Other professionals	1,354	56%	1,075	44%	2,429	1,261	52%	1,152	48%	2,413	1,199	52%	1,092	48%	2,291
Total	2,393	52%	2,236	48%	4,629	2,314	49%	2,367	51%	4,681	2,224	48%	2,370	52%	4,594

Itaú Colombia	2025					2024					2023				
	M		F		T	M		F		T	M		F		T
	No.	%	No.	%	No.	No.	%	No.	%	No.	No.	%	No.	%	No.
Senior Management	8	73%	3	27%	11	9	82%	2	18%	11	9	75%	3	25%	12
Management	31	57%	23	43%	54	29	54%	25	46%	54	33	55%	27	45%	60
Line Management	142	51%	139	49%	281	177	52%	164	48%	341	165	50%	167	50%	332
Sales force	192	37%	321	63%	513	221	40%	336	60%	557	225	40%	332	60%	557
Administrative personnel	103	39%	160	61%	263	127	39%	196	61%	323	133	39%	204	61%	337
Other technical personnel	28	45%	34	55%	62	34	45%	42	55%	76	41	48%	45	52%	86
Other professionals	381	53%	335	47%	716	417	51%	396	49%	813	422	53%	373	47%	795
Total	885	47%	1,015	53%	1,900	1,014	47%	1,161	53%	2,175	1,028	47%	1,151	53%	2,179

⁸⁵ To see the total number of employees by nationality, age, length of service, broken down by gender and/or job category, please refer to the Appendices.

⁸⁶ At Itaú, in both Chile and Colombia, we do not have the job category of Operator or Clerk.



Total number of people with disabilities at Itaú Chile

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Itaú Chile	2025			2024			2023		
	M	F	T	M	F	T	M	F	T
Senior Management	0	0	0	0	0	0	0	0	0
Management	0	1	1	0	1	1	0	0	0
Line Management	2	1	3	2	1	3	1	2	3
Sales force	0	3	3	0	3	3	0	2	2
Administrative personnel	8	10	18	8	10	18	7	6	13
Other technical personnel	3	5	8	3	5	8	3	5	8
Other professionals	11	12	23	11	12	23	11	11	22
Total	24	32	56	24	32	56	22	26	48

6.1.1. Work arrangement

At Itaú Chile, we promote a flexible work model that seeks to enhance productivity and promote the well-being of our itubers.

Total number of employees by type of contract⁸⁷

Itaú Chile	2025						2024						2023					
	M		F		Total		M		F		Total		M		F		Total	
Type of contract	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Indefinite-term Contract	2,320	97%	2,167	97%	4,487	97%	2,251	97%	52	2%	2,303	49%	26	1%	47	2%	73	2%
Fixed-term Contract	73	3%	69	3%	142	3%	62	3%	2,316	98%	2,378	51%	2,196	99%	2,325	98%	4,521	98%
Total	2,393	100%	2,236	100%	4,629	100%	2,313	100%	2,368	100%	4,681	100%	2,222	100%	2,372	100%	4,594	100%

Itaú Colombia	2025						2024						2023					
	M		F		Total		M		F		Total		M		F		Total	
Type of contract	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Indefinite-term Contract	885	100%	1,015	100%	1,900	100%	1,014	100%	1,161	100%	2,175	100%	1,028	100%	1,151	100%	2,179	100%
Fixed-term Contract	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	885	100%	1,015	100%	1,900	100%	1,014	100%	1,161	100%	2,175	100%	1,028	100%	1,151	100%	2,179	100%

⁸⁷ At Itaú Chile and at Itaú Colombia, we do not have employees with contracts for specific projects, temporary work, or service fees.



Total number of employees by working hours

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Itaú Chile	2025						2024						2023					
	M		F		Total		M		F		Total		M		F		Total	
Type of contract	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Standard working day	2,348	98%	2,101	94%	4,449	96%	2,268	98%	2,235	94%	4,503	96%	2,186	98%	2,246	95%	4,432	96%
Part-time working day	45	2%	135	6%	180	4%	45	2%	133	6%	178	4%	36	2%	126	5%	162	4%
Total	2,393	100%	2,236	100%	4,629	100%	2,313	100%	2,368	100%	4,681	100%	2,222	100%	2,372	100%	4,594	100%

Itaú Colombia	2025						2024						2023					
	M		F		Total		M		F		Total		M		F		Total	
Type of contract	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Standard working day	885	100%	1,015	100%	1,900	100%	1,014	100%	1,161	100%	2,175	100%	1,028	100%	1,151	100%	2,179	100%
Part-time working day	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	885	100%	1,015	100%	1,900	100%	1,014	100%	1,161	100%	2,175	100%	1,028	100%	1,151	100%	2,179	100%





Total number of employees by work arrangement

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Itaú Chile	2025						2024						2023					
	M		F		Total		M		F		Total		M		F		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Work arrangement																		
Fully remote	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Hybrid (partially remote)	1,601	67%	1,123	50%	2,724	59%	1,539	67%	1,154	49%	2,693	58%	1,462	66%	1,128	48%	2,590	56%
Total	1,601	67%	1,123	50%	2,724	59%	1,539	67%	1,154	49%	2,693	58%	1,462	66%	1,128	48%	2,590	56%

Itaú Colombia	2025						2024						2023					
	M		F		Total		M		F		Total		M		F		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Work arrangement																		
Fully remote	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Hybrid (partially remote)	708	80%	748	74%	1,456	77%	713	70%	768	66%	1,481	68%	794	77%	802	70%	1,596	73%
Total	708	80%	748	74%	1,456	77%	713	70%	768	66%	1,481	68%	794	77%	802	70%	1,596	73%

Job adaptability agreements

Itaú Chile ⁸⁹	2025						2024						2023					
	M		F		Total		M		F		Total		M		F		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Employees with adaptability agreements due to work responsibilities	7	0.3%	10	0.4%	17	0.4%	5	0.2%	9	0.4%	14	0.3%	0	0%	0	0%	0	0%

88 At Itaú Chile and Itaú Colombia we do not have any employees on flexible working arrangements with flexible hours for those with children under the age of 12.

89 At Itaú Colombia, we do not have employees covered by an adaptability agreement due to family responsibilities.

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6.2. Diversity, Equity, and Inclusion

Diversity, Equity and Inclusion (DEI) at Itaú Chile is a strategic pillar of people management and organizational culture. Our approach is operationalized through policies, formal processes, and internal communities, with defined governance that enables the management of discrimination risks, the reduction of structural gaps, and the strengthening of talent development.

We recognize the diversity of capabilities, knowledge, trajectories, conditions, and perspectives as a key enabler for organizational development and sound decision-making. We promote equity, prevent biases, and ensure equal opportunities.

6.2.1. Diversity and Inclusion Policy

The Diversity and Inclusion Policy promotes equal opportunities, the elimination of biases, and the appreciation of differences. It is updated annually and its approval involves the Board of Directors of Itaú Chile. Meanwhile, the Senior Sustainability and Diversity Committee is responsible for defining ESG guidelines and promoting their transversal integration into the Bank's strategy, culture, and practices.

6.2.2. DEI Management pillars

Our DEI approach is structured around three strategic pillars that allow for a comprehensive addressing of the main gaps and inclusion opportunities within the Bank. These are:

1. Gender equality

We advance in gender equity through the construction of a systemic impact approach, both within and outside Itaú, which recognizes that the reduction of gaps requires transversal support, without gender distinction, connecting with society and promoting the role of male leadership as a promoter of equity. This approach has materialized in the TODAS Ecosystem.⁹⁰

Target: 45% to 50% of women in leadership positions⁹¹

2. LGBT+ Diversity

We promote safe and inclusive spaces for all talents, welcoming the diversity of gender and sexuality.

Target: Being recognized as the best place to work for LGBT+ talent.

3. Inclusion of people with disabilities

We encourage having safe and welcoming spaces for people with different types of disabilities, promoting job opportunities through job position adjustments.

Target: Having 2% of employees with disabilities.

Internal communities

Each pillar has its own community made up of employees who drive actions, articulate initiatives, and generate collective learnings to promote inclusion. These collaborative spaces operate as support networks that facilitate awareness-raising, development, and accompaniment, contributing to a cultural transformation aligned with the strategy, the operation, and the people experience.



The iElla community promotes gender equity. It was formed in Chile in 2020 and currently has 554 members and 43 facilitators. In Colombia, it was created in 2023 and has 1,004 members and 12 facilitators.



Soy como Soy

The Soy como Soy community drives LGBT+ inclusion. It was formed in Chile in 2022 and has 56 members and 168 allies. In Colombia, it was created in 2024 and has 15 members and 30 allies.



The ItuVoz community promotes the inclusion of people with disabilities. It was formed in Chile in 2025 and has 16 members and 110 allies. In Colombia, its launch is planned for 2027.

⁹⁰ For more information, see Chapter 6.3 TODAS Ecosystem.

⁹¹ Includes management, deputy management, line management, and supervisory positions.

Main lines of work of our communities



iElla Community

During 2025, the iElla community drove 12 events in Chile and 12 in Colombia. In Chile, it focused its efforts on:

Transversal strategy: implementation of the iElla allies role to integrate male leadership as equity promoters

International expansion and linkage: articulation with iElla Colombia facilitators and opening of registrations for female employees in New York and Peru.

- **Workshops and training events:** strengthening of female leadership/ empowerment and the transformative role of the community in Itaú teams and spaces:
 - 2 workshops for facilitators (storytelling, AI management for facilitation).
 - 3 workshops for the internal Itaú Chile community (AI and women, body/ aesthetics/social pressure, motherhood and non-motherhood/ decisions/ stigmas).
 - Participation in the Women Economic Forum.
 - International Women’s Day discussion (open to all Itaú Chile, participation of the committee and executive team).

- 3 training workshops for iElla allies.
- iElla Copilot training
- Chile-Colombia facilitators meeting.

In Itaú Colombia, it focused on:

- Mental health program for women.
- Awareness-raising on the policy on harassment and/or sexual harassment at work.
- AEQUALES recognition (PAR Ranking).
- Seal of the Financial Superintendence for the financial education program for iElla.



Soy como Soy

“Soy como soy” Community

During 2025, the Soy como Soy community drove 6 events in Chile and 10 in Colombia.

In Chile, it focused its work on:

- Maintain Itaú among the best companies for LGBT+ people in Chile (Equidad CL Certification).
- Maintain the A category as a leading company in sexual diversity according to Pride Connection.
- Maintain and strengthen the recognition in Great Place to Work (GPTW) as one of the best places to work for LGBT+ people.
- Sustain the role as a mentor company in the Pride Connection intercompany network.
- Continue leveraging Itaú’s DEI strategy.
- Establish the governance of the Soy como Soy community.
- Events carried out:
 - LGBT+ Inclusive Language talk.
 - Voces del Orgullo discussion.
 - SoyComoSoy allies meeting.
 - 2025 planning (members and allies).
 - SoyComoSoy retrospective (members and allies).
 - Host site for Pride Connection intercompany meeting (marketing and inclusive employer brand).

In Colombia, it focused on:

- Mental health program for the LGBT+ population, specifically aimed at the members of the Soy como Soy community.
- Activation of a lifeline for psychological support.
- Inclusion talks.
- Dissemination of extended benefits.
- Engagement with Pride Connection.
- Activation of psychological support channels in alliance with the Sergio Urrego Foundation, through a training framework focused on mental health as a core axis for the care and protection of human rights.





ItuVoz Community

During 2025, the ItuVoz community drove 6 events.

In Chile, it focused its management on:

- Formal creation of the ItuVoz community.
- Training on disability regulations and inclusive language.
- Support in obtaining the disability credential.
- Identification and implementation of reasonable accommodation for equal working conditions.
- Inclusive evacuation plan: evacuation chairs, training of 50 inclusive leaders.
- Information accessibility: IOX adjustments, accessible LinkedIn posts for visual disability.
- Participation in Expo Inclusión: attraction and valuing of diverse talent.
- Events carried out:
 - 6 training courses on the communication channel Gestores Conectados carried out by different management areas.
 - 1 training in an extended meeting of the Operations Area.
 - 3 working groups on inclusive customer experience.

Although in **Itaú Colombia** the ItuVoz community has not yet been formed, we have advanced in inclusion initiatives for people with disabilities. During the year, we carried out a diagnosis to identify opportunities and potential barriers in the engagement of people with disabilities in work environments. Additionally, an inclusive communication course was developed for the office network, achieving progress of 71%.



Inclusion drives transformation

6.2.3. Processes to reduce barriers to diversity

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In Itaú Chile we implement structured attraction and selection processes aimed at reducing barriers to diversity and ensuring equal opportunities throughout the entire talent entry cycle. This approach considers the definition of profiles based on competencies, the publication of bias-free vacancies, application mechanisms that allow the timely identification of reasonable accommodation needs, and objective assessments that incorporate multiple perspectives to mitigate biases.

Likewise, we actively promote the participation of women in selection processes—especially in leadership roles and STEM positions—, complementing these mechanisms with training instances aimed at leaders and managers, and with awareness actions that reinforce an inclusive organizational culture, based on respect, diversity, and the integration of different points of view.

Operational practices for inclusive and bias-free hiring

To promote and safeguard diversity in hiring processes, Itaú Chile has operational practices and formal guidelines that are applied throughout the entire talent attraction and selection cycle. These practices seek to mitigate biases, ensure objective evaluations, and promote equal opportunities, with a special focus on the participation of women, access to leadership roles, and the incorporation of diverse talent in critical areas of the business:

- **Participation of women in selection processes:** We actively promote the participation of women in selection processes, incorporating this criterion transversally in searches, with the objective of advancing gender equity and reducing structural gaps in access to job opportunities.
- **Evaluations with multiple perspectives (cross-interviews):** We incorporate cross-interviews as part of the selection processes, allowing candidates to be evaluated from different perspectives and strengthening objectivity in decision-making, which contributes to mitigating biases and favoring the entry of diverse talent.
- **Women in shortlists for leadership roles:** We promote the presentation of women profiles in the final shortlists of hiring processes for leadership positions, encouraging their participation at all stages of the process and reinforcing the commitment to the formation of diverse teams in decision-making spaces.
- **Manager training for bias mitigation:** The Diversity and Inclusion team conducts periodic training aimed at managers and team leaders, focused on identifying and mitigating biases in selection processes, as well as on strengthening principles of objectivity, equity, and inclusivity in people management.
- **Awareness-raising and inclusive organizational culture:** This approach is complemented with awareness actions, such as training capsules and internal content, and with the mandatory corporate induction “Itaú welcomes you”, which reinforces the importance of diversity and inclusion from the entry of new people to the Bank, promoting an organizational culture free of biases and discrimination.
- **Attraction of female talent in STEM⁹² roles:** In the processes of entry into STEM positions, we prioritize the formation of shortlists that include women graduates of these careers, promoting their professional development and contributing diversity of perspectives and skills to technical and specialized teams.
- **Participation in diversity and inclusion fairs:** we seek to position ourselves as a brand that accompanies and promotes labor inclusion. Our participation in inclusive job fairs responds to an active commitment to generating real opportunities for people with disabilities, breaking down barriers to access to employment, and strengthening a labor ecosystem where each person can deploy their talent.



6.2.4. Training in Diversity, Equity and Inclusion

Training on Diversity, Equity and Inclusion (DEI) is a key tool to consolidate our commitment to equal opportunities. These instances are designed considering the particularities of each country and address topics such as unconscious biases, accessibility, and respect for human rights, contributing to a more inclusive organizational culture.

Chile

Participation indicators

- **Total number of training hours:** 1,394.
- **Number of participants:** 737 people.

Main topics addressed

The training sessions carried out during the reported period addressed, among others, the following topics:

- Diversity and inclusion.
- Disability and labor inclusion of people with disabilities.
- Inclusive language with people with disabilities.
- Storytelling for the facilitation of gender equity communities.
- Artificial Intelligence management for facilitation.
- Biases in gender gaps.
- Body, aesthetics, and social pressure.
- Motherhood and non-motherhood: decisions and stigmas.
- Unconscious biases in diversity.
- LGBT+ inclusive language.

External alliances and articulation

The training initiatives in Chile were developed in articulation with specialized organizations, to which we adhere and use their principles as guidance and tools to measure progress, highlighting:

- **Gender equity:**
 - Women Empowerment Principles (UN Women and Global Compact).
 - Women Economic Forum.
- **LGBTIQ+ diversity:**
 - Pride Connection Chile.
 - Human Rights Campaign (Equidad CL).
- **Disability:**
 - Fundación Luz.
 - Fundación Miradas Compartidas.
 - Expo Inclusión.

Colombia

Participation indicators

- **Number of training hours during 2025:** More than 36 hours of training, additional to the mandatory virtual course on harassment and abuse in work environments.
- **Number of participants:** 1,954 itubers who attended at least one training session.

Main topics addressed

The training sessions conducted in Colombia addressed, among others, the following topics:

- Mental health for women and the LGBT+ population.
- Work-life balance.
- Champions versus haters of DEI.
- Family co-responsibility.
- Female leadership.
- The role of women in the corporate world.
- Female empowerment.
- Inclusive and non-sexist communication.
- Individual co-responsibility in the inclusion of diverse populations.

External alliances and articulation

During 2025, the training initiatives were developed in collaboration with the following organizations:

- **Gender equity:** ACEDI/VOCA.
- **LGBT+ diversity:** AEQUALES and Sergio Urrego Foundation.
- **Disability:** Best Buddies, within the framework of the diagnosis for people with disabilities.

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6.2.5. Pay equity

In Itaú Chile we promote meritocracy and pay equity as transversal principles in the processes of attraction, evaluation, development, and remuneration, ensuring that jobs of equal value receive equal remuneration, without distinction of gender.

Focus

In line with the Diversity and Inclusion Policy, we manage our compensations through a structured remuneration model, based on scales defined by position and area, the application of which is transversal to the entire organization and does not consider gender variables.

This model is supported by annually updated market studies, which makes it possible to simultaneously safeguard internal equity and external competitiveness of remuneration.

The compensation methodology incorporates the diversity of roles, levels of responsibility, technical experience, and business areas, allowing differentiated management by job families and genders.

Through this approach, we can identify potential pay gaps and, when applicable, activate action plans aimed at addressing them.

Along these lines, in Itaú Chile we have defined specific goals and plans aimed at strengthening pay equity, among which the following stand out:

- **Coverage of Managerial Vacancies:** initiative that seeks to ensure that in the final shortlist of a search for managerial positions there is at least one female candidate.
- **Integrity Management Bonus:** mechanism aimed at avoiding deductions or proportional payments due to absences associated with pregnancy-related medical leave, both prenatal and postnatal care.

Pay gap

Ratio of Banco Itaú Chile salaries to the national minimum wage (Ch\$):⁹³

	2023	2024	2025
Initial or minimum salary of own employees.	\$875,227	\$910,000	\$950,000
Legal minimum wage (year-end) in local currency.	\$460,000	\$500,000	\$510,636
Legal minimum wage (at year-end) in USD.	\$520	\$503	\$567
Ratio of Banco Itaú Chile salaries to the national minimum wage.	1.9	1.84	1.86

Average pay gap by sex and job category in Itaú Chile

Job category	Average pay gap (%)
Senior Management	103%
Management	86%
Line Management	86%
Sales force	101%
Administrative personnel	90%
Other professionals	89%
Other technical personnel	89%

Median pay gap by sex and job category in Itaú Chile

Job category	Median pay gap (%)
Senior Management	104%
Management	93%
Line Management	85%
Sales force	104%
Administrative personnel	92%
Other professionals	87%
Other technical personnel	95%

6.2.6. Non-discrimination and harassment

NCG 461 / 519 5.5.

GRI 406-1

In Itaú Chile we have various information and awareness-raising channels regarding the creation of safe workspaces free from discrimination. For these purposes, we establish guidelines in our Internal Regulations on Order, Hygiene and Safety, Code of Ethics and Conduct, Guide on Harassment and discrimination in Labor Relations, among others.

Additionally, we have reporting channels, which are public and are permanently available to address reports from employees and other stakeholders.

We have public and permanently accessible reporting channels, enabled to receive, manage, and follow up on situations that violate these standards.⁹⁴

Training

Within the framework of Karin Law and one year after its entry into force, the Bank has complied with the training sessions mandated by said Law. Additionally, it has carried out targeted training sessions in branches and for managers, discussion spaces (podcasts), and informational capsules through audiovisual material.

In these instances, discussions were held on the protocol for the prevention of sexual harassment, workplace harassment, and violence at work, as well as on the investigation and sanction procedure applicable to these behaviors.

To date, 100% of our employees in Itaú Chile have been trained on matters of workplace harassment, sexual harassment, and violence at work. In Itaú Colombia, we have reached progress of 56%.

Reports

In Itaú Chile we received 14 Karin Law cases, which correspond—indiscriminately—to situations of sexual harassment, workplace harassment, and violence at work. By virtue of the principle of confidentiality and reservation of said Law, and with the purpose of safeguarding the identity of the people involved and avoiding their potential indirect identification, given the low number of cases reported on this occasion the specific breakdown by sex and the entity that processed the report has been omitted.

All reports filed under the framework of the so-called Karin Law have been properly processed. During 2025, Itaú Chile did not receive fines from the administrative authority regarding the management or processing of these reports.

For its part, regarding Itaú Colombia, during 2025 five reports of workplace harassment and one of sexual harassment were filed, all submitted through the Bank's formal channels. Each case was managed in accordance with the applicable legal procedure and internal guidelines, through the intervention of the Labor Coexistence Committee. In the case of the sexual harassment report, the reporting person withdrew once the investigation had begun. In none of the cases were the reported behaviors substantiated; however, recommendations were issued aimed at strengthening the relationship between the parties involved.

In relation to discrimination matters in Itaú Colombia, no cases associated with this topic have been received. Regarding Banco Itaú Chile, there are no convictions in this regard.



6.3. TODAS Ecosystem

IT 13
IT 18

We designed a systemic and multidisciplinary solution to drive the development of female talent, with short-, medium-, and long-term impact. The TODAS Ecosystem seeks to accelerate women's leadership within the Bank and, at the same time, generate a transformative effect in society through strategic alliances with educational and social institutions, consolidating us as a benchmark in inclusion and diversity.

More than 1,000 women benefited: ituber women, ituber mothers, partners, sisters and daughters, customers, women from different foundations, students from partner universities, and allied men.

This ecosystem has had a positive impact in terms of reputation, pride of belonging, and positioning as an employer brand, which is reflected in external recognition that endorse our management.

At an internal level in 2025, the ecosystem translates into concrete achievements:

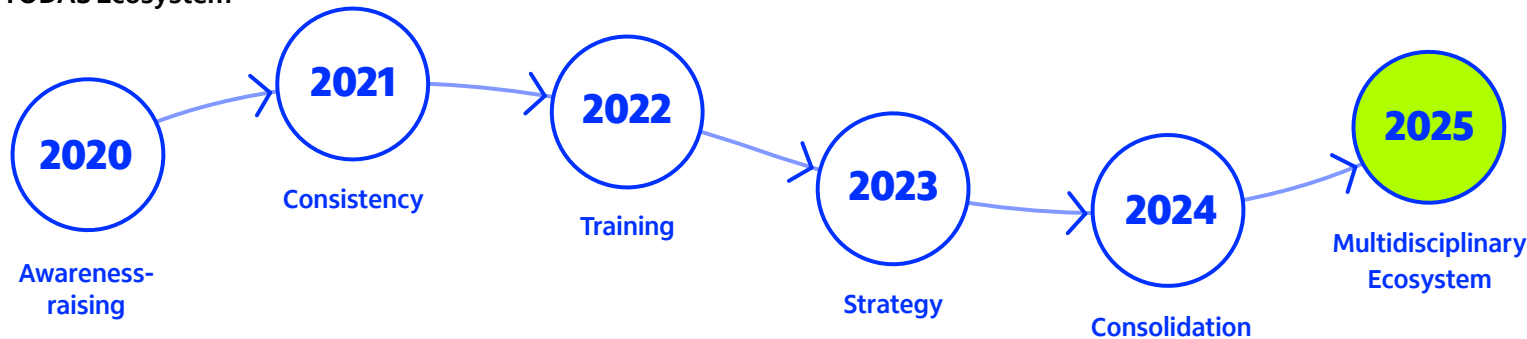
- We have consistently maintained 40% of women in leadership roles.
- We increased female participation in the executive team from 26% in 2021 to 41% in 2025.
- Today, 60% of internal mobility in the executive team corresponds to women, demonstrating that female talent not only is incorporated, but also progresses and assumes greater responsibilities.

Ultimately, the Women's Ecosystem generates a strategic impact across multiple dimensions: it strengthens our internal culture, reinforces our external reputation, and connects us with society from a perspective of equity, diversity, and sustainability.

The upcoming challenges focus on maintaining TODAS as a living system, capable of adapting to new social and organizational realities on an ongoing basis, ensuring that gender equity policies and programs are integrated into the Bank's strategy and are not generated as isolated initiatives.

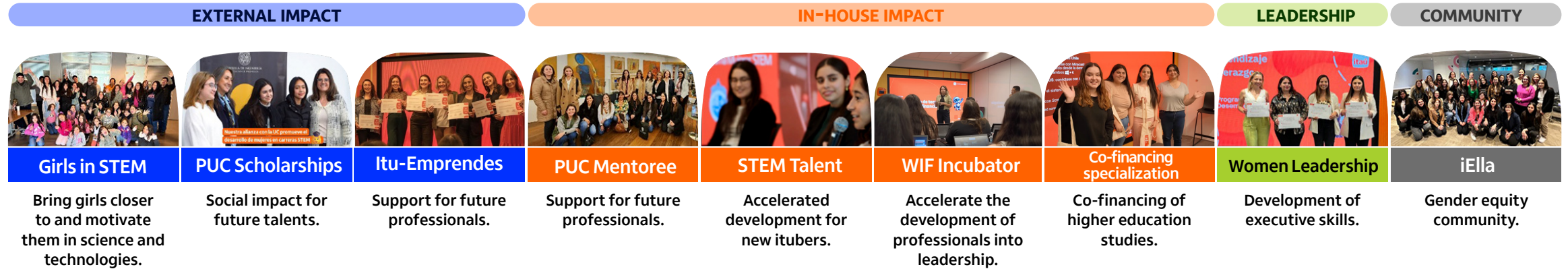


TODAS Ecosystem



Likewise, we expect to extend the social reach: continuing to connect the ecosystem with customers, families, and educational communities, so that it transcends the internal sphere, becoming a regional benchmark in equity and diversity.

6.3.1. Life cycle of the TODAS Ecosystem



Initiatives focused on childhood and adolescence

Niñas STEM (Girls in STEM)

In the search to engage and bring girls and young people closer to the world of technology and science, we carried out a new edition of our Girls in STEM program, aimed at daughters of itubers, girls from the Itaú Foundation, and daughters of our customers, with participation in Technovation Girls (for girls aged 13 to 17) and two Family Scratch Workshop instances (for girls aged 7 to 12).

During 2025 we managed to fill 100% of the available scholarships, therefore we worked on identifying opportunities for improvement to increase participation and the impact of the program. For 2026, the following actions will be implemented:

- **Expansion of cohorts:** Currently, the program includes a junior cohort, for girls aged 13 to 17. As of 2026, a new cohort, Beginners, will be incorporated, aimed at girls between 8 and 12 years old. This is with the objective of awakening interest in science and technology from earlier ages.
- **Total slots 2026:** there will be a redistribution of slots considering the new cohort, resulting in 140 scholarships for the Junior cohort and 60 scholarships for the Beginners cohort.
- **Greater participation of internal volunteers:** The linkage with itubers will be strengthened, encouraging their participation as Mentors and volunteers in projects, and as Judges in evaluation and closing instances.

Girls in STEM data:

146
Beneficiaries

100%
Women

60 hrs
of training

54.41%
Approval rate

100%
NPS

Scope

External impact: daughters and family of customers.
Internal impact: daughters of itubers.

% academic continuity

Girls aged 17 have not yet gone through the program, therefore we do not have the data.

Learning and Talent Management Area
 Management area

University-stage initiatives: Partnerships with Universities

At Itaú Chile we actively commit to contributing to the education and development of students in STEM careers, whether with a focus on increasing female participation in these areas or on strengthening innovation among students. Itaú Chile has numerous initiatives that seek the integral development of female and male students and a sense of professional reality for those who participate.

Universities with cooperation agreement during 2025

University	Region	Start of agreement	End of agreement
Pontificia Universidad Católica de Chile (PUC)	RM	2018	2027
Universidad de Chile (UCH)	RM	2023	2027
Universidad Adolfo Ibáñez (UAI)	RM	2025	2029
Universidad de Santiago de Chile (USACH)	RM	2025	2028
Universidad de Concepción (U de C)	Concepción	2025	2029

Initiatives carried out together with universities in 2025:

Capstone

This initiative corresponds to our participation in a course of the Institute of Mathematical and Computational Engineering of the Pontificia Universidad Católica de Chile (PUC), which has a duration of one semester and applies to the degree programs of Mathematical and Computational Civil Engineering, Industrial Civil Engineering, Diploma in Mathematical Engineering, and bachelor's degree in Data Science Engineering.

In this initiative, students work together with Bank specialists, facing real challenges that require applying theoretical knowledge, developing practical skills, and strengthening their capacity for analysis and problem-solving.

Within the Capstone initiative, we have implemented more than 30 projects. Topics such as cybersecurity, machine learning, risk management, innovation, and digital transformation have been addressed.

Capstone seeks to provide students with training experience that prepares them to face future professional challenges, promoting the development of technical, analytical, and teamwork skills.

The initiative is part of the linkage actions between Itaú Chile and the PUC aimed at strengthening the academic and professional training of students, especially in civil and industrial engineering programs.

Classroom interventions

This initiative is primarily aimed at students of Civil and Industrial Engineering from our partner universities. Classroom interventions are in-class sessions in which specialized teams from Itaú Chile present on topics within their areas of expertise. Among these are financial education, corporate finance, predictive models, and innovation, among others, which are directly related to the theoretical content that students are learning in their courses.

Number of classroom interventions by university:

- Pontificia Universidad Católica de Chile: 19.
- Universidad de Chile: 5.
- Universidad Adolfo Ibáñez: 3.
- Universidad de Santiago: 3.
- Universidad de Concepción: Our alliance began in the second semester; since then we have been working together with the university to identify initiatives and impact for 2026 projects.



Trading challenge

This initiative is carried out jointly with the finance courses of the PUC and the Universidad de Chile through a competition using cutting-edge technology, such as the Bloomberg platform, and industry-standard data. These instances include the presence of mentors from our Bank, generating spaces for theoretical talks where they share their experience and knowledge about the operation of areas such as Treasury and Market Making.

The Trading Challenge is carried out in the finance laboratories, where students conduct financial analysis and portfolio management, simulating operations in real markets. The teams that participate receive virtual capital and operate exclusively with stocks from the Bloomberg World Large, Mid & Small Cap index, facing restrictions and challenges like those experienced in the professional world.

Number of finalists by university:

- **Pontificia Universidad Católica de Chile:** 55 students.
- **Universidad de Chile:** 20 students.

STEM Women Program

Our constant conviction in young talent and diversity led us to develop a transversal initiative together with Universidad Católica, seeking to have an impact on and support the transversal development of STEM Women students throughout their entire student period.

The program is composed of the following initiatives:

- a. Undergraduate scholarships:** we established a commitment to provide maintenance support to 5 women from STEM degree programs, supporting them at a monetary level to facilitate the continuity of their studies. Additionally, we entered a special commitment with them, addressing and specially inviting them to the different activities that link Itaú Chile with the PUC.
- b. Postgraduate scholarships and research:** we provide funding for doctoral scholarships, gender research, mentoring, and workshops to increase female representation in these spaces.
- c. STEM Women Mentoring:** our female employees actively participate in the development of this initiative, where they serve as mentors to students in STEM degree programs, whose purpose is to accompany and guide them in their upcoming professional development.
- d. The Bridge:** a donation was made so that 9 students participate in immersion experiences in Silicon Valley and Boston, strengthening networks and competencies in entrepreneurship and innovation.
- e. Incorporation of STEM women into Itaú Chile:** we have a special commitment to supporting the labor insertion of STEM women, and we seek to bring that talent closer to Itaú Chile, creating spaces for them to become familiar with the financial sector. From 2024 until the end of 2025, we have incorporated 12 STEM women into the Bank in different areas of our Bank, maintaining the commitment and seeking to continue providing spaces for them.

In 2025, 15 employees participated in STEM Women Mentoring.



Company Day

A Company Day is a day organized by a company aimed primarily at university students or young talents, with the objective of bringing them closer to the working world and showing them, in an experiential way, what the culture, values, and internal functioning of the organization are like. This year we carried out more than 7 Company Days in which we had the participation of more than 120 students from engineering degree programs. The students participated in different talks and tours around the Bank according to the areas according to their specialties and interests.

A Company Day in Itaú Chile has the following main characteristics:

- **Immersive experience:** Participants visit our offices, tour different areas, and attend talks delivered by experts and leaders of the organization.
- **Direct connection:** It allows students to interact with employees, learn about real cases, and understand the impact of their future profession in the financial industry.
- **Recruitment and employer brand:** It is a strategic instance to identify talent, strengthen the link with universities, and position the Bank as an attractive employer.
- **Varied activities:** It includes group dynamics, workshops, guided tours, networking, and, in some cases, group assessments to advance in selection processes.

Impacts and benefits of Company Day at Itaú Chile:

- **Strengthens organizational culture:** It fosters a sense of belonging and integration between employees and future talents.
- **Motivates and recognizes:** Attendees feel valued and motivated by getting to know the company and its opportunities closely.
- **Reinforces corporate identity:** It communicates the organization's vision and values in an experiential way.
- **Develops personal and professional ties:** It facilitates networking and the creation of links between students and professionals of Itaú Chile.

PUC Innovation Course

The Innovation and Entrepreneurship course is a strategic subject of the Pontificia Universidad Católica de Chile, aimed mainly at engineering students. Within the framework of the course, Itaú Chile raises specific social issues, which students address through the development of entrepreneurship and innovation proposals. Participation is voluntary and is open to undergraduate students of Civil Engineering.

In 2025, approximately 1,000 students participated in the innovation course, delivered across two semesters. Each semester included around 70 teams, of which 12 were selected as finalists and three as winners. The winning teams were given the opportunity to travel to Brazil to visit Cubo Itaú.

Main characteristics:

- **Semester-based challenges:** Students work in teams to address real issues, such as sustainability, smart cities, comprehensive health, and frontier sectors such as imports, exports, ports, customs, etc.
- **Practical methodology:** The course combines workshops, mentoring sessions, expert talks, and innovation competitions, where students present their projects before specialized juries.
- **Expert talk:** As a Bank, we also participate during the development of the project with a talk by an expert ituber, which allows students to acquire knowledge that will add value to the development of the project. This year, Fabian Tobar, Manager of Customer Strategy, CRM and Digital Marketing, delivered a talk where he shared with the students' skills and strategies related to project presentations and strategies for students to present projects.
- **Presentation:** At the end of each semester, students present their project which they worked on throughout the entire semester before juries from different companies, in this way, a winner is selected.
- **Industry linkage:** Companies such as Banco Itaú actively participate, contributing real cases and challenges, and awarding winners with international experiences, such as trips to Cubo Itaú in Brazil. There, they can engage with startups and entrepreneurs from different sectors, experiencing the practical aspects of developing ventures. Additionally, the aim is to generate a comprehensive linkage through a full visit, creating spaces for them to get to know Itaú Unibanco and its different areas and impact.

Initiatives focused on itubers

WIF Incubator (Women in Finance)

Initiative aimed at accelerating the development of women in leadership positions within the Bank, providing them with tools to grow, learn, and lead with purpose. The program strengthens female leadership through the creation of networks, the development of collaborative challenges and solutions, and a training plan that includes self-awareness workshops with a gender focus, preparing our professionals to take on new roles. In 2025, we achieved an NPS of 100% and a participation rate of 87%.

WIF Incubator figures, comparing 2024 and 2025:

	WIF Incubator 2024	WIF Incubator 2025
No. of participants	31	34
No. of participants with promotion during 2025	5	3
No. of training sessions	2	4
Total No. of training hours	3 hours	7 hours

These high-participation meetings addressed different challenges and their solutions, self-awareness workshops were generated, and networking instances were also created. The increase in training hours and in the number of participants is a sign that this program has a potential that is just beginning. Looking toward 2026, it is planned to promote the linkage and relationship among participants, seeking to generate a continuous network of women who support each other on a permanent basis.

Women Leadership / ituber

The program seeks to develop leadership capabilities with a systemic perspective, strengthen influence and self-awareness skills, and consolidate collaboration networks that drive gender equity within the Bank. It includes individual interviews, competency assessment, workshops, and learning groups, preparing diverse and effective teams to face business challenges.

During 2025 we sought to promote the development and participation of women in decision-making spaces:

- Enhancing their systemic perspective and their skills to be more effective in facing the challenges of the role and consolidating their leadership.
- Empowering women, through deepening their self-knowledge, strengthening their self-assertion, and their skills to influence the strategic decisions of the business.
- Connecting women through the construction of networks where they can support and collaborate with each other, serving as models and references for other women in Itaú Chile.

What did we achieve in 2025?

- 8 in-person workshops on leadership, personal brand, and mobilizing conversations, among others.
- 3 of the 32 participants experienced internal mobility in 2025 (9.4%).

What are we seeking for 2026?

Promote the creation of an "Alumni" network that maintains communication and collaboration among those who went through the program. Additionally, continue encouraging internal mobility.

iElla

The iElla community is an initiative that seeks to empower, inspire, and develop female talent within the Bank, promoting gender equity and inclusion. It is a space where women share knowledge, experiences, and generate support networks.⁹⁵



6.4. Talent Attraction and Retention

CSA 3.3.6

IT 12

Attraction and retention of talent is a strategic axis for Itaú Chile, as it makes it possible to ensure business continuity, strengthen organizational culture, and sustain long-term performance. At Itaú Chile, we manage this area through practices oriented toward the employee experience, professional development, and the construction of a competitive value proposition that is coherent with its principles of Diversity, Equity, and Inclusion (DEI).

This approach is supported by formal evaluation mechanisms and external certifications that make it possible to monitor the different perceptions regarding the experience of working at Itaú Chile.

At Itaú Chile we promote a comprehensive people management strategy aimed at:

- Attracting diverse and qualified talent, aligned with organizational values and culture.
- Strengthening the commitment and retention of employees.
- Promoting work environments based on trust, development, and well-being.

6.4.1. Our value proposition

Awards, recognitions, certifications, and others related to people management

During the period reported, we were recognized by various external measurements that assess employee experience, talent management, and organizational culture:

Employers for Youth (EFY)

It is an international certification that recognizes companies that are attractive to young professionals. It is based on a study that evaluates the experience of employees under 35 years of age across dimensions such as:

- Recognition and professional development.
- Quality of life and well-being.
- Organizational culture.
- Diversity and inclusion.
- Innovation and technology.



EFY (Employers for Youth): Top 3.

We are Top 3! We reached 3rd place, increasing 5 positions compared to the previous year.

This measurement evaluates the perception of employees between 18 and 35 years of age in dimensions such as recognition, work environment, innovation, talent, reputation, diversity and culture, quality of life, benefits, career development, and workplace experience.



EFY FEM: 7th place.

In the latest edition, 2024, we obtained 7th place, forming part of the Top 10 for the second consecutive year.

The EFY FEM study (for women) focuses on the experiences of young professional women under 35 years of age, measuring ten key dimensions that are valued by this age group.



EFY Tech: 4th place.

4th place, advancing 11 positions compared to the previous measurement. Pride for the entire Bank and with a focus on technology roles.

The EFY Tech study measures and compares the experience of young professionals under 35 years of age in the technology sector in Chile.

Great Place to Work (GPTW)

It is a global certification that accredits organizations as excellent places to work, based on:

- Work climate surveys (Trust Index) applied to employees.
- Cultural and leadership practices that foster trust, respect, equity, and pride
- Wellbeing and development policies.



GPTW (Great Place to Work): 2nd best place to work.

We reached 2nd place in 2024, increasing 4 positions. Additionally, we received the 2025 certification, therefore for the 4th consecutive year we will be part of the list of the best companies to work for with more than 1,000 employees in Chile.

GPTW recognizes the best places to work that succeed in building a work climate based on a culture of trust, generating a positive experience for their female and male employees. Trust is measured across 5 dimensions: camaraderie, fairness, credibility, respect, and pride.



GPTW LATAM: best Bank to work for.

We are GPTW Latin America, together with Itaú Brazil and Uruguay, reaching 5th place (+20 positions compared to last year) and ranking 1st in banking.

The Great Place to Work LATAM ranking is an evaluation that recognizes organizations in Latin America that create strong workplace cultures and well-being for their employees. This ranking is based on trust, well-being, and the development of employees. It recognizes 200 organizations that have demonstrated maintaining high standards in these aspects.

The companies highlighted are not only excellent places to work but also commit to creating inclusive and equitable work environments, which allows their employees to reach their full potential.



GPTW Women: Top 3.

We are Top 3! We reached 3rd place, increasing 1 position compared to the previous year.

GPTW Women evaluates practices that promote equity in the workplace, recognizing companies that address this challenge and set standards for a more inclusive work environment in terms of equity, leadership, and workplace well-being.



GPTW Sustainability: We are part of the list!

Within this ranking there are no positions; it is a certification and for the second consecutive year we managed to obtain this seal.

GPTW sustainable management measures impact in three key areas: environmental, social, and governance (ESG), evaluating the responsible use of resources, emission reductions, equity and social well-being, and transparency and ethics in decision-making. Its objective is to ensure responsible operations that ensure long-term value.



Best Places to Work LGBTI+ by Equidad CL.

For the second consecutive year, we were recognized as one of the Best Places to Work LGBTI+ by Equidad CL.

The “Best Places to Work LGBTI+” ranking by Equidad CL is a corporate measurement tool that evaluates workplace inclusion policies for the LGBTI+ community. This index, promoted by Pride Connection Chile, Fundación Iguales, and the Human Rights Campaign, seeks to certify the best companies in the country for LGBTI+ talent.



Merco Talento: Top 11 ranking.

We reached 11th place (increasing 5 positions in the ranking). Additionally, we were recognized among the 10 best Human Resources teams.

Merco Talento measures the ability to attract and retain talent in companies. This certification includes internal and external perceptions, as well as benchmarking of people management data and digital positioning on LinkedIn. Internal perception includes 3 dimensions: Working quality, Employer Brand, and Internal reputation. Other elements are also evaluated, such as: Employees of large companies, general population, university students, professors, business school alumni, experts and headhunters, unions, and HR leaders.



Radiography of Pride Connection 2025: highest classification.

Highest classification in the Pride Connection Radiography 2025, maintaining category A.

The Pride Connection Radiography 2025 is a key tool to evaluate diversity, equity, and inclusion in the workplace in Chile. This radiography allows organizations to diagnose their current situation and reflect on the gaps that still exist in their work environment.

Each participating organization receives a personalized report that helps guide their work plans for the year.



Top Employers.

We are Top Employers for the fourth consecutive year (2023, 2024, 2025 and 2026)!

Top Employers recognize organizations that stand out for their people management practices and for promoting workplace well-being. This seal certifies the existence of solid processes in culture, climate, and organizational development, which allow attracting and retaining talent effectively.

In 2026 we obtained our fourth consecutive certification as Top Employers, after also being recognized in 2023, 2024, and 2025. The results for this year were published in January, therefore at the time of preparing this Report we already officially held the distinction. This recognition supports the consistency of our people management practices and our commitment to quality work experience.

Long-term incentives for employees

Long-term incentives constitute a relevant mechanism to align the interests of employees with the strategic objectives of our Bank, strengthen organizational commitment, and promote a vision of sustainable performance over time.

General approach

Itaú in Chile has a long-term incentive scheme aimed at certain defined positions and levels, the design of which seeks to reinforce retention, performance, and sustained contribution to the achievement of the Bank's strategic objectives.

This scheme is aligned with corporate compensation policies and with the people management model, safeguarding criteria of meritocracy, performance, and responsibility in the allocation of benefits.

Main characteristics

The long-term incentive model considers, among others, the following elements:

- **Defined eligibility**, associated with specific positions and levels.
- **Linkage to performance**, considering the achievement of objectives and results over time.
- **Retention focus**, aimed at strengthening the permanence of key talent.
- **Strategic alignment**, ensuring consistency with the priorities and long-term results of Itaú Chile.

The percentage of company employees, in positions up to two levels below the CEO, to whom the long-term incentive program applies is 3.31%.

Governance and control

The implementation and administration of long-term incentives are carried out under formal governance processes, in consistency with internal policies and current corporate guidelines. This ensures transparency, traceability, and control in their application.

Employees evaluated in their performance

Itaú in Chile has performance evaluation processes for all of our employees, except for those in senior executive positions. They have a different evaluation system from the rest, which is carried out entirely at Itaú's headquarters in Brazil.

Employees evaluated in their performance	Male			Female		
	Total Number of employees	Total Number of evaluated employees	%	Total number of employees	Total number of evaluated employees	%
Management	76	63	82.89	25	23	92.00
Line Management	94	90	95.74	58	54	93.10
Line Management	366	360	98.36	288	273	94.79
Professionals	1,575	1,415	89.84	1,281	1,141	89.07
Administratives	410	348	84.88	497	422	84.91
Technicals	233	208	89.27	460	404	87.83
Total	2,754	2,484	90.20	2,609	2,317	88.81

Work climate surveys

At Itaú Chile, we seek to be the best place to work for our itubers. For this reason, we constantly challenge ourselves by measuring our work climate to improve the recommendation of Itaú Chile as a great place to work, enhancing the experience, strengthening pride of belonging, and inviting each person to give their best version.

CSA 3.3.9

iTú Hablas Survey

We have an employee listening strategy led by our iTú Hablas survey, composed of internal and external work climate measurements.

The responses from this survey allow us to implement agile and efficient actions, improving the experience of our itubers and, therefore, of our customers. Additionally, based on the results obtained at the close of the process at year-end, an action plan is developed that allows us to map and monitor our evolution. Training sessions, presentations, and initiative suggestions are

developed based on the results, which are delivered to Bank leaders and Business Partners so that they can review them with the corresponding businesses to manage the work climate according to the identified gaps.

Our iTú Hablas survey is applied 3 times during the year (April, July, and November) through a Web platform. The response collection period is 2 weeks and applies to all those who have an indefinite contract and length of service of more than 3 months at the Bank.



	April	July	November
Topic	eNPS⁹⁶ On a scale from 0 to 10, what is the probability that you would recommend Itaú to your friends and colleagues?	eNPS and Cultural adherence It measures how employees live the ituber culture on a day-to-day basis, delving into each value and associated behaviors	eNPS and Pulso Pulso is a satisfaction survey that measures the dimensions: Leadership, Team and Career Development, Well-being, Communications, Benefits, and Recognition.
Answer rate 2025	91%	92%	92%
2025 Results	→ eNPS: 85%	→ eNPS: 87% → Cultural adherence: 95%	→ eNPS: 90% → Pulso: 93%

⁹⁶ eNPS: employee net promoter score. It measures the level of recommendation of itubers of Itaú as a place to work.

6.4.2. People indicators

New hires and turnover indicators

GRI 401-1

CSA 3.3.4

New hires by age group and gender

Age group	2025		2024		2023	
	Female	Male	Female	Male	Female	Male
Under 30	92	184	290	380	56	61
30 to 40 years	121	197	42	46	144	128
41 to 50 years	49	73	17	13	109	71
51 to 60 years	10	13	4	8	36	19
61 to 70 years	0	1	0	2	1	1
Over 70 years	0	0	0	0	0	0
Total	272	468	353	4449	346	280

Indefinite contract hires in Chile by age group and gender

Age group	2025		2024		2023	
	Female	Male	Female	Male	Female	Male
Under 30	52	120	173	254	37	43
30 to 40 years	64	158	26	31	69	100
41 to 50 years	26	42	8	5	43	50
51 to 60 years	5	8	0	0	12	13
61 to 70 years	0	1	0	0	1	1
Over 70 years	0	0	0	0	0	0
Total	147	329	207	290	162	207

New hires and vacancies

Year	No. new hires	% of open positions filled by internal candidates	Average hiring cost/FTE
2025	740	53.5%	Ch\$971,268
2024	800	52.2%	Ch\$982,456
2023	612	57.4%	Ch\$1,117,582
2022	1073	55.3%	Ch\$1,117,582

Indefinite contract turnover in Chile by age group and gender

Age group	2025		2024		2023	
	Female	Male	Female	Male	Female	Male
Under 30	31	57	22	31	18	24
30 to 40 years	147	149	131	123	170	192
41 to 50 years	109	87	96	96	162	190
51 to 60 years	69	40	62	56	100	110
61 to 70 years	6	13	9	19	38	64
Over 70 years	1	0	0	0	3	1
Total	363	346	320	325	491	581



NCG 461 / 519
 5.8
 5.8.i
 5.8.ii
 5.8.iii
 5.8.iv
 GRI 404-1

6.5. Growth and Development Opportunities

The development offering of Itaú Chile constitutes a strategic enabler for business sustainability, by strengthening critical capabilities, supporting organizational transformation, and promoting professional development paths aligned with the Bank’s strategic priorities. This approach seeks to ensure the future employability of our employees, strengthen leadership, and sustain a culture of continuous learning.

Development management is structured through a formal training model, with defined governance, annual planning, and monitoring and continuous improvement mechanisms, integrating both the specific needs of the different business lines and transversal transformation challenges.

6.5.1. Training

Policies

In Itaú Chile we have an **Internal Training Management Procedure**, which comprehensively regulates the full organizational learning cycle, from the identification of needs to the evaluation of effectiveness and transfer.

While there is no formal training policy, this procedure establishes clear guidelines that ensure coherence, traceability, and strategic alignment, and is managed by the People area and supervised by the Corporate People Management, with periodic follow-up in the People Commission and the Compensation and Talent Committee.

The procedure considers, among other elements:

- Identification of needs by business, through the MIT: Itaú Training Map.
- Design of training solutions in synchronous, asynchronous, and blended modalities.
- Execution of training actions, under defined quality standards and with evaluation of effectiveness and transfer.
- Definition of responsibilities, governance, and traceability, using corporate learning platforms.

Scope and resources

The training activities are aimed at employees from different levels and areas, considering the particularities of each role and the critical competencies of the business. We allocate specific resources for the implementation of our training offering, ensuring continuity and adequate coverage to achieve development programs aligned with their strategic objectives.

The total amount of monetary resources allocated in **Itaú Chile** to education and professional development for people working at the Bank is **MCh\$2,105**, which represented **0.14%** of the Bank’s total income. Meanwhile, in **Itaú Colombia**, **MCh\$401** were allocated, which is equivalent to **0.06%** of its total income. This results in a total amount of **MCh\$2,506**, corresponding to **0.17%** of consolidated income.

Trained personnel

Training and development activities are aimed at employees from different management areas and levels, considering the particularities of each business line and the challenges associated with critical roles at Itaú Chile.

During 2025, we managed to train 4,577 people, representing 99% of total employees.

The training sessions in which our employees participated are summarized in the following 5 categories

Training topics	Name of training sessions
Legislation	Compliance, AML, Occupational Risks Awareness
Leadership	Lidera, Managers’ Onboarding, Mentoring, Intermediate leadership.
Data and AI	SQL Workshop, Python Workshop, Excel Workshop, Copilot and Chat GPT usage.
Customer centrality	Customer centered growth
Participation of women in leadership positions	WIF Incubator, STEM Women and Girls in STEM



Of the total training hours delivered by **Itaú in Chile**, they can be organized by gender and job category, as shown in the following tables.

Average of annual hours

Job category	Female	Male
Senior Management	2.3	8.4
Management	20.2	15.9
Line Management	23.5	22.5
Sales force	6.3	6.2
Administrative personnel	9.2	10.0
Other professionals	18.5	18.9
Other technical personnel	14.0	12.5

Employees that have received training by gender

Hours of training	2025		2024		2023	
	Hours	Average	Hours	Average	Hours	Average
Female	35097.36	15.87	55428.92	23.87	101,671.45	42.89
Men	40326.25	17.05	60962.16	27.02	89,534.67	40.27
Total	75423.61	16.46	116391.08	25.45	191206.12	41.58

Employees that have received training by job category

Hours of training	2025		2024		2023	
	Hours	Average	Hours	Average	Hours	Average
Senior Management	103	7.9	91	10.1	159	15.0
Management	3,338	17.4	8,507	42.6	8,750	43.0
Line Management	12,912	22.9	17,371	32.4	31,853	54.0
Sales force	1,272	6.3	1,968	8.8	3,072	15.0
Administrative personnel	7,695	9.6	14,117	17.8	30,654	36.0
Other professionals	44,799	18.6	68,549	28.8	104,006	42.0
Other technical personnel	5305	13.4	5,789	13.5	12,712	24.0



As for **Itaú in Colombia**, the breakdown is presented below:⁹⁷

Average of annual hours

Job category	Female	Male
Senior Management	37	19
Management	44	41
Line Management	35	38
Sales force	28	26
Administrative personnel	17	11
Other professionals	28	33
Other technical personnel	17	20

Employees that have received training by gender

Hours of training	2025		2024		2023	
	Hours	Average	Hours	Average	Hours	Average
Female	27,810	29	39,677	33	24,731	22
Male	25,949	30	31,833	31	19,139	19
Total	53,759	29	71,510	33	43,870	20

Employees that have received training by job category

Hours of training	2025		2024		2023	
	Hours	Average	Hours	Average	Hours	Average
Senior Management	264	24	436	40	199	17
Management	2,266	42	3,267	61	1,988	33
Line Management	10,199	36	17,109	50	10,581	32
Sales force	14,038	27	14,768	27	12,684	23
Administrative personnel	3,885	15	6,933	22	3,863	12
Other professionals	21,987	31	27,396	34	13,445	17
Other technical personnel	1,120	18	1,601	21	1,110	13



Employee training and development programs⁹⁸

CSA 3.3.2

We seek to develop a culture of continuous learning among our itubers through the development of training plans adapted to the challenges of each corporate management area, addressing the specific needs of each business line. These plans are complemented by **transversal strategic pathways** aimed at sustaining the transformation of Itaú Chile across all its management areas and levels, among which the following stand out:

- **Data and Artificial Intelligence**, a set of in-person and digital learning experiences, with a focus on areas and roles called to drive transformation, providing specialized training in SQL, Python, SAS, R, and AWS, among others. Additionally, we continue to advance in the development of skills to foster a data-oriented culture available to the entire Bank, with La Data Nos Mueve, a digital space that promotes data literacy, applied analytics, and responsible use of AI.
- **Customer centrality**: as part of our Hechos de Cliente strategy, we developed a set of digital and in-person content to strengthen a mindset oriented towards developing processes and solutions that place the customer as the main actor in the initial design. We created workshops and digital learning paths to connect the entire organization with this challenge, not only our areas that are customer-facing, but also those that provide support, thus facilitating the strengthening of our culture and connection with the strategy.
- **Leadership Ecosystem**: a set of programs that interact to support the development of our leaders, from the outset with the incubator that develops internal talent by preparing their current leadership skills and stimulating professional growth; the Managers' Onboarding that accelerates learning in the new role; Lidera as the backbone and annual connection anchor for all the Bank's leaders, aligning strategy and culture; Middle Leadership that facilitates the learning of tactical leadership practices adapted to the managerial context; the Mentoring

Community that strengthens learning through networks and the development of our ituber culture; and strategic Coaching as a final support to sustain and stimulate progress in strategic challenges. This comprehensive model ensures leadership support across its different stages and levels to sustain the achievement of organizational challenges over the long term.

Learning platforms and tools

In parallel, we have developed a user-centered perspective, generating a continuous improvement model in our internal learning management platform "IOX" (Itaú Oxygenates Your Knowledge), which our itubers can access from anywhere and from any device to connect with the entire content offering that we make available to the organization. To improve the experience, we generated different developments on the **platform**, adding new **functionalities** during the reported period:

- **Leadership Ecosystem**: unified and profiled space for all Itaú leaders, where they can access different learning materials and content that accompany them at each stage of development.
- **La Data Nos Mueve**: environment available for all itubers, where they can access different content tracks that strengthen a data-based decision-making culture.
- **Self-instruction courses**: unified space that fosters the development of all itubers and their self-leadership in learning, promoting autonomous and unrestricted exploration of key content that can expand their perspective and stimulate people's transformative power. We redesigned thematic categories and expanded the content lineup, improving access to facilitate a culture of continuous learning and exploration.

Likewise, we complemented the training offering with Udemý Business, significantly increasing learning potential through the articulation of:

- Transversal pathways such as "Customer Centrality", "Data and AI", and "Diversity", among others.
- Specialized pathways by business line.
- Free access to more than 14,000 on-demand contents.

Benefits and support mechanisms for development

With the objective of advancing toward leadership in sustainable performance and customer satisfaction, at Itaú Chile we invest consistently in the learning of our employees, materializing this commitment through:

- **Co-financing for external studies**, to support the professional development of our employees through the co-financing of diplomas, courses, certifications, and postgraduate programs aligned with business needs. The benefit covers a percentage of the total cost upon graduation, subject to defined eligibility criteria.
- **Scholarships for Sustained Outstanding Performance**, aimed at recognizing outstanding career paths through advanced training opportunities.
- **Business Line Certifications**, aimed at accrediting critical technical competencies and ensuring standards of excellence in key roles.
- **Itaú University**: our virtual classroom, a profiled space where itubers have access to class content, complementary material, and tracking of their progress through the modules of the annual study plan, where their dreams graduate.

Itaú University consolidated itself as a learning ecosystem for account executives, aimed at strengthening their skills and connecting their development with the ituber culture and customer centrality. It was born in Corporate Banking (first in SMEs and then in Retail Corporate Banking) with a training model that evolves the executive role toward a comprehensive, close, and sustainable advisor, capable of accompanying customers in their real needs and building long-term relationships.

⁹⁸ It should be noted that the quantitative impacts of these programs are not disclosed and that they do not cover contractual or part-time employees.

During 2025, 242 executives participated, who completed an average of 30 training hours in curricula collaboratively designed with various internal areas. The pathways addressed finance, risk, negotiation, tax management, reputation, and specialized segments, delivered by more than 14 ituber instructors, strengthening internal synergy and knowledge transfer. The program achieved a 94% attendance rate and an NPS of 87%, highlighting the quality of the training experience.

The impact on the business was direct: increases of 6.6% in loan placements, 48.7% in customer acquisition, and 7.2% in gross sales, demonstrating how capability development translates into better advisory, greater trust, and improved commercial results. The success of the program enabled its expansion to other commercial segments, consolidating it as a strategic pillar for professional growth, cross-area collaboration, and a more human and sustainable banking model.

In 2026, the University will continue expanding its scope and training curricula, deepening the advisory and strategic role that characterizes the Bank's differentiating seal.

Our employee development programs

→ Young Professionals Program

Program aimed at attracting and developing young high-potential talent, offering comprehensive experience that combines technical and commercial training, development of soft skills, hands-on experience through internships in critical areas of the business, and personalized support through mentoring by internal leaders.

Program benefit: it promotes the retention of young talent and accelerates preparation for strategic roles.

→ Sustained Outstanding Performance

Initiative aimed at itubers who have maintained an outstanding level of performance for at least two consecutive meritocracy cycles. The program includes personalized development opportunities, such as scholarships for studies, mentoring, group coaching, and participation in strategic projects, considering the career stage and compliance with regulatory requirements.

Program benefit: it strengthens talent retention, skills development, preparation for strategic roles, and succession, consolidating a culture of meritocracy and continuous learning.

Leadership Ecosystem

In 2025, we incorporated the Leadership Ecosystem, a set of leadership development programs that interact and reinforce each other. These seek to promote and develop habits and rituals that consolidate a culture of continuous learning, stimulating the transformation power of our itubers according to the contexts and challenges associated with each stage of professional development they are in.

We continuously monitor the effectiveness of our training programs, evaluating recommendations, transfer, and their impact on business variables, with the objective of supporting informed decision-making and strengthening the continuous improvement of the learning system.

→ Incubator

Program aimed at women without people under their responsibility, to develop leadership practice skills and self-knowledge that encourage them to take on challenges. Maintaining our commitment, last year's cohort also participated this year in networking actions and leadership workshops, while the new cohort worked on the practice of leadership, identity, and personal brand.

Program benefit: It contributes to diversity and gender equity, increasing female representation in critical positions.

→ Managers' Onboarding

Program aimed at new managers, whose objective is to accelerate the learning curve associated with the new role and with knowledge of the teams, boosting performance from the initial stages.

Program benefit: it accelerates the learning curve of new leaders in the role and ensures proper alignment with the culture, to achieve the challenges.

→ Lidera "Hechos de Cliente"

Flagship program aimed at all leaders of Itaú Chile, whose focus during the period was "Hechos de Cliente", enabling the connection between strategy and day-to-day management and promoting transfer to teams through applied challenges outside the workshops.

Program benefit: it strengthens leaders' capacity to execute the strategy through key behaviors, improving the customer experience and contributing to the positioning of Itaú Chile.

→ Intermediate leadership

Program aimed at middle management and selected professionals, oriented toward developing practical leadership skills, strengthening talent development, and improving team performance.

Program benefit: it increases operational effectiveness and adaptive capacity in key areas of the business.

→ Mentoring Community

Formal program that connects experienced leaders of Itaú Chile with emerging talent, through voluntary and periodic meetings, with a focus on knowledge transfer, career development, and the strengthening of internal networks. During 2025, more than 70 mentor-mentee pairs were implemented.

Program benefit: it develops a culture of learning in pairs, creates development opportunities for talent, and internal collaboration networks.

→ Executive Coaching

Program aimed at strategic leaders of Itaú Chile who assume new functions or face adaptive challenges, allowing them to develop competencies and skills to address the challenges inherent to the role and the organization.

Program benefit: it strengthens leaders' capacity to manage teams in complex environments, contributing to greater productivity and alignment with Itaú Chile's strategy.

6.6. Labor Relations

NCG 461 / 519

5.9

8.2

GRI 2-30

In Itaú Chile, we promote labor relations based on respect, social dialogue, and strict compliance with current regulations, recognizing that a fair and transparent work environment is key to operational stability, risk management, and business sustainability.

In Itaú Chile, 92% of our employees are covered by collective bargaining agreements. For those who are not covered by agreements, their conditions are determined by their individual contracts, which depend on their position and salary.

In Itaú Colombia, in 2025 we entered into a new collective agreement with validity until August 31, 2027, with the trade union organizations ACEB, UNEB, ADEBAN, and, as signatories of an additional chapter, SINTRASANTANDER and SINTRAENFI.

6.6.1. Subcontracting Policies

We do not have a specific subcontracting policy; however, we do have a procedure that regulates the preparation of contracts with suppliers, including clauses on the service and the work of personnel, ensuring compliance with current labor legislation.

Within this process, we rely on two platforms: Robotics (in-house development) and ProNexo (SaaS).

Robotics	ProNexo
They manage onboarding processes when a new employee profile must be created, extensions when the profile needs to be extended, and offboarding of external personnel.	Suppliers must create, upload, and/or update external employee documentation to be reviewed by the Labor Relations area, which validates and/or rejects the requirements:
	<ul style="list-style-type: none"> → Current employment contract, in force and signed by the parties. → Occupational Risks information signed by the employee and not exceeding 1 year. → Internal Regulations on Hygiene and Safety signed by the employee, which must not exceed 1 year. → Copy of a valid identity card.

6.6.2. Regarding our employees

In Itaú Chile, we have specific procedures aimed at preventing and detecting regulatory non-compliance related to employees' rights, which are regulated in the Internal Regulations on Order, Hygiene and Safety, the Code of Ethics and Conduct, as well as in various internal policies and regulations of the Bank.

To safeguard a respectful and safe work environment, the Bank has specific protocols and channels that allow employees, anonymously or directly, to make inquiries or report situations that may affect their rights.

One year after the entry into force of the so-called Karin Law (Law No. 21.643), Banco Itaú Chile has continued implementing the protocols and preventive measures required by the regulation. Likewise, it has carried out the mandatory training sessions and other voluntary ones, with the aim of ensuring

knowledge and proper application of these provisions, promoting an organizational culture based on respect and safe work environments.

On the other hand, in Itaú Colombia, respect for human rights, the promotion of diversity, and dignified treatment at work constitute fundamental commitments that guide the organization's actions. These principles are grounded in a deep conviction regarding ethics and transparency as essential pillars to prevent and eradicate discrimination, harassment, prejudice, and any practice that undermines workplace dignity.

We have the Industrial Hygiene and Safety Regulations, and the Risk Administration System SARLAFT. Additionally, we carry out transactional monitoring, monitoring suppliers, and monitoring of personal investments.

Year	No. of sanctions	Amount in Ch\$	Specifications
2024	23	\$12,630,850	Itaú Chile has not been subject to labor protection actions.
2025	24	\$28,192,385	Itaú Chile has not been subject to labor protection actions.



6.7. Health and Wellbeing

6.7.1. Employee support program⁹⁹

NCG 461 / 519 5.7

Parental leave

At the Bank, we actively promote the reconciliation of personal and work life, especially for those who go through processes of motherhood, fatherhood, or adoption. Aware of the importance of early bonding with daughters and sons, we have benefits that seek to accompany our itubers during these stages.

As part of this commitment, in Itaú Chile we grant all employees with an indefinite contract five additional business days to the male¹⁰⁰ parental leave. These days may be used consecutively from birth or distributed within the first month, allowing each family to organize this period according to their needs. Male parental leave was used by 100% of eligible men, and, in addition, most also made use of the 5 additional days. However, no use of parental leave by men was recorded, which is available from the seventh week of the mother's leave.

Additionally, we promote initiatives that facilitate gradual return and care during pregnancy. Among them, the following stand out:

- Early departure from week 30 of pregnancy, which provides one additional hour of daily rest.
- Gradual return after parental leave, which considers an early departure at 14:00 hours during the first week and at 16:00 hours during the three weeks following the return.
- During periods of maternal medical leave and parental leave, both female and male, we ensure full payment of remuneration, reinforcing our commitment to the well-being and economic stability of our employees.

Below is the number of people who made use of parental leave, broken down by position and gender.

Number of employees with parental leave in 2025

Itaú Chile

Job Category	Employees eligible for leave		Employees who took leave			Average number of paternal leave days taken		Percentage of those who took paternal leave		Average number of parental leave days taken		Percentage who took parental leave	
	M	F	M (Paternal Leave) ¹⁰¹	M (Additional Benefit) ¹⁰²	F	M ¹⁰³	M	M	F	M	F	M	F
Senior Management	4	1	4	4	1	10	84	100%	100%	0	168	0%	100%
Management	14	3	14	9	3	8.36	84	100%	100%	0	168	0%	100%
Line Management	0	3	0	0	3	0	84	100%	100%	0	168	0%	100%
Sales force	8	17	8	5	17	7.63	84	100%	100%	0	168	0%	100%
Other technical personnel	3	6	3	3	6	8.33	84	100%	100%	0	168	0%	100%
Other professionals	58	44	58	50	44	8.86	84	100%	100%	0	168	0%	100%
Total	87	74	87	71	74	7.2	84	100%	100%	0	168	0%	100%

⁹⁹ Applicable to those employees who have an indefinite contract.

¹⁰⁰ Applicable to all employees with an indefinite contract at Itaú Chile in the event of birth, adoption, guardianship, or personal care granted judicially.

¹⁰¹ It corresponds to the legal paternal leave of 5 business days for fathers.

¹⁰² It corresponds to the benefit of 5 additional business days to the paternal leave for men.

¹⁰³ Average of days used in parental and additional leave.



Itaú Colombia¹⁰⁴

NCG 461 5.8.v

GRI 401-2

Job category	Employees eligible for leave		Employees who took leave		Average number of leave days taken ¹⁰⁵		Percentage who took leave	
	M	F	M	F	M	F	M	F
Senior Management	0	1	0	1	0	140	100%	100%
Management	4	2	4	2	19	140	100%	100%
Sales force	1	8	1	8	19	94,875	100%	100%
Administrative	1	2	1	2	21	203	100%	100%
Other technical personnel	2	1	2	1	12	165	100%	100%
Other professionals	11	5	11	5	20	169	100%	100%
Total	19	19	19	19	15.2	152	100%	100%

Benefits

Our Quality-of-Life program, together with flexibility and benefits, are available to all employees. Allowances and some specific benefits are part of our collective bargaining agreements and are granted to members and affiliates respectively. As of the close of 2025, the following details are considered regarding benefits:

During 2025, we incorporated new benefits aimed at strengthening the comprehensive well-being of our itubers and their families. Among these stand out the delivery of a recognition gift card for the entire organization, the implementation of a special year-end leave, and two additional vacation days during winter for those who made use of their annual leave during the low season. Likewise, we advanced in inclusive measures with a special leave for employees with children with disabilities and launched the ItúEmprendimiento Mujer program, which promotes the development of business initiatives led by women. As of the close of 2025, the following details are considered regarding benefits:

For sharing with the family

- Mini Itubers in Action – Summer and Winter, with recreational and sports activities for children aged 5 to 14.
- 134 mini itubers enrolled in UC Soccer School (summer 2025).
- 442 mini itubers participated in Mini Itubers in Action Summer 2025.
- 334 mini itubers participated in Mini Itubers in Action Winter 2025.

¹⁰⁴ It should be considered that parental leave laws in Colombia are different from those in Chile.

¹⁰⁵ Additional days beyond the legal ones given by the Bank as a benefit to employees are taken into account.



Medical leave

- Advance payment of subsidy for work incapacity for up to 90 days (1,137 itubers benefited).
- Payment for the first three days of leave when it is less than 10 days (1,138 itubers benefited).

To enjoy personal time

- Tu Tiempo Program:
 - 40-hour workday: 4 days (32 hours) off.
 - 24-hour workday: 20 hours off.
 - New hires from July: 3 days (24 hours) or 16 hours off depending on the workday.
 - 4,606 itubers made use of more than 116,001 free hours.
- Reduced workday of 40 hours per week

Agreements and discounts

Alliances with FALP, Isapres, Caja Los Andes, Club Viva, Mundo ACHS, and agreements in health, sports, home, family, and education.

Other benefits

- Christmas gift card for children up to 12 years old (1,926 children; 1,414 itubers benefited).
- **Recognition gift card for all employees** for being the most recommended Bank 2025 (**new benefit**; 4,706 itubers benefited).

Bonuses

- 4,370 National Holidays bonuses.
- 4,283 Christmas bonuses.

Supplementary Insurance (indefinite)

- Life and disability insurance with a base of 1,000 UF (4,218 itubers benefited).
 - Health insurance with 80% co-financing (4,139 itubers benefited).
 - Catastrophic insurance (4,139 itubers benefited).
 - Dental insurance (4,139 itubers benefited).
- Optional additional insurance with preferential cost (30 itubers benefited).

Special leaves

- Free afternoon for birthday (1,912 itubers benefited).
- Serious illness or surgery of immediate family members (46 itubers benefited).
- Birth or adoption (87 itubers benefited).
- Marriage or Civil Union Agreement (113 itubers benefited).
- Moving house (362 itubers benefited).
- Death of an immediate family member (109 itubers benefited).
- Preventive medical exam (323 itubers benefited).
- Degree exam (14 itubers benefited).
- **Year-end leave** (3,103 itubers benefited; **new benefit**).
- **Winter Days: 2 extra vacation days for use of leave between April–September** (583 itubers benefited; **new benefit**).

Support for disability

- **Leave for child with disability** (10 itubers benefited; **new benefit**).
- Economic support for attendance at schools or foundations with integration programs (48 itubers benefited).

Support for entrepreneurial families

- **ItúEmprendimiento Mujer**, free program to strengthen competencies and support businesses led by women (122 participants; **new benefit**).

Benefits by type of contract

Benefits	Indefinite-term employees	Fixed-term employees
Life insurance	○	○
Sanitary assistance	○	○
Coverage for incapacity and disability	○	○
Parental leave	○	○
Retirement provision	○	○
Shareholding participation		
Health insurance	○	
Te Orienta Program	○	○
Massages in branches and other business units	○	○
Massages in corporate building	○	○



Benefits by type of contract

Benefit	Type of contract	Additional information
Family time	Fixed- or indefinite-term	Mini Itubers in Action Summer / Winter: fun and recreational activities during the summer and winter vacations for the sons and daughters of itubers between 5 and 14 years of age.
		→ 134 mini itubers enrolled in the Soccer School at the San Carlos de Apoquindo UC club on Saturdays during summer 2025.
		→ 442 mini itubers enrolled in the program "Mini Itubers in Action Summer 2025!", where they carried out different sports and recreational activities at the NLC corporate building and at the PM block enjoyed the pool and water games at Club Palestino.
Medical leave	Indefinite-term	→ 334 mini itubers enrolled in the program "Mini Itubers in Action Winter 2025!", where they enjoyed sports and recreational days at UC Landia.
		We granted an advance payment of the subsidy for work incapacity for up to 90 days; during 2025, 1,137 employees were benefited. Additionally, we benefited 1,138 employees by paying the first three days of medical leave when it is less than ten days.
		We promote flexibility in the use of time through our Tu Tiempo program. Itubers with a 40-hour workweek had 4 days or 32 free hours, and those with a 24-hour workweek had 20 free hours. New itubers who joined as of July 1 with a 40-hour workweek had 3 days or 24 free hours, and 16 free hours for itubers with a 24-hour workweek. During 2025, 4,606 itubers enjoyed more than 116,001 free hours through this program.
Personal time	Fixed- or indefinite-term	Flexible workday: reduction of the workweek to 40 hours per week.
	Fixed- or indefinite-term	We have agreements and discounts associated with health and well-being provided through our strategic partners: Fundación Arturo López Pérez (FALP), Isapres, Caja de Compensación Los Andes, Club Viva de Security, Mundo ACHS, and direct agreements in health and well-being, sports, home, family, and education.
Partnerships	Fixed- or indefinite-term	
	Indefinite-term	Christmas gift card: for itubers' sons and daughters up to 12 years of age. In 2025, we benefited 1,414 employees, corresponding to 1,926 sons and daughters.
Other benefits	Fixed- or indefinite-term	Recognition gift card for all employees for being the most recommended Bank by our customers in 2025 and for the 4th consecutive year. 4,706 itubers benefited.
	Indefinite-term	We delivered 4,370 bonuses for National Holidays and 4,283 for Christmas.
Bonuses	-	We have collective insurance with the following coverages:
	Indefinite-term	Free life and disability insurance for our employees and their families with a base coverage of 1,000 UF: 4,218 itubers.
	Indefinite-term	Health insurance – 80% co-financing: 4,139 itubers.
	Indefinite-term	Catastrophic insurance: 4,139 itubers.
	Indefinite-term	Dental insurance: 4,139 itubers
	Indefinite-term	Optional additional health insurance, at a preferential price and with 100% of the cost borne by the ituber – 30 employees insured.
Complementary Health Insurance		



Benefit	Type of contract	Additional information
Leave	-	To promote the reconciliation of work and family life for our itubers, we grant the following leave days:
	Indefinite-term	Free afternoon on the day of the birthday: 1,912 employees benefited.
	Indefinite-term	Serious illness or surgical intervention of a child, parents, spouse, or civil partner: 46 employees benefited.
	Fixed- or indefinite-term	Birth or adoption: 87 employees benefited.
	Fixed- or indefinite-term	Marriage or Civil Union Agreement: 113 employees benefited.
	Indefinite-term	Moving house: 362 employees benefited.
	Fixed- or indefinite-term	Death of a family member: 109 employees benefited.
	Fixed- or indefinite-term	Preventive medical exam: 323 employees benefited.
	Indefinite-term	Degree exam: 14 employees benefited.
	Fixed- or indefinite-term	Year-end leave: 3,103 employees benefited.
Support for children with disabilities	Indefinite-term	Winter Days: 2 additional vacation days for employees who make use of their annual leave between April and September. During 2025, 583 employees were benefited.
	Indefinite-term	Leave for a child with special needs: 10 employees benefited.
Support program for entrepreneurial families	Indefinite-term	We provide financial support to our itubers with sons and daughters with cognitive disabilities during the months in which they attend institutions with integration programs or foundations, through a special school assistance allowance. During 2025, 48 employees were benefited.
	Fixed- or indefinite-term	ItúEmprendimiento Mujer is a free program aimed at strengthening entrepreneurial skills and providing support in the development of strategic plans that drive business success. It is aimed at women who have a business idea or an operating venture, reaffirming our commitment to inclusion and economic development. During 2025, 122 women participated in this initiative, including employees' family members, Bank Itaú customers, and guardians of the Teletón Foundation.



6.7.2. Occupational safety and health

Occupational health and safety policy

NCG 461

5.6.i

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5.6.iii

5.6.iv

5.6.v

GRI

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403-10

CSA

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MERCO 2.2.2

At Itaú Chile we have a formal Occupational Safety and Health (OHS) Policy, approved by our Board of Directors and in force for all people who work at the Bank and its subsidiaries in Chile. This Policy establishes the guidelines and governance mechanisms that guide our management of safe, healthy, and inclusive work environments, in compliance with current regulations.

The Policy is led by Labor Relations and Benefits Management,¹⁰⁶ through the Risk Prevention Department, and is based on an Occupational Safety and Health Management System (OHS MS) implemented in branches and subsidiaries. In 2025, we updated it to incorporate management commitments and measurable objectives, strengthening accountability and the monitoring of key indicators, such as accident rates, claims frequency, and serious incidents. Likewise, it incorporated specific measures to prevent harassment, violence, and discrimination, in compliance with Law No. 21.643 (Karin Law). Its content is available on the corporate intranet and has the approval of Senior Management.

For its part, Itaú Colombia has an Occupational Safety and Health Policy (AN1468), applicable to all its operations and developed in accordance with Decree No. 1072 of 2015 and Resolution No. 0312 of 2019. It is led by the Labor Relations and Occupational Safety and Health Management, which monitors compliance through control dashboards with performance indicators.

Our management

In Chile, during 2025 we integrated the requirements of Supreme Decree No. 44 into our management and aligned the OHS MS with the ISO 45001:2018 standard, strengthening a preventive approach based on hazard identification, risk assessment, and the definition of quantitative targets—among them maintaining accident rate below 2%, claims frequency below 20%, and zero serious or fatal accidents—. These indicators are reviewed periodically to ensure continuous improvement.

In Colombia, preventive management is articulated through its Occupational Safety and Health Program, which incorporates risk prioritization processes, action plans with quantified objectives, and periodic evaluations that allow for trend analysis and year-on-year comparison of results.

Occupational health and safety program

At Itaú Chile we have an Occupational Safety and Health Program, consolidated in the 2025–2026 Work Plan and developed together with our administrator body of the Occupational Accidents Law. This program integrates risk assessments, preventive actions, emergency preparedness, internal inspections, and procedures for the investigation of incidents and occupational diseases. Its compliance is verified through ongoing supervision by ACHS and an external audit carried out by SGS, in accordance with the ISO 45001:2018 standard.

Additionally, we implemented an OHS training

plan aimed at strengthening the preventive culture, with training on risk identification, emergency protocols, use of safety equipment, safe work—both on-site and in telework—and response to occupational accidents. These criteria are also part of the requirements applicable to contractor companies.

In Colombia, the Occupational Safety and Health Program complements its Policy, covering preventive management, emergency response, incident investigation, and risk control, with transversal application across all operations in the country.

Occupational safety and well-being¹⁰⁷

At Itaú Chile, we work to ensure safe and healthy environments through the identification, control, and monitoring of occupational risks present in our operations. During 2025, the most relevant hazards were concentrated in commuting accidents associated with the use of motorcycles, automobiles, and public transportation. For teams that carry out visits to worksites, we strengthened the provision of personal protective equipment—such as helmets and safety footwear—along with training focused on their mandatory use and on the risks inherent to these environments. In the case of our contractor companies, the most frequent incidents were related to the handling of sharp objects, which led us to promote training actions and the provision of appropriate personal protective equipment.

Information on accident rates, claims frequency, and occupational diseases is managed through the portal of the administrator body of Law No. 16.744, while, for contractors, we maintain an internal record through our first aid rooms, which facilitates the monitoring of care provided and the implementation of preventive measures. This year, we did not record accidents with serious consequences; however, we observed same-level falls as one of the most recurrent injuries, in response to which we reinforced training and awareness regarding the identification of unsafe conditions.

During the period, we held meetings with all workplaces to review the results of the psychosocial risk assessment, in addition to completing the change of administrator body to ACHS, which made it possible to strengthen the dissemination of action protocols and preventive measures at a national level. Likewise, we implemented the CEAL SM/SUSESO Survey, the results of which showed Low Risk in all our centers, reflecting a favorable work environment. Based on this information, we developed action plans aimed at strengthening workplace mental health and the general well-being of our itubers.

In terms of musculoskeletal disorders, we continued to promote preventive measures based on the Hierarchy of Controls, which include the provision of ergonomic equipment and practical training to reduce discomfort and injuries arising from work activities. No employee was excluded from these initiatives.

106 Until May 2025, it corresponded to the Corporate Events and Benefits Management; since then, it has been renamed Labor Relations and Benefits Management.

107 Our data have been verified by third parties in the last reported financial year.



As part of our commitment to the safety of all individuals who provide services for the Bank, we have a Special Regulation for Contractor and Subcontractor Companies, which forms part of our Occupational Safety and Health Management System. This document establishes the preventive provisions, incident response procedures, and obligations that govern the provision of services at our facilities. Contractor companies must ensure that their personnel are aware of and comply with these guidelines, while our Risk Prevention Department supervises the proper implementation of the established requirements.

In Itaú Colombia, we manage occupational risks through the Occupational Safety and Health Program, which is internally available on the corporate OHS server and administered by the Labor Relations and Occupational Safety and Health Management. The program integrates the guidelines established in Decree 1072 of 2015 and Resolution 0312 of 2019 and includes monitoring mechanisms through control dashboards that allow tracking compliance with objectives and the execution of action plans.

Management is supported by indicators that allow evaluating progress, comparing results with previous years, and analyzing trends, which facilitates decision-making aimed at reducing incidents and occupational diseases. Additionally, together with the EMS team, we carry out annual internal reviews as an independent instance to evaluate the effectiveness of the Management System and compliance with the applicable standards.

As part of our commitment to safe work environments, we promote training and awareness instances in occupational safety and health, which include inductions, reinductions, mandatory courses, training for emergency brigades, and specialized emergency training. We also have complementary courses through the Itaú U platform and training for members of occupational safety and health committees. These activities seek to strengthen the preventive culture and reduce the occurrence of operational risks.

To reinforce risk prevention and promote safe environments, we developed continuous training activities on safety, health, and well-being topics, with the aim of reducing workplace accidents and occupational diseases and fostering healthy practices among employees.

Likewise, Occupational Safety and Health criteria form part of the requirements applicable to procurement and contracting processes, which are defined according to the purpose of each contract and are formalized in procedure SP1154 for Supplier Contracting and the Contractor Procedure. This approach makes it possible to ensure that the companies that provide services to the Bank comply with the established guidelines and adopt preventive measures consistent with our Management System.

Health and safety indicators¹⁰⁸

Itaú Chile

	2025	
	Employees	
	No.	Rate
Fatalities as a result of work-related injury	0	0
High-consequence work-related injuries (excluding fatalities)¹⁰⁹	0	0
Recordable work-related injuries	7	0.15
Fatalities as a result of work-related ill health	0	0
Cases of recordable work-related ill health¹¹⁰	1	0.02
Average number of days lost per accident	25 days	

Itaú Colombia

	2025	
	Employees	
	No.	Rate
Fatalities as a result of work-related injury	0	0
High-consequence work-related injuries (excluding fatalities)¹¹¹	0	0
Recordable work-related injuries	5	0.25
Fatalities as a result of work-related ill health	0	0
Cases of recordable work-related ill health¹¹²	1	0.05
Average number of days lost per accident	1 day	

¹⁰⁸ **Fatality rate:** Corresponds to the number of deaths per one hundred thousand employees. **Accident rate:** Corresponds to the number of accidents with lost days projected per every 100 employees. **Occupational disease rate:** Corresponds to the number of occupational diseases per every 100 employees. **Absentee rate:** Corresponds to the percentage of lost days, calculated by the number of absenteeism days in the period with respect to the number of days worked in the period multiplied by 100. All sick leave due to general illness is considered as lost days.

¹⁰⁹ Same-level falls predominate, ankle sprains, and multiple contusions caused by blows or falls. * The Accident Frequency Index at Itaú Chile is 0.0000008.

¹¹⁰ Due to mental health pathology associated with work as workload.

¹¹¹ The main types of injury are: blow or contusion and effect of electricity.

¹¹² The main types are: carpal tunnel syndrome, lateral epicondylitis, medial epicondylitis, De Quervain's tenosynovitis, bilateral extensor tendinitis, flexor-extensor tendinitis, right trapezius and scapular myofascial syndrome, wrist-hand tendinitis, trigger finger, rotator cuff syndrome, mixed anxiety and depression disorder, generalized anxiety disorder.



Absentee rate

GRI 403-5
CSA 3.4.3
MERCO 2.2.4

Itaú Chile	Metric	Fiscal Year 2025	Fiscal Year 2024	Fiscal Year 2023	Fiscal Year 2022
Employees	Total % of scheduled days	9.3%	4.2%	4.1%	5.2%
Data coverage (as % of employees, operations or revenues)	Specify the selected metric	100%	100%	100%	100%

Itaú Colombia	Metric	Fiscal Year 2025	Fiscal Year 2024	Fiscal Year 2023	Fiscal Year 2022
Employees	Total % of scheduled days	1.7%	1.6%	2.2%	1.7%
Data coverage (as % of employees, operations or revenues)	Specify the selected metric	244	244	242	242

Training in Safety and Health

At Itaú Chile, we have an occupational safety and health training program aimed at preventing risks, strengthening the preventive culture, and ensuring compliance with current regulations. These training sessions are aimed at both employees and relevant stakeholders involved in preventive management and combine mandatory general training with specific content associated with risks of banking work.

The program includes courses and activities such as:

- Obligation to inform occupational risks (IRL).
- Prevention measures for remote and hybrid work.
- Use and handling fire extinguishers and emergency equipment.
- Emergency and evacuation protocols in branches and Head Office.
- Prevention of cuts, burns, and other operational risks.
- Surveillance protocols for musculoskeletal risk factors, aimed at Joint Committees and risk prevention experts.
- Webinars on risk and disaster management.
- Training in the use and handling of automated external defibrillators (AED), within the framework of preventive health campaigns.

During the reported period, the average number of training hours in health and safety reached 1.3 hours per employee, reflecting Itaú's commitment to continuous awareness and preparedness for risk situations.

These training instances make it possible to comply with applicable regulatory requirements, including Supreme Decree No. 44, reduce the occurrence of workplace accidents, strengthen the capacity to respond to emergencies, and consolidate an organizational culture oriented towards self-care, prevention, and people's well-being.

Hours/Total trained employees

Job category	M	F
Administrative personnel	2.08	1.6
Manager	0.87	0.78
Line Management	1.13	1.13
Professionals	1.09	1.12
Deputy manager	0.92	1
Technical personnel	1.56	1.57

	M	F	Total
Total number of hours of training provided to employees	2,896	2,834	5,730
Total number of employees	2,119	2,325	4,444
Average hours of training per employee	1.37	1.22	1.29



Course name

	Floor Leaders Training Nueva Las Condes
	Training: Emergency Chair
GRI	Training: Use and Maintenance of Foot PPE according to Supreme Decree No. 44.
403-2	
403-8	First aid talk
	Inform Occupational Risks
	Inform Occupational Risks – Backlogged and New Hires
	Cardiopulmonary resuscitation and use of the automated external defibrillator (AED)
	Fire extinguisher use and handling

In **Itaú Colombia**, occupational safety and health training is aimed at preventing workplace accidents, mitigating occupational diseases, and promoting safe work environments. The program includes general and specific training instances, among which are induction, regulatory reinduction courses, emergency training, training for emergency brigades, specialized 50 and 20-hour courses for committee members, and health and well-being promotion activities.

These training instances consider, depending on the type of course, lengths ranging from one to fifty hours, and are delivered through the internal training and well-being programs of Itaú Colombia.

Processes

In Itaú Chile, the identification of hazards and the assessment of occupational health and safety risks are carried out through both periodic and ad hoc processes, with the objective of preventing incidents and strengthening the occupational health and safety (OHS) management system.

These processes include on-site inspections, observation of critical tasks, documentary review of procedures and applicable regulations, analysis of incidents and accidents, and employee participation through reports and preventive meetings. The identified risks are recorded and prioritized in the Hazard Identification and Risk Assessment Matrix, a tool that makes it possible to define and implement controls following the hierarchy of control, from hazard elimination to the use of personal protective equipment.

The matrix is reviewed and updated on an ongoing basis, especially in the event of incidents, accidents, occupational diseases, or relevant changes in the organization or in work processes.

In Itaú Colombia, hazard identification and risk assessment are carried out through a matrix developed in accordance with the GTC 45 methodology,¹¹³ which is updated considering recorded accident rates, hazard identification reported by employees, change management, and planned inspections of worksites.

In Itaú Chile, the quality of these processes is ensured through the participation of professionals specialized in risk prevention, the

ongoing training of safety officers in branches, and the collaboration of the Joint Committees. Additionally, the Risk Prevention Department receives technical advisory support from the administrator body of the insurance under Law No. 16.744 and keeps its procedures aligned with current regulations and with the international ISO 45001 standard.

The results of hazard identification, risk assessments, inspections, audits, and incident investigations are used as inputs to continuously improve the OHS management system, define action plans, and strengthen preventive measures.

Both in Itaú Chile and in Itaú Colombia, the quality of these processes is ensured through the closure of action plans derived from accident investigations, the verification of the effectiveness of the controls implemented, the assessment of risks associated with organizational changes, and the follow-up of planned inspections. The entire Occupational Safety and Health team has specialized training in OHS.

The results are managed through indicators that make it possible to identify opportunities for continuous improvement of the system.

Hazard reporting and protection against retaliation

Any employee may report hazards or risk situations at Itaú Chile through the channels defined by the Bank, including the email address of the Risk Prevention area or through their operational management. These reports are managed safeguarding the confidentiality of the reporting person and without identifying the individual who reports the situation, focusing exclusively on the correction of the detected risk.

We promote a preventive culture and ensure an environment free from retaliation for employees who, in good faith, report hazards or unsafe conditions.

Additionally, in Itaú Chile we recognize the right of employees to withdraw from work situations that they consider may cause injuries, ailments, or illnesses. This right is established in the Internal Regulations and is communicated through induction and training processes. We guarantee that the exercise of this right will not give rise to sanctions, discrimination, or labor-related detriment.

Employees at Itaú Colombia can report unsafe acts and conditions and actively participate in hazard identification through the channels defined by the Occupational Safety and Health area, which are communicated in regulatory courses and available on the corporate intranet.

Steps in case of a workplace accident at Itaú Chile:

- 1. Immediate notice:** the employee must notify the direct manager and go to a medical center of the administrative body (Mutual). If they are unable to travel, an ambulance will be requested.
- 1. Investigation:** the manager informs the Risk Prevention Department, providing the necessary information through the email address prevencionderiesgos@itau.cl. Together, they investigate the accident and generate the DIAT on the Mutual Seguridad platform, implementing corrective measures as necessary.

Our Occupational Safety and Health (OHS) system integrates elements of the ISO 45.001 Standard, covering 4,615 employees and 166 contractor companies. Accident and claims rates are obtained from the platform of the administrator body of the Occupational Accidents Law.

All workplace accidents and incidents are investigated by the Risk Prevention Department using the Causal Tree methodology, which makes it possible to identify root causes and define corrective actions aimed at preventing their recurrence. The resulting measures are incorporated into the OHS management system, and their implementation and effectiveness are monitored.

Coverage of the system

Our Occupational Safety and Health system covers 100% of the employees of **Itaú Chile**, as well as contractor companies that carry out work under its operational control. There are no categories of employees excluded from the scope of the system. The accident and claims rates, as well as the information associated with incidents and occupational diseases, are obtained from the records of the administrator body of the insurance under the Occupational Accidents Law.

The Occupational Safety and Health Management System at **Itaú Colombia** covers 100% of the Bank's employees and contractors under its operational control, with no exclusions. During the reported period, the system covered 1,915 employees and 353 contractors and was subject to an annual internal audit in accordance with current regulations.



6.8. Human Rights

6.8.1. Commitment to human rights

NCG 461 2.1.v

CSA 3.2.1

For Itaú Chile and its subsidiaries, respect for and promotion of human rights constitute a fundamental pillar of our corporate culture and of the way in which we conduct our operations, products, and relationships with the different stakeholders. This commitment is consistent with our long-term sustainability approach and with the role we play as a financial institution in society.

It expressly adheres to the United Nations Guiding Principles on Business and Human Rights, which constitute the central reference framework for the identification, prevention, mitigation, and remediation of actual and potential human rights impacts, both in our direct operations and throughout our value chain.

This commitment materialized through a formal Human Rights Policy, of transversal application, which guides the Bank's actions with respect to employees, customers, suppliers, contractors, strategic partners, and other relevant actors, integrating coherently with the rest of our corporate policies.

Standards and international reference frameworks

The **Human Rights Policy** of Itaú Chile and Itaú Colombia are based on a set of widely recognized international standards, principles, and agreements, among which the following stand out:

- The Universal Declaration of Human Rights of the United Nations.
- The International Covenant on Civil and Political Rights.
- The International Covenant on Economic, Social and Cultural Rights.
- The ILO Declaration on Fundamental Principles and Rights at Work.
- UN Guiding Principles on Business and Human Rights.
- OECD Guidelines for Multinational Enterprises.
- Equator Principles and International Finance Corporation (IFC) Performance Standards.
- Ten Principles of the United Nations Global Compact.
- United Nations Principles for Responsible Banking.
- Principles for Responsible Investment of the United Nations.
- Sustainable Development Goals (SDGs).

In the case of **Itaú Colombia**, the policy additionally incorporates the Convention on the Rights of Persons with Disabilities, as well as the applicable local constitutional and regulatory framework.

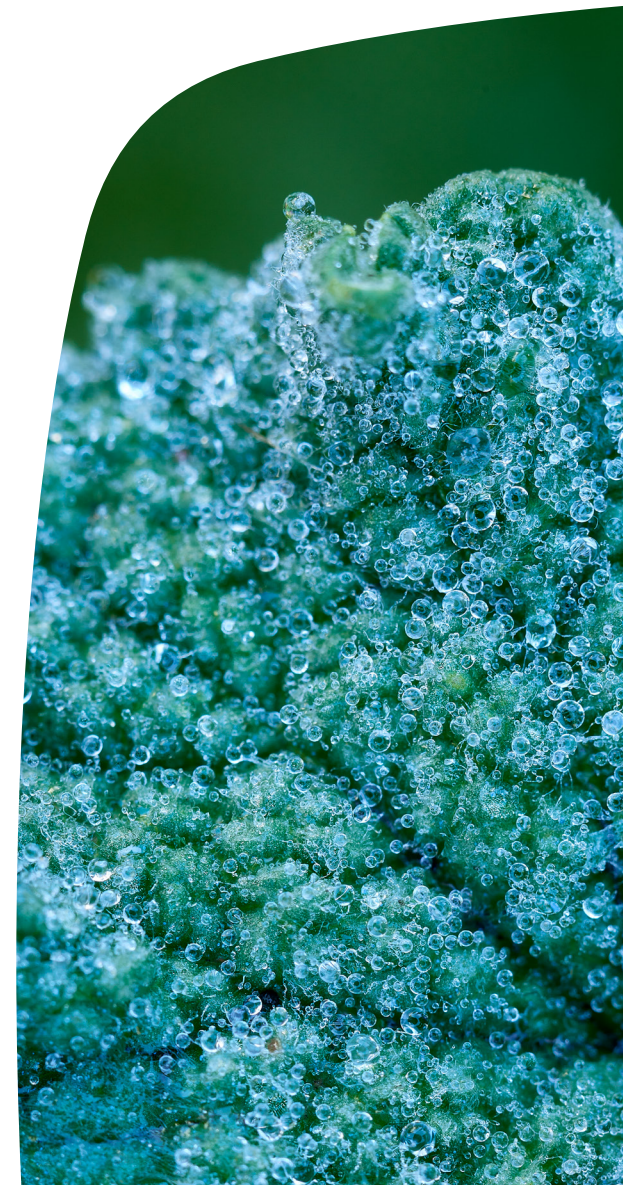
Scope of the policy

The Human Rights Policy is of transversal application and covers:

- Direct employees.
- External employees, contractors and subcontractors.
- Suppliers and business partners.
- Retail and wholesale customers.
- Projects financed by the Bank.

Its implementation is articulated with other relevant corporate policies, among them the Code of Ethics and Conduct, the Sustainability Policy, the Diversity, Equity and Inclusion Policy, the Occupational Safety and Health Policy, the Responsible Investment Policy, and the Social, Environmental and Climate Risk Policy.

In Itaú Colombia, the Human Rights Policy (MG1209) was approved in 2025 by the Higher Sustainability and DEI Committee, incorporating consultation mechanisms, follow-up, and formal reporting channels.





GRI
407-1
408-1
409-1
411-1
CSA
3.2.2
3.2.3
3.2.4

Human rights due diligence approach

In line with the UN Guiding Principles, Itaú Chile and Itaú Colombia apply a human rights due diligence approach, aimed at identifying, preventing, mitigating, and, when applicable, remediating actual or potential adverse impacts associated with our activities, business relationships, and financing decisions.

This approach considers, among others, the following priority areas:

- Human trafficking.
- Child labor.
- The right to collective bargaining.
- Dignified, safe, and healthy working conditions.
- Protection of privacy, freedom of expression, and personal and family integrity.
- Requirements for our partners.
- Forced labor.
- Discrimination
- Requirements for our suppliers.
- Equal opportunities and remuneration.
- Respect for freedom of movement and self-determination of individuals.
- Requirements for our operations.

Human Rights Due Diligence Process

In 2024, Itaú Chile conducted its second Human Rights Due Diligence process¹¹⁴, led by the Sustainability Management, with advisory support from the Corporate Sustainability Program of the Pontificia Universidad Católica de Chile.

The process had comprehensive scope and included employees, unions, contractors, suppliers, and wholesale and retail customers, covering both the Bank's own operations and its value chain.

This exercise is updated every three years and is aligned with:

- United Nations Guiding Principles.
- Law No. 21.595 on criminal liability of legal persons.
- OECD Guidelines for Responsible Business Conduct.

The following table shows the proportion of activities evaluated in which risks were identified, and the proportion of activities in which mitigation actions were implemented during the 2024 due diligence exercise.

Category	% of the total evaluated in the last 3 years	% of the total evaluated in which potential risks have been identified	% of the total identified with mitigation measures have been implemented
Own operations¹¹⁵	55%	100%	100%
Tier I Contractors and suppliers¹¹⁶	50%	100%	97%

Methodology

The process was structured in five stages:

1. Design and methodological adaptation, considering the Bank's operating context.
2. Awareness-raising and internal commitment, with the areas involved.
3. Human rights impact assessment, through consultations with stakeholders and risk identification.
4. Risk prioritization, using severity criteria (scale, scope, and irremediable nature) and linkage to the impact (cause, contribution, or direct relationship).
5. Integration of recommendations and definition of action plans, with follow-up and continuous monitoring.

This approach made it possible to identify how different groups may be affected in differentiated ways by the Bank's operations.

114 The first process was conducted in 2021, also in line with the UN Guiding Principles on Business and Human Rights.

115 Itaú Chile does not participate in joint ventures with equity holdings greater than 10%. Therefore, human rights risk assessments associated with this type of business relationship are currently not applicable.

116 Level I contractors and suppliers (as a percentage of total Level I contractors or suppliers).



Main results of the process

The analysis concluded that Itaú Chile presents relevant progress, among which the following stand out:

- Consolidated organizational culture of respect and non-harassment.
- Robust talent, incentives, and development management.
- Constructive relationships and ongoing dialogue with unions.
- Proactive management of socio-environmental risk.
- Strengths in cybersecurity and data protection.
- Positive evolution in supplier management.

No direct violations or significant risks were identified associated with:

- Child labor.
- Forced or compulsory labor.
- Restrictions on freedom of association or collective bargaining.

Likewise, no risks classified as “high” were detected in these areas. Potential medium-level risks were identified, mainly linked to:

- Management of contractors and suppliers.
- Due diligence procedures in certain financed projects.
- Financial accessibility and digital barriers for vulnerable groups.

Integration of recommendations and action plans

During 2025, Itaú Chile advanced in a structured manner in the integration of the recommendations derived from the due diligence process, developing specific action plans to address the identified risks. The work included:

- Review and strengthening of policies and procedures.
- Gap analysis together with the areas responsible.
- Definition of preventive and control measures aligned with international standards.

Likewise, during 2025 we closed a critical gap in socio-environmental risk assessment for financed projects, which constitutes a formal mitigation measure aligned with the recommendations of the United Nations Guiding Principles on Business and Human Rights (UNGPs). Also, action plans were developed to continue strengthening socio-environmental risk assessment for financed projects with a focus on human rights. Work was also carried out during 2025 on the development of action plans related to the value chain and supplier management.

Total number of sites with mitigation plans: 2

2026 focus: value chain and responsible financing.

For 2026, the action plans are structured around two main strategic axes:

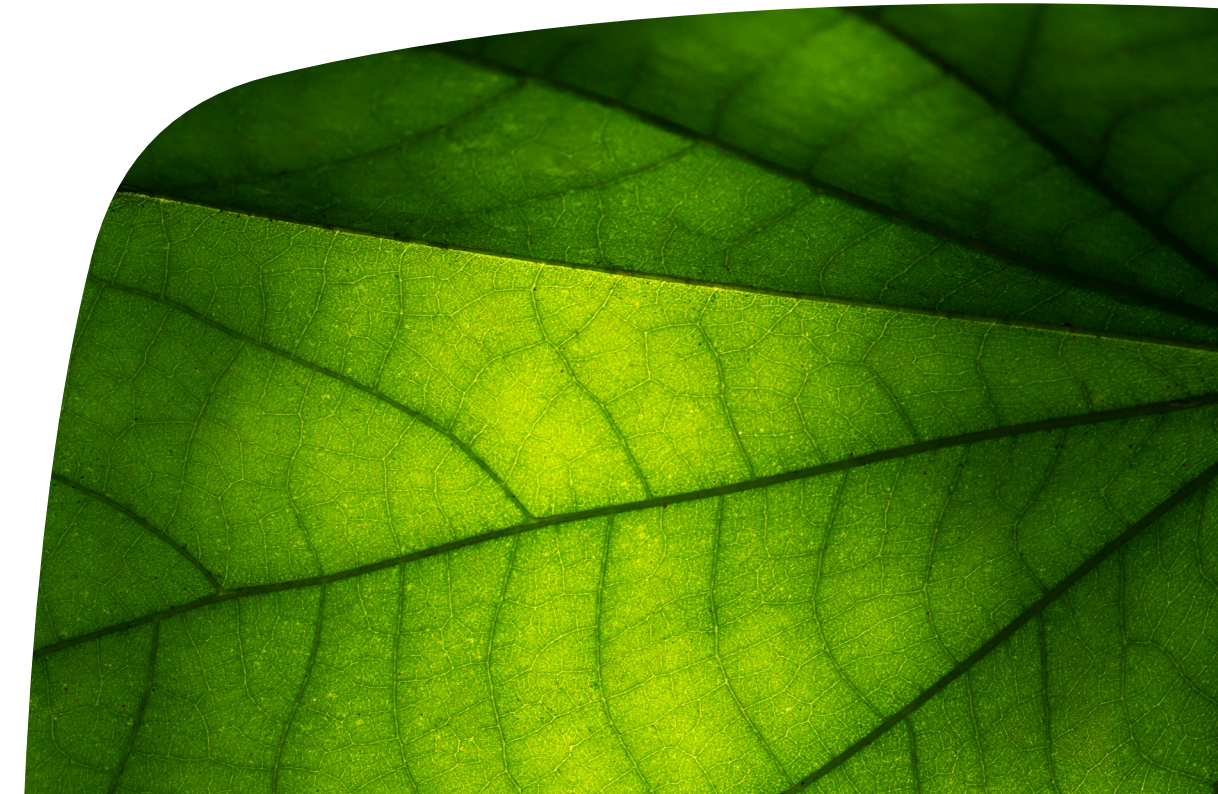
Supplier and contractor management

- Advanced segmentation of suppliers according to human rights risk level.
- Differentiated control and monitoring requirements.
- Human rights training programs for suppliers.

Management of wholesale credit and financed projects

- Strengthening of socio-environmental and human rights evaluation criteria.
- Integration of international standards into analysis and monitoring processes.
- Strengthening of mitigation and remediation mechanisms, where applicable.

This approach reinforces Itaú Chile’s commitment to responsible, preventive management that is consistent with the UN Guiding Principles, ensuring the protection of human rights across all dimensions of its operations.



Processes for the mitigation of human rights risks

Itaú Chile has a comprehensive approach to prevent, mitigate, and remediate actual or potential human rights risks, both in its operations and in its value chain. This approach is based on formal policies, management tools, preventive mechanisms, and an institutional commitment to continuous improvement.

- 1. Identification and risk assessment:** A due diligence process is carried out every three years, complemented with socio-environmental assessments in accordance with the Equator Principles and IFC Standards.
- 2. Multichannel reporting system:** The Bank has formal channels to receive reports, ensuring confidentiality, anonymity, and protection for the reporting party.
- 3. Sanctions for non-compliance:** Conducts that are contrary to human rights principles are managed through the Ethics Committee, applying corrective measures and sanctions in accordance with the applicable protocols.
- 4. Integration into risk management:** The organization actively works to integrate human rights into its operational and reputational risk matrix based on the due diligence processes carried out.
- 5. Preventive and mitigating action plans:** Based on gaps and findings from due diligence, plans are developed aimed at preventing and mitigating the potential risks identified.
- 6. Focus on vulnerable groups:** Mitigation plans prioritize the protection of vulnerable populations, including employees, women, migrants, persons with disabilities, children, Indigenous Peoples, local communities, and older adults.
- 7. Requirements for third parties:** The Bank's contractual model incorporates clauses aligned with the United Nations Guiding Principles on Business and Human Rights, and requires compliance with the Code of Ethics, the Human Rights Policy, and other relevant commitments.
- 8. Training and awareness-raising:** Human rights awareness activities are developed aimed at employees, executives, and strategic partners.
- 9. Dialogue with stakeholders:** With a focus on preventing human rights violations, participatory mechanisms have been developed with relevant stakeholders, including meetings with unions, interviews with managers, consultations with employees, and wide-coverage surveys.





6.9. Responsible Supplier Management

6.9.1. Supplier ecosystem

NCG 461

6.2.iii¹¹⁷

7.1

7.1.i

7.1.ii

7.1.iii

7.1.iv

7.1.v

IT 9

Our supply chain management is aimed at ensuring the acquisition of quality goods and services, through the contracting of suppliers with the experience and capabilities required to meet the sourcing needs and standards of the Bank and its subsidiaries. In accordance with our Purchasing, Contracting, and Outsourcing of Services with Third Parties Regulation, we distinguish our suppliers between domestic and international, and within each of these groups we identify those considered critical (Tier A).

Itaú Chile Suppliers 2025:

Category	Suppliers ¹¹⁸	Creditors ¹¹⁹
Domestic	476	1,184
Foreign	44	57
Critical¹²⁰	43	0
Total of categories	520	1,241

Itaú Colombia Suppliers 2025:

Category	General (both)
Domestic	1,244
Foreign	43
Critical	154
Total	1,287

Of the total purchases made during the year, the percentage corresponding to critical suppliers¹²¹ was 29.5% in Itaú Chile and 37% in Itaú Colombia.

6.9.2. Payment to suppliers

In compliance with Law No. 21.131 on Payment within 30 Days, we manage payments within a maximum of 30 calendar days from the receipt of the electronic invoice.

For suppliers classified as SMEs before the SII, and that have the corresponding internal approvals, we apply a preferential term of 7 calendar days, fostering responsible and equitable business relationships.

Payments to foreign suppliers are made in accordance with what is stipulated in each

contract, considering currency, delivery terms, withholdings, and applicable foreign exchange and tax regulations. We prioritize timely and transparent management, with traceability at all stages.

Additionally, during 2025, payments to suppliers did not incur late payment interest, however, a monthly provision is nonetheless generated for documents pending payment. It should be noted that we do not have agreements registered in the registry of agreements with exceptional payment terms.

Payment to suppliers Itaú Chile:

Calendar days	Type of supplier	No. of payments	Total amount of invoices paid (MCh\$)	Number of suppliers
Up to 30 days	Local	31,108	291,647	1,530
	Foreign	577	20,571	83
31 to 60 days	Local	3,631	17,484	616
	Foreign	152	2,830	27
Over 60 days	Local	700	2,343	208
	Foreign	97	5,556	41
Total		36,265	340,431	2,505

117 In Itaú Chile and Itaú Colombia, there were no suppliers that exceeded 10% of the total purchases made.

118 They constitute companies with which we maintain a contract for the provision of services directly related to the business.

119 It constitutes entities or individuals that provide services necessary for the functioning of the organization, but that are not directly linked to the core business. It includes services without a contract due to being one-off purchases, taxes, interbank services, commissions, and other operating expenses essential for the continuity of the Bank.

120 Critical suppliers are already included within national or international suppliers; they are presented separately due to their operational relevance.

121 A critical supplier is one that has a significant impact on a company's operations, and whose lack of supply or quality failures can disrupt business activities, in accordance with the "TIER 1" definition.

Payment to suppliers Itaú Colombia:

	Calendar days	Type of supplier	No. of payments	Total amount of invoices paid (MCh\$)	Number of suppliers
NCG 461	Up to 30 days	Local	16,758	501,766	1,238
		Foreign	221	39,283	43
7.2.i	31 to 60 days	Local	2	1,788	2
		Foreign	0	0	0
7.2.ii	Over 60 days	Local	14	7,314	4
		Foreign	0	0	0
GRI 414-2	Total		16,995	550,151	1,287

6.9.3. Supplier evaluation

We have formally implemented policies, procedures, and controls to comprehensively evaluate our suppliers and third parties, in accordance with our Purchasing, Contracting, and Outsourcing of Services with Third Parties Regulation and the requirements established by the CMF (NCG 461¹²²). This evaluation framework is applied transversally throughout the entire lifecycle of the supplier relationship, covering the stages of analysis, homologation, contracting, operation, monitoring, and termination, ensuring responsible management aligned with international standards applicable to commercial banking.

Politically Exposed Persons (PEPs), regulatory, legal, and labor compliance, as well as concentration and dependency risks.

Additionally, the main financial, legal, reputational, compliance, labor, and prevention risks are analyzed, incorporating key aspects such as the prevention of money laundering and terrorism financing (AML), conflict of interest management, proper legal incorporation, and compliance with occupational health and safety regulations.

Likewise, we analyze the specific risks derived from the provision of the service, including business continuity and operational resilience (BCP, DRP), cybersecurity, protection of personal data, operational and technological risks, and the subcontracting chain, identifying relevant fourth parties when applicable.

Additionally, we incorporate criteria established in the Related Party Transactions Policy and applicable guidelines for PEPs, in accordance with the provisions of the CMF's RAN and Title XVI of the Corporations Law, with a focus on mitigating reputational and commercial risks.

Our risk-based approach

Before formalizing any business relationship, we assess the criticality of the service and the level of associated inherent risk, using our own corporate calculator, which classifies services into four levels: TIER A (critical), TIER B (high), TIER C (medium), and TIER D (low). This classification defines the depth of analysis, the risk domains to be assessed, the approval instances, and the monitoring mechanisms during the term of the contract, ensuring a proportional and risk-based approach.

The analysis is carried out through two complementary dimensions:

Company dimension: We evaluate the suitability of the supplier as a business counterparty through a comprehensive approach that considers its financial solvency, reputational analysis under the Know Your Supplier (KYS) framework, identification of related parties and



Deepening the ESG approach

Since 2023, we have incorporated a Good ESG Practices questionnaire into our homologation process. This instrument allows us to identify, promote good practices, and detect opportunities for improvement in environmental, social, human rights, labor conditions, ethics, and corporate governance matters. The ESG assessment does not constitute an independent process but rather forms part of the integrated risk management model, strengthening transparency and accountability in the value chain, in coherence with our Sustainability Strategy. In 2025, the questionnaire continued to be applied to 65 suppliers, in line with the ambitions of the Itaú Unibanco group.

Monitoring and governance

We carry out monitoring of the entire supply chain¹²³ on an ongoing basis and proportionally to its level of risk, including follow-up of SLAs,¹²⁴ mitigation plans, controls over subcontracting, and incident management. The Planning, Expenditure and Suppliers Management coordinates the evaluation and monitoring of critical suppliers together with the Cybersecurity, Operational Risk, and Personal Data Protection Management, as applicable. Critical cases, relevant exceptions, or situations that involve the acceptance of residual risks are escalated to our Comprehensive Supplier Management Committee, a collegiate body responsible for resolving critical matters and deciding on the continuity or termination of the contractual relationship.

This comprehensive approach allows us to consistently and systematically assess the quality of corporate governance, risk management systems, and suppliers' sustainability aspects, ensuring adequate identification, mitigation, and monitoring of risks, in coherence with current regulations, international standards, and our Sustainability Strategy.

Suppliers evaluated on sustainability criteria

	Chile		Colombia	
	Local	Foreign	Local	Foreign
No. of suppliers evaluated under sustainability criteria	463	37	90	11
% of suppliers evaluated	98%	100%	89%	11%
% of total purchases for the year corresponding to suppliers evaluated under sustainability criteria	98%	100%	32%	5%



¹²³ The only exception to this is spot purchases (one-off purchases, without access to facilities, without data processing, and without risk) and suppliers exempted from the homologation process (as documented in the procedure).

¹²⁴ SLA: Service Level Agreements.

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6.10. Social Investment

At Itaú Chile, we advance our social investment with a strategic and impact-oriented approach, aimed at expanding opportunities and contributing to the country's sustainable development. Our initiatives are structured around four core pillars: Education, Social Mobility, Disaster Resilience, and Technological Inclusion, which we develop through the Itaú Foundation and partnerships with organizations specialized in their respective areas. From the promotion of reading and teacher training to programs that strengthen educational and employability pathways for young people, we foster a more equitable, high-quality education.

In addition, we work with **Techo para Chile** and **Movidos por Chile** to support reconstruction processes and strengthen community capacities in the face of emergencies, while in collaboration with other organizations we promote initiatives that foster digital skills and technological inclusion. This integrated vision, together with robust governance and the continuous monitoring of our programs, consolidates Itaú Chile's contribution to social well-being and to the development of more resilient, inclusive, and sustainable communities.

Participation in Itaú La Primera de Todas Contest

During 2025, we developed a high impact commemorative project to mark the 80th anniversary of the Nobel Prize in Literature awarded to Gabriela Mistral, the first Spanish speaking woman to receive this distinction. The initiative included the development of an anthology of Gabriela Mistral's work, curated by the renowned writer Matías Rivas.

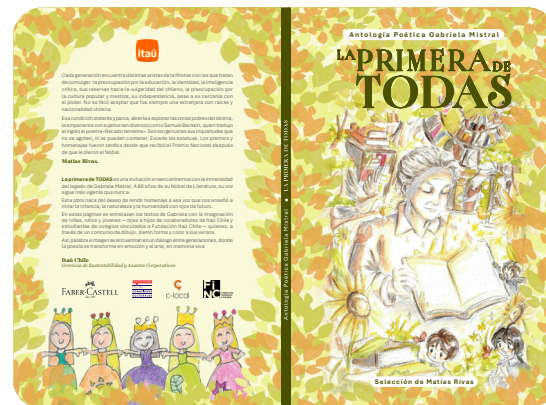
The project became the largest free book distribution in Chile, with a total of 100,000 copies, which began to be distributed at the end of 2025 and will be completed during the first half of 2026, reaching all regions of the country.

As part of this effort, the project was carried out under the Cultural Donations Law and was endorsed by the Ministry of Cultures, Arts and Heritage, with whom we held a project launch at the Gabriela Mistral Cultural Center, as well as an initial distribution point in partnership with Metro at Universidad de Chile station.

The book featured illustrations selected through the "Imaginando a Gabriela Mistral" contest, which we conducted in partnership with Faber Castell, bringing together students from schools working with the Itaú Foundation and mini Itubers in two categories, "youth" and "children." The initiative recognized more than thirty winners, whose illustrations were not only included in the book but were also showcased in the advertising spaces of Bike Itaú totems throughout Santiago.



— La primera de — TODAS



Itaú Foundation

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Itaú Foundation is a private non-profit institution, which has its origin created in 1992, the year in which it was established with the purpose of fostering and promoting the cultural and educational development of society.

At Itaú Foundation we develop drives sustainable initiatives in education to generate a positive impact on communities and contribute to creating a more equitable and diverse Chilean society. Its management is in line with the United Nations Sustainable Development Goals (SDGs): 4 Quality education,

5 Gender equality, 8 Decent work and economic growth, 10 Reduced inequalities, 16 Peace, justice and strong institutions, and 17 Partnerships for the goals.

At Itaú Foundation, action is oriented toward strengthening education as a fundamental human right, concentrating its impact on two strategic axes. Corporate volunteering acts as a transversal pillar for the implementation of these programs, turning employees into protagonists of social transformation. The axes are:

→ **Reading promotion for people in vulnerability in two life stages:** early childhood and older adults, through the programs Lee para un Niño and Nunca es Tarde para Leer, respectively.

→ **Strengthening of upper secondary technical-vocational education,** through the Experiencia Empresa program.

The design and evolution of the programs is based on an active listening approach to educational communities, which makes it possible to respond to gaps and challenges that are not always covered or are not addressed by the formal educational offering.



Experiencia Empresa Program

The educational program Experiencia Empresa is aimed at fostering the continuity of higher education studies and employability, bringing upper secondary technical-vocational students from the Accounting and Business Administration specialties closer to the realities, challenges, and opportunities of the working world. Its objective is to deepen technical knowledge, develop socio-emotional skills, and strengthen the linkage between educational institutions and productive sectors.

This program is implemented through various actions carried out by employees of Itaú Chile and through partnerships with organizations linked to education. These activities, which include talks, workshops, guided visits, and training experiences, seek to strengthen students' skills, bring them closer to the working world, and encourage the continuation of studies, whether in technical or professional pathways.

Within the framework of the program, more than 50 sessions were carried out, including financial education workshops, socio-emotional skills, Excel management, and vocational guidance, developed together with the Bank and our partner organizations.

These actions benefited 1,157 students from participating institutions, showing an increase of 57% in benefited students and mobilizing 102 volunteers, contributing to the comprehensive development of young people and expanding their future opportunities.

For example, within the Experiencia Empresa program, during 2025, 10 sessions of the "Conoce Itaú" program were carried out through guided visits in which 242 students participated in different management areas of the Head Office and Bank branches in the Metropolitan Region and Valparaíso.

Two sessions of the Ampliando Horizontes initiative were also carried out, which included talks, discussion panels, and training dynamics aimed at bringing students closer to the world of work, presenting the different areas of the Bank, and making known the functions performed by our teams. These activities were aimed at 179 students and had the participation of 14 volunteers.

With the objective of expanding the impact of technology as a pedagogical tool, Itaú Foundation delivers refurbished mobile equipment to educational establishments and students participating in the Lee para un Niño and Experiencia Empresa programs, contributing to reducing digital access gaps and strengthening learning processes. During 2025, we delivered 150 computers and, since 2020, we have totaled 450 donated devices.



Professional Internships Experiencia Empresa

As part of the Experiencia Empresa program, at Itaú Chile we offer professional internships to students who have graduated from the fourth year of secondary school from technical-vocational institutions, providing them with a first formal experience in the working world and contributing to the strengthening of their technical and socio-emotional competencies.

These internships, which are part of the ministerial requirements for graduation from technical-vocational education, are carried out with the permanent accompaniment of Bank employees who act as tutors, guiding the students' performance and supporting their learning process.

Additionally, beyond bringing them closer to real work environments, the program seeks to encourage the continuation of higher education, both technical and professional. In the 2024–2025 edition, 74% of participants decided to continue their academic education after completing their internship.

The impact of the program is also reflected in employment insertion opportunities. Over the years, several students who completed their internships at Itaú have been incorporated into the Bank. During 2025, the hiring of two program alumni was finalized, reinforcing its contribution to youth employability and the development of technical talent in the financial sector.

During 2025, 59 students from 7 educational institutions completed their professional internships at Itaú Chile, with the support of 59 tutors and 1 guest speaker.

Program: “Leamos Juntos” (Let’s Read Together)

Program aimed at promoting reading as a tool for cognitive, emotional, and social development, contributing to the formation of fundamental skills for lifelong learning. The program addresses reading from an intergenerational and inclusive perspective, integrating initiatives aimed both at early childhood and at adult and older people.

This program is structured around two complementary lines of action:

“Lee para un Niño” (Read for a Child) and “Nunca es Tarde para Leer” (It’s Never Too Late to Read)

Lee para un Niño (Read for a Child)

It is an initiative aimed at fostering reading habits in early childhood and in the initial stages of the educational process, promoting access to books, reading mediation, and the strengthening of inclusive educational environments.

The program is implemented through reading promotion actions, teacher training, book donation campaigns, and corporate volunteering, in alliance with educational institutions and social organizations. During the period, training activities were carried out aimed at nursery school educators and teachers, addressing topics such as interculturality, behavior management in childhood, and the creation of inclusive learning environments, in alliance with universities and specialized organizations.

Likewise, book, school supplies, and Christmas gift donation campaigns were carried out aimed at Itaú employees, expanding access to reading material in educational communities and kindergartens.

Nunca es Tarde para Leer (It’s Never Too Late to Read)

Line of work that promotes reading among adults and older people, recognizing reading as a space for meeting, continuous learning, and well-being.

The program is developed through reading mediation activities, intergenerational workshops, and corporate volunteering, in alliance with organizations for older people and territorial stakeholders. During this period, intergenerational relationship workshops and training in reading mediation for volunteers were carried out, strengthening bonds between generations and promoting the social inclusion of older people.

Indicator	2024	2025
Total activities	75	67
Lee para un Niño (activities)	68	56
Nunca es Tarde para Leer (activities)	7	11
Educational and community centers reached	27	30
Kindergartens and educational centers	23	26
Older adult centers	4	4
Volunteers (total)	589	475
Lee para un Niño	530	391
Nunca es Tarde para Leer	59	84
Hours of volunteering (total)	1,743	1,522
Lee para un Niño (hours)	1,581	1,228
Nunca es Tarde para Leer (hours)	162	294
Average of hours per volunteer	3.0	3.94

Donation articulation

Within the framework of the Lee para un Niño Program, the Foundation developed donation campaigns aimed at Itaú employees, oriented toward the collection of school supplies, children's books, and Christmas gifts. Additionally, volunteer actions were strengthened by incorporating new kindergartens, carrying out activities for the first time at Teletón Foundation centers, and participating in territorial initiatives in the municipality of Curacaví, which included reading sessions and book donations.

669 books were collected, which were donated to kindergartens, and 50 of them were allocated to Parque San Mateo in Curacaví.

→ **1,396 gifts collected.**

→ **2,668 school supply kits.**

Together, the anchor programs of Itaú Foundation—Leamos Juntos and Experiencia Empresa—reflect a comprehensive approach to social contribution that accompanies people throughout different stages of the life cycle, from early childhood to the transition to the working world, strengthening access to education, reading, employability, and social inclusion.

Partnerships to amplify impact

To amplify the impact of its social contribution, Itaú Foundation establishes strategic partnerships with social organizations, educational institutions, and territorial stakeholders, prioritizing initiatives that strengthen education, inclusion, employability, and community development. These alliances make it possible to address social challenges collaboratively, complementing the work of Itaú Foundation and reinforcing the Bank's commitment to sustainable development.

Education and educational pathways

Through partnerships with educational institutions and specialized organizations, we promote initiatives aimed at strengthening educational pathways, reducing access gaps, and enhancing key skills for employability, with a focus on childhood, youth, and teachers. In 2025, the following stood out:

- **DUOC UC:** delivery of free Excel workshops and vocational guidance at the San Carlos de Apoquindo and Valparaíso campuses, aimed at strengthening technical competencies and supporting students' vocational decision-making.
- **Corporación Formando Chile:** delivery of PAES scholarships for students, contributing to educational continuity and access to higher education.
- **Fundación Kodea (Mentoría):** teacher training in artificial intelligence, strengthening pedagogical capacities in diverse educational contexts.
- **Technovation Girls Chile:** granting of scholarships for 10th-grade students, promoting interest and participation of girls and young women in STEM areas.
- **Diego Portales University and Universidad del Desarrollo:** alliances for the continuous training of nursery school educators from the Read for a Child program, addressing topics such as interculturality, behavior management, and inclusive educational environments.

Social inclusion and coexistence

In the field of social inclusion, we collaborate with organizations that promote safe, respectful, and equitable environments, addressing topics related to school coexistence, intergenerational inclusion, and the strengthening of the social fabric. Among the main alliances are:

- **Fundación StopBullying:** development of workshops for students and training sessions for teachers, aimed at preventing school bullying and the peaceful resolution of conflicts.
- **Fundación Adultos Mayores de Chile (FAMCHI):** implementation of intergenerational relationship workshops for volunteers of the "Nunca es Tarde para Leer" program, complemented with training in reading mediation.

Fundación Teletón: incorporation of new volunteer spaces in Teletón centers, strengthening inclusion and the participation of employees in social initiatives.





Private social investment using non-incentivized resources

Cause	Concept	Itaú Chile	Itaú Chile Foundation
Education	Pontificia Universidad Católica de Chile	\$335,251,336	Not applicable
	Universidad de Concepción	\$68,895,400	Not applicable
	Universidad de Chile	\$166,502,800	Not applicable
	Universidad de Santiago de Chile	\$120,202,820	Not applicable
	Universidad Adolfo Ibáñez	\$55,116,320	Not applicable
	Fundación Educacional Volemos Alto	\$4,000,000	Not applicable
	Experiencia Empresa	Not applicable	\$156,188,483
	Leamos Juntos	Not applicable	\$85,550,097
Sports	Fundación Club deportivo Universidad Católica	\$185,550,572	Not applicable
	Fundación 99 uno	\$88,000,000	Not applicable
Culture	Corpartes (Fundación Corp Group Centro Cultural)	-	Not applicable
	Fundación inversión Cultural	\$148,970,659	Not applicable
	Centro de Estudios Públicos	\$48,548,825	Not applicable
Urban mobility	BikeSantiago	\$2,086,080,562	Not applicable
Diversity	Fundación Descúbreme	\$ -	Not applicable
Health	Fundación Las Rosas	\$18,803,496	Not applicable
	Fundación Teletón	\$267,377,088	Not applicable
Innovation and entrepreneurship	N/A	Not applicable	Not applicable
Development and local participation	N/A	Not applicable	Not applicable
Total		\$3,593,299,878	\$241,738,580

Number of projects with non-incentivized resources

Cause	Itaú Chile	Itaú Chile Foundation
Education	6	2
Sports	2	0
Culture	2	0
Urban mobility	1	0
Diversity	0	0
Health	2	0
Innovation and entrepreneurship	0	0
Development and local participation	0	0
Total	13	2



Private social investment using tax-incentivized resources

Cause	Concept	Itaú Chile	Itaú Chile Foundation
Culture	Not applicable	Not applicable	Not applicable
Sports	Not applicable	Not applicable	Not applicable
Education	Formando Chile	\$ 68,250,000	Not applicable
	KODEA	\$ 30,000,000	Not applicable
	Fundación Don Bosco	\$ 4,000,000	Not applicable
Health	Not applicable	Not applicable	Not applicable
Longevity	Not applicable	Not applicable	Not applicable
Innovation and entrepreneurship	Ideo Digital	Not applicable	Not applicable
Development and local participation	Corporación de Organizaciones Solidarias (Movidos x Chile)	\$ 20,000,000	Not applicable
	Techo para Chile	\$ 59,250,000	Not applicable
	Fundación Mi Parque	\$ 47,302,000	Not applicable
	Empresas por Chile	\$ 15,000,000	
	Fundación Grandes Valores	\$ 54,013,551	Not applicable
Total		\$ 297,815,551	\$ -

Number of projects with tax incentivized resources

Cause	Itaú Chile	Itaú Chile Foundation
Culture	0	0
Sports	0	0
Education	3	0
Health	0	0
Longevity	0	0
Innovation and entrepreneurship	0	0
Development and local participation	5	0
Total	8	2



6.11. Engagement with Society: Wellbeing, Mobility and Development

At Itaú, we understand that the development of people and communities is fundamental to building a more prosperous and sustainable country. In line with our purpose of stimulating people’s transformative power, we promote initiatives that foster well-being, sustainable mobility, education and sports, generating positive impacts that transcend our financial activity.

We believe that sport is a driver of personal and social transformation. For this reason, we have consolidated strategic partnerships such as the main sponsorship of the **Santiago Marathon**, the **Viña del Mar Marathon** and the IRONMAN circuit in Chile. Running and triathlon represent values that also define our way of doing banking: planning, discipline, perseverance and the pursuit of excellence. Through these initiatives, we promote spaces where thousands of people can set goals, challenge themselves and strengthen healthy lifestyle habits.

This drive to promote well-being is also expressed in **sustainable urban mobility** initiatives, which seek to facilitate a healthier and more responsible relationship with the city.

Bike Itaú: promoting a more sustainable urban mobility

Cities face the challenge of moving toward cleaner, more efficient and accessible mobility models. In this context, sustainable mobility is a key pillar within our sustainability strategy. Through the **Bike Itaú Santiago** program, we promote a clean and accessible urban transport model that facilitates short-distance travel and contributes to reducing the use of motorized vehicles, thereby decreasing emissions associated with urban transport.

Since its implementation in 2020, Bike Itaú has actively promoted the use of shared bicycles as a sustainable alternative for everyday commuting, generating environmental, social and quality of life benefits. By the end of 2025, the system recorded **more than 4 million trips**, positioning itself as a tangible alternative to support the integration of more sustainable transportation habits into daily life.

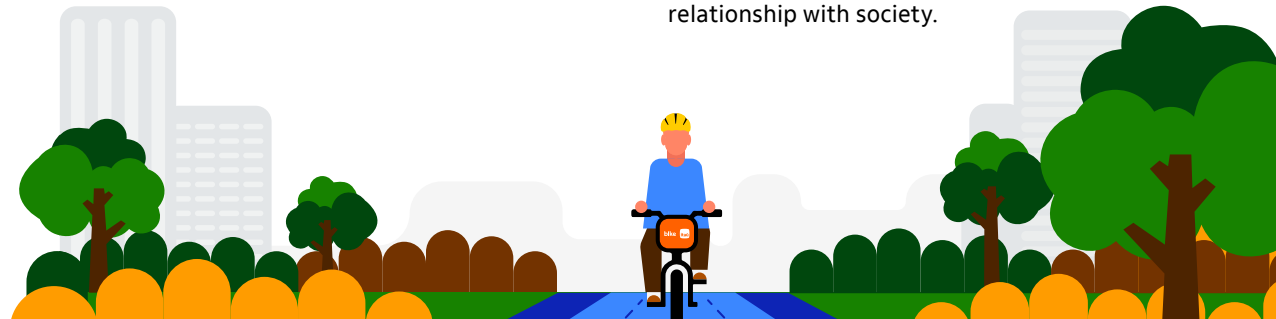
During 2025, **602,576** trips were made through a fleet of **3,289 bicycles in operation**, distributed across stations located in Santiago. Thanks to the preference of users for this urban transport alternative, during the year we avoided emissions of 271 tCO₂e, thereby reducing the carbon footprint associated with travel in the city.



Beyond its environmental benefits, Bike Itaú promotes a different way of engaging with the urban environment, encouraging healthier and more sustainable mobility habits. In this way, the initiative reflects the Bank’s commitment to driving concrete actions that contribute to the well-being of people and to the development of cleaner and more livable cities.

Likewise, we continue to strengthen our relationship with the community through initiatives aimed at education and talent development. Among these, the **finance laboratories** implemented at universities such as Pontificia Universidad Católica, Universidad de Chile, Universidad Adolfo Ibáñez, Universidad de Santiago and Universidad de Concepción stand out. These spaces allow students to become familiar with the functioning of the financial system and to develop skills relevant to their future professional careers.

Through these initiatives—which combine sports, sustainable mobility, education and community development—Itaú seeks to contribute to the well-being of people and to the sustainable development of the communities where it operates, driving positive transformations that strengthen our long-term relationship with society.



Corporate volunteering that transforms communities

At Itaú Chile, we promote a corporate volunteering program that mobilizes our employees to actively contribute to the social and environmental development of the communities where we operate. Through sports clinics, construction days and environmental improvement projects, we seek to generate a positive impact in local communities, promoting values such as respect, inclusion, teamwork and healthy coexistence among children, adolescents, young people and local communities.

During 2025, the program focused its efforts on three lines of work: i) Housing reconstruction in underserved communities, ii) Construction of climate resilience infrastructure in response to climate change, and iii) Promotion of values and behaviors through sports.

Reconstruction of homes affected by disasters

Together with TECHO Chile, we carried out four construction days that made it possible to build 12 emergency homes, benefiting more than 50 people. A total of 76 volunteers participated in these activities, contributing 760 hours of work, helping to improve the habitability conditions of families in vulnerable situations.



Construction of climate change resilience infrastructure

In collaboration with Movidos x Chile, we carried out a firebreak construction day in Parque San Mateo, in the municipality of Curacaví, an initiative that directly benefits nearly 24,000 residents by contributing to the prevention of forest fires and the protection of critical infrastructure, such as the local drinking water system.



The activity involved the participation of 44 volunteers, who contributed 308 hours of work, achieving the objective of the construction day in a single day and reaching an NPS of 100%. As part of the closing of the activity, the tools used were donated to the park and to the local Fire Department, strengthening local capacity for prevention and emergency response.

Together with Fundación Mi Parque, we participated in the Barrios por el Clima program and built a Climate Park and Sports Shelter in the municipality of Cerrillos, an intervention that covered 550 m² and benefits more than 13,500 people. The construction day involved the participation of 44 volunteers, who contributed 308 hours of work.

Promotion of values and behaviors through sports

In collaboration with Fundación Fútbol Más, we implemented three sports clinics as part of the Selección Itaú initiative: Nos Respetamos los 90 Minutos, aimed at promoting values of respect, inclusion and positive social interaction through sports.



The activities were carried out in different municipalities across the country, including Renca, Cerrillos and Coinco, benefiting 64 children and adolescents and strengthening the Bank's relationship with local communities, as well as its contribution to community development.

In 2025, Itaú volunteering mobilized 197 employees across 9 community volunteer days throughout the country, generating 1,478 volunteering hours and benefiting 37,637 people in different communities.



Chapter 07 Appendices



7.1. Material Events

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- **January 6 |** On January 6, 2025, Itaú Chile carried out a bond placement in the local market, consisting of dematerialized and bearer instruments, under the Bond Line registered with the Securities Registry under No. 3/2022. The specific terms were as follows: Series DV Bonds, Code BITADV1022, for a total amount of UF 700,000, raising Ch\$26,340,660,072, with a maturity date of October 6, 2036, at an average placement rate of 3.32%.
- **January 7 |** On January 7, 2025, Itaú Chile carried out a bond placement in the local market, consisting of dematerialized and bearer instruments, under the Bond Line registered with the Securities Registry under No. 3/2022. The specific terms were as follows: Series DV Bonds, Code BITADV1022, for a total amount of UF 220,000, raising Ch\$8,279,770,448, with a maturity date of October 6, 2036, at an average placement rate of 3.32%.
- **January 13 |** On January 13, 2025, Itaú Chile carried out a bond placement in the local market, consisting of dematerialized and bearer instruments, under the Bond Line registered with the Securities Registry under No. 3/2022. The specific terms were as follows:
 - (i) Series DV Bonds, Code BITADV1022, for a total amount of UF 100,000, raising Ch\$3,700,558,074, with a maturity date of October 6, 2036, at an average placement rate of 3.50%; and
 - (ii) Series DV Bonds, Code BITADV1023, for a total amount of UF 100,000, raising Ch\$3,677,698,383, with a maturity date of October 10, 2039, at an average placement rate of 3.47%.
- **January 14 |** On January 14, 2025, Itaú Chile carried out a bond placement in the local market, consisting of dematerialized and bearer instruments, under the Bond Line registered with the Securities Registry under No. 3/2022. The specific terms were as follows: Series DV Bonds, Code BITADV1023, for a total amount of UF 150,000, raising Ch\$5,479,002,976, with a maturity date of October 10, 2039, at an average placement rate of 3.53%.
- **January 17 |** On January 17, 2025, Itaú Chile carried out a bond placement in the local market, consisting of dematerialized and bearer instruments, under the Bond Line registered with the Securities Registry under No. 3/2022. The specific terms were as follows: Series DV Bonds, Code BITADV1022, for a total amount of UF 100,000, raising Ch\$3,757,970,473, with a maturity date of October 6, 2036, at an average placement rate of 3.34%.
- **February 5 |** On February 5, 2025, Itaú Chile reported to the CMF a bond placement in the local market, consisting of dematerialized and bearer instruments, under the Bond Line registered with the Securities Registry under No. 3/2022. The placement consisted of Series DV Bonds, Code BITADV1022, for a total amount of UF 200,000, raising Ch\$7,649,046,294, with a maturity date of October 6, 2036, at an average placement rate of 3.16%.
- **February 20 |** On February 20, 2025, Itaú Chile reported to the CMF the issuance and private placement of perpetual bonds (AT1 Bonds), carried out under its Global MediumTerm Note Program and in accordance with applicable regulations. The issuance amounted to USD 100,000,000, bearing a variable annual interest rate equivalent to 6month Term SOFR plus a 345basispoint spread, with no call option before five years from the issue date and semiannual interest payments starting on August 20, 2025. The bonds were acquired by Itaú BBA International (Cayman) Ltd., a related party of the Bank's controlling shareholder. The transaction was reviewed and approved by the Directors' Committee and the Board of Directors as a relatedparty transaction, with the purpose of strengthening the Bank's Tier 1 capital position and allocating the proceeds to the development of its ordinary business activities.
- **February 26 |** On February 26, 2025, Itaú Chile reported that its Board of Directors resolved to convene the Ordinary Shareholders' Meeting for April 24, 2025, at 10:00 a.m., to address matters within its competence.
- **March 26 |** On March 26, 2025, Itaú Chile reported that at a regular Board meeting held on that date, the Board agreed to propose to the Ordinary Shareholders' Meeting of April 24, 2025, the distribution of 30% of the profits for fiscal year 2024, amounting to Ch\$112,988,077,742, equivalent to a dividend of Ch\$522.2690513195920 per share, considering 216,340,749 shares outstanding, and to retain the remaining 70% of profits. If approved, dividends would be payable as of May 7, 2025, to shareholders registered in the Shareholders' Registry as of April 30, 2025.
- **April 24 |** On April 24, 2025, at the Ordinary Shareholders' Meeting of Itaú Chile, the following resolutions were adopted, among others: (i) the definitive appointment of Gabriel Amado de Moura and Kevin Cowan¹²⁵ Logan as Directors, the latter being considered independent under the Corporations Law; and (ii) approval of the distribution of 30% of profits for fiscal year 2024, amounting to Ch\$112,988,077,742, equivalent to a dividend of Ch\$522.2690513195920 per share, with the remaining 70% retained. Dividends will be available as of May 7, 2025, to shareholders registered at midnight on April 30, 2025.
- **June 2 |** On June 2, 2025, Itaú Chile carried out a placement of bonds in the local market, consisting of dematerialized and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the issuance were as follows: Series DU Bonds, code BITADU1022, for a total amount of \$22,000,000,000, raising



- \$22,185,322,429, with a maturity date of April 3, 2031, and an average placement rate of 6.1186%.
- **June 3** | On June 3, 2025, Itaú Chile carried out a placement of bonds in the local market, consisting of dematerialized and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the issuance were as follows: Series DU Bonds, code BITADU1022, for a total amount of \$5,000,000,000, raising \$5,047,335,472, with a maturity date of April 3, 2031, and an average placement rate of 6.10%.
 - **June 4** | On June 4, 2025, Itaú Chile carried out a placement of bonds in the local market, consisting of dematerialized and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the issuance were as follows: Series DU Bonds, code BITADU1022, for a total amount of \$8,000,000,000, raising \$8,092,157,704, with a maturity date of April 3, 2031, and an average placement rate of 6.06%.
 - **June 4** | On June 4, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DU Bonds, code BITADU1022, for a total amount of \$8,000,000,000, for a total amount of \$8,092,157,704, with a maturity date of April 3, 2031, and an average placement rate of 6.06%.
 - **June 24** | On June 24, 2025, Itaú Chile reported the voluntary early redemption option for the Series DM Bonds, for up to a maximum amount of 2,500,000 inflationindexed units (UF), issued under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The Series DM Bonds currently in circulation were placed pursuant to the authorization granted under Ordinary Official Letter No. 70657, dated September 13, 2022, issued by the CMF. It was reported that the redemption option would be granted under equal conditions to all bondholders, in accordance with Article 130 of the Securities Market Law, and would be subject to the terms, dates, and conditions detailed in the notice published on the issuer's website.
 - **June 25** | On June 25, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DV Bonds, code BITADV1022, for a total amount of UF 2,400,000, amounting to \$92,920,385,927, with a maturity date of October 6, 2036, and an average placement rate of 3.24%.
 - **June 26** | On June 26, 2025, Itaú Chile reported the result of the voluntary early redemption option for the Series DM Bonds, issued under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The option, communicated through a material event notice dated June 24, 2025, and in accordance with Article 130 of the Securities Market Law, received acceptances for an amount equivalent to UF 2,400,000, within the maximum offered amount of UF 2,500,000. Consequently, on June 26, 2025, the settlement and payment of the redeemed bonds was carried out for a total of \$90,524,942,779, and the respective securities were subsequently cancelled through the Central Securities Depository.
 - **July 7** | On July 7, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DU Bonds, code BITADU1022, for a total amount of \$6,000,000,000, totaling \$6,121,127,900, with a maturity date of April 3, 2031, and an average placement rate of 5.99%.
 - **July 11** | On July 11, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DU Bonds, code BITADU1022, for a total amount of \$7,000,000,000, raising a total of \$7,131,809,283, with a maturity date of April 3, 2031, and an average placement rate of 6.04%.
 - **July 17** | On July 17, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DY Bonds, code BITADY1023, for a total amount of UF 1,130,000, amounting to \$43,422,712,088, with a maturity date of October 10, 2039, and an average placement rate of 3.28%.
 - **July 21** | On July 21, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DZ Bonds, code BITADZ0523, for a total amount of UF 750,000, totaling \$28,739,641,833, with a maturity date of May 10, 2041, and an average placement rate of 3.26%.
 - **July 22** | On July 22, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DZ Bonds, code BITADZ0523, for a total amount of UF 175,000, totaling \$6,721,988,584, with a maturity date of May 10, 2041, and an average placement rate of 3.24%.
 - **July 29** | On July 29, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DY Bonds, code BITADY1023, for a total amount of UF 1,050,000, amounting to \$40,736,062,449, with a maturity date of October 10, 2039, and an average placement rate of 3.19%.



- **July 30 |** On July 30, 2025, Itaú Chile reported the result of the voluntary early redemption option for the Series CU Bonds, issued under the bond programs registered in the CMF Securities Registry under Nos. 10/2018 and 10-1/2018. The option, communicated through a material event notice and a public announcement published on July 28, 2025, in accordance with Article 130 of the Securities Market Law, received acceptances for an amount equivalent to UF 1,050,000, within the maximum offered amount of UF 6,000,000. Consequently, on July 30, 2025, the settlement and payment of the redeemed bonds was carried out for a total of \$40,440,127,307, and the respective securities were cancelled through the Central Securities Depository.
- **August 8 |** On August 8, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DZ Bonds, code BITADZ0523, for a total amount of UF 700,000, raising a total of \$27,484,244,717, with a maturity date of May 10, 2041, and an average placement rate of 3.06%.
- **August 19 |** On August 19, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DU Bonds, code BITADU1022, for a total amount of \$7,500,000,000, raising a total of \$7,729,465,422, with a maturity date of April 3, 2031, and an average placement rate of 5.92%.
- **August 20 |** On August 20, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DZ Bonds, code BITADZ0523, for a total amount of UF 150,000, amounting to \$5,882,724,400, with a maturity date of May 10, 2041, and an average placement rate of 3.10%.
- **August 26 |** On August 26, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DZ Bonds, code BITADZ0523, amounting to UF 200,000, totaling \$7,826,055,267, with a maturity date of May 10, 2041, and an average placement rate of 3.14%.
- **September 8 |** On September 8, 2025, Itaú Chile reported the voluntary early redemption option for the Series CV Bonds, for up to a maximum amount of UF 6,000,000, issued under the Bond Program registered in the CMF Securities Registry under No. 10/2018, with the Series CV Bonds registered under No. 10-1/2018. The redemption option will be granted under equal conditions to all bondholders, in accordance with Article 130 of the Securities Market Law, and will be subject to the terms, dates, and conditions detailed in the notice published by the issuer.
- **September 10 |** On September 10, 2025, Itaú Chile reported the result of the voluntary early redemption option for the Series CV Bonds, issued under the bond programs registered in the CMF Securities Registry under Nos. 10/2018 and 10-1/2018. The option, communicated through a material event notice and a public announcement published on September 8, 2025, in accordance with Article 130 of the Securities Market Law, received acceptances for an amount equivalent to UF 4,568,000, within the maximum offered amount of UF 6,000,000. Consequently, on September 10, 2025, the settlement and payment of the redeemed bonds was carried out for a total of \$176,948,246,626.
- **November 11 |** On November 11, 2025, Itaú Chile reported the voluntary early redemption option for the Series CW Bonds, for up to a maximum amount of 2,000,000 inflationindexed units (UF), issued under the Bond Program registered in the CMF Securities Registry under No. 10/2018, with the Series CW Bonds registered under No. 101/2018. The redemption option will be granted under equal conditions to all bondholders, in accordance with Article 130 of the Securities Market Law, and will be subject to the terms, dates, and conditions detailed in the notice published by the issuer.
- **November 12 |** On November 12, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DU Bonds, code BITADU1022, for a total amount of \$19,500,000,000, for a total amount of \$19,862,784,117, with a maturity date of April 3, 2031, and an average placement rate of 5.82%.
- **November 13 |** On November 13, 2025, Itaú Chile reported the result of the voluntary early redemption option for the Series CW Bonds, issued under the bond programs registered in the CMF Securities Registry under Nos. 10/2018 and 10-1/2018. The option, communicated through a material event notice and a public announcement published on November 11, 2025, in accordance with Article 130 of the Securities Market Law, received acceptances for an amount equivalent to UF 2,000,000, corresponding to the full amount offered. Consequently, on November 13, 2025, the settlement and payment of the redeemed bonds was carried out for a total of \$76,683,421,018, and the respective securities were cancelled through the Central Securities Depository.
- **November 13 |** On November 13, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DZ Bonds, code BITADZ0523, for a total amount of UF 500,000, for a total amount of \$19,807,082,564, with a maturity date of May 10, 2041, and an average placement rate of 3.03%.

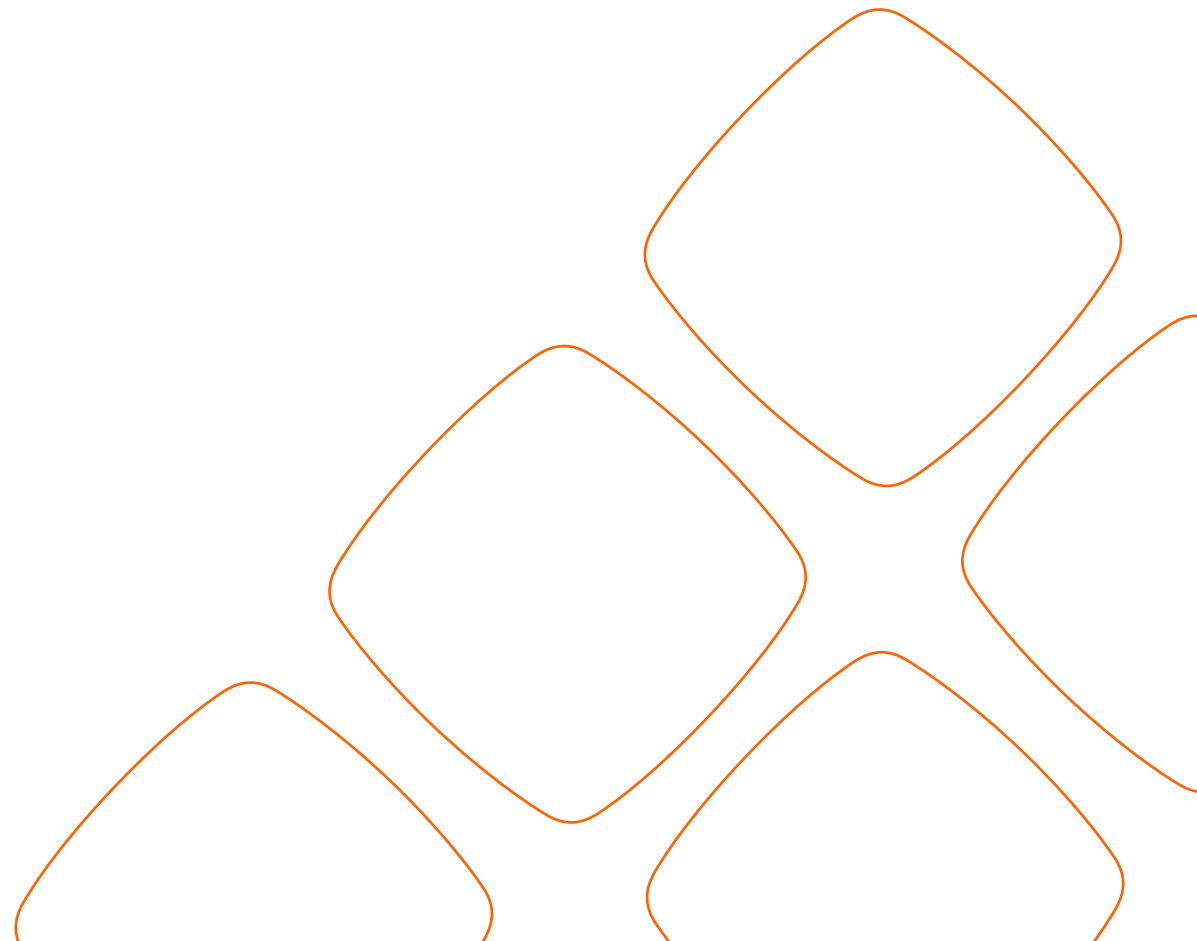


- **November 13** | On November 13, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DR Bonds, code BITADR0223, for a total amount of \$25,000,000,000, for a total amount of \$25,109,756,075, with a maturity date of March 9, 2031, and an average placement rate of 5.80%.
- **November 21** | On November 21, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DZ Bonds, code BITADZ0523, for a total amount of UF 600,000, totaling \$23,787,953,297, with a maturity date of May 10, 2041, and an average placement rate of 3.03%.
- **November 27** | On November 26, 2025, Itaú Chile reported, as a material event, that its Board of Directors had approved, in a regular session, the new General Policy for the Election of Directors in its subsidiary companies, for the purposes of Article 92 bis of the Securities Market Law on Corporations and CMF General Rule No. 533. It was also indicated that this policy will enter into effect on December 11, 2025, and will be made available to shareholders at the Bank's corporate offices and those of its subsidiaries, as well as published on the issuer's institutional websites.
- **December 3** | On December 3, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DR Bonds, code BITADR0223, for a total amount of \$23,000,000,000, amounting to \$23,234,118,977, with a maturity date of March 9, 2031, and an average placement rate of 5.73%.
- **December 4** | On December 4, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placements were as follows: (i) Series DR Bonds, code BITADR0223, for a total amount of \$13,000,000,000, for a total amount of \$13,131,426,012, with a maturity date of March 9, 2031, and an average placement rate of 5.74%; and (ii) Series DZ Bonds, code BITADZ0523, for a total amount of UF 600,000, for a total amount \$23,723,273,327, with a maturity date of May 10, 2041, and an average placement rate of 3.06%.
- **December 10** | On December 10, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placements were as follows: (i) Series DS Bonds, code BITADS1222, for a total amount of \$10,700,000,000, for a total amount \$10,498,843,724, with a maturity date of September 9, 2032, and an average placement rate of 5.95%; and (ii) Series DZ Bonds, code BITADZ0523, for a total amount of UF 50,000, amounting to \$1,990,265,904, with a maturity date of May 10, 2041, and an average placement rate of 3.01%.
- **December 11** | On December 11, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DS Bonds, code BITADS1222, for a total amount of \$5,000,000,000, for a total amount of \$4,911,818,492, with a maturity date of September 9, 2032, and an average placement rate of 5.93%.
- **December 15** | On December 15, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DR Bonds, code BITADR0223, for a total amount of \$10,000,000,000, totaling \$10,130,948,492, with a maturity date of March 9, 2031, and an average placement rate of 5.71%.
- **December 16** | On December 16, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placements were as follows: i) Series DR Bonds, code BITADR0223, for a total amount of \$3,000,000,000, for a total amount of \$3,038,460,896, with a maturity date of March 9, 2031, and an average placement rate of 5.72%; (ii) Series DV Bonds, code BITADV1022, for a total amount of UF 280,000, amounting to \$11,245,084,521, with a maturity date of October 6, 2036, and an average placement rate of 2.95%; and (iii) Series DZ Bonds, code BITADZ0523, for a total amount of UF 275,000, for a total amount of \$10,971,367,981, with a maturity date of May 10, 2041, and an average placement rate of 3.00%.
- **December 16** | On December 16, 2025, Itaú Chile reported, as a material event, the signing of a Share Purchase Agreement through which it agreed to acquire, directly and indirectly, 100% of the shares of Multicaja S.A. and I-Switch S.A. (a payment card operator that operates under the Klap brand) from their current shareholders Sonda S.A., Inder SpA, Etcheberry Asesoría y Negocios SpA, and Javier Etcheberry Celhay. The transaction price amounts to \$40,000,000,000, subject to customary adjustments. Closing is contingent upon the fulfillment of certain conditions precedent, including regulatory approvals from the CMF, the Central Bank of Brazil, and merger control clearance by the National Economic Prosecutor's Office. It was also reported that the confidentiality previously applied to the material event disclosed on May 19, 2025, was lifted.



- **December 17** | On December 17, 2025, Itaú Chile carried out a placement of bonds in the local market, issued in dematerialized form and payable to the bearer, under the Bond Program registered in the CMF Securities Registry under No. 3/2022. The specific terms of the placement were as follows: Series DR Bonds, code BITADR0223, for a total amount of \$1,000,000,000, amounting to \$1,012,546,663, with a maturity date of March 9, 2031, and an average placement rate of 5.73%.
- **December 17** | On December 17, 2025, Itaú Chile reported that its Board of Directors had accepted the resignation of independent director Kevin Cowan Logan, effective the previous day, due to his appointment as a Board Member of the Central Bank of Chile. The Board also indicated that it will proceed to appoint his replacement as an independent director, in accordance with applicable regulations, until the next Annual General Shareholders' Meeting. At the same session, the Board accepted the resignation of alternate director Rogério Carvalho Braga, effective December 31, 2025, and appointed Azucena María Arbeleche Perdomo as his replacement, effective January 1, 2026, and until the next Annual General Shareholders' Meeting. These matters were classified as material events and reported to the CMF.

- **December 22** | On December 22, 2025, Itaú Chile reported that its subsidiary Banco Itaú Colombia S.A. had initiated a strategic adjustment aimed at concentrating its operations in Itaú Corporate, Treasury, and its specialized subsidiaries. In this context, Itaú Colombia and Banco Itaú Panama entered into an agreement to sell assets and liabilities related to Retail Banking to Banco de Bogotá S.A. and Banco de Bogotá Panama. The value of the transaction will be determined at closing based on book value, and its completion is subject to approval by the Colombian Financial Superintendence and to the fulfillment of customary conditions. Additionally, Itaú announced the call for a shareholders' meeting to approve a capital increase of up to US\$100 million, reaffirming its long-term commitment to the Colombian market.





7.2. Assurance opinion

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INDEPENDENT PRACTITIONER'S LIMITED ASSURANCE REPORT ON BANCO ITAÚ CHILE'S IDENTIFIED SUSTAINABILITY INFORMATION (A free translation from the original in Spanish)

Santiago, March 24th, 2026

To the Shareholders and Board of Directors Banco Itaú Chile

Scope

We have undertaken a limited assurance engagement on the sustainability information identified below included in Banco Itaú Chile's integrated report for the year ended on December 31st, 2025 ('the 2025 Integrated Report') (the 'Identified Sustainability Information'). This engagement was conducted by a multidisciplinary team.

Identified Sustainability Information

The Identified Sustainability Information for the year ended on December 31st, 2025, includes the indicators specified in the tables of section 7.5 "Index of Standards" of Chapter 7, "Appendices", according to the following:

- NCG No. 519 indicators, in "NCG Index", pages 227 to 234
- Global Reporting Initiative indicators, in "GRI Index", pages 235 to 238
- CSA indicators in "CSA Index", pages 239 to 241
- Sustainability Accounting Standards Board indicators in "SASB Index", page 242
- Bank's own indicators on page 243.

Our limited assurance engagement was performed on the year ended December 31st, 2025, information only and we have not performed any procedures with respect to earlier periods or any other elements included in the 2025 integrated report and, therefore, do not express any conclusion thereon.

Oficinas

Santiago: Av. Isidora Goyenechea 2800, piso 10, Torre Titanium, Las Condes
Concepción: Chacabuco 1085, pisos 8 y 9, Edificio Centro Sur

Viña del Mar: Av. Libertad 1405, of. 1704, Edificio Coraceros
Puerto Montt: Benavente 550, piso 10, Edificio Campanario

Oficina de parte: Av. Andrés Bello 2711, piso 1, Torre de la Costanera, Las Condes, Santiago
Teléfono Central: (56) 0 3861 7940
www.pwc.cl



Santiago, March 24th, 2026
Banco Itaú Chile
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Criteria

The criteria used by BANCO ITAÚ CHILE to prepare the Identified Sustainability Information are set out in section 1.2 "About this Report" of Chapter 1, "Introduction" on page 10 of the 2025 Integrated Report (hereinafter "the Criteria") and consider the standards of the Global Reporting Initiative (GRI) and the General Character Standard No. 461 and 519 of the Financial Market Commission (CMF) together with the standards set out by the Sustainability Accounting Standards Board (SASB) for the Commercial Banking sector.

Banco Itaú Chile Responsibility for the Identified Sustainability Information

Banco Itaú Chile management is responsible for the preparation of the Identified Sustainability Information in accordance with the Criteria. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of Identified Sustainability Information that is free from material misstatement, whether due to fraud or error.

Inherent limitations

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities. In addition, GHG quantification is subject to inherent uncertainty because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases. The selection by management of different but acceptable measurement techniques could have resulted in materially different amounts or metrics.

Our independence and quality management

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

The firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.



Santiago, March 24th, 2026
Banco Itaú Chile

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Our responsibility

Our responsibility is to express a limited assurance conclusion on the Identified Sustainability Information based on the procedures we have performed and the evidence we have obtained. We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 (Revised), Assurance Engagements other than Audits or Reviews of Historical Financial Information, issued by the International Auditing and Assurance Standards Board. These standards require that we plan and perform this engagement to obtain limited assurance about whether the Identified Sustainability Information is free from material misstatement.

A limited assurance engagement involves assessing the suitability in the circumstances of Banco Itaú Chile use of the Criteria as the basis for the preparation of the Identified Sustainability Information, assessing the risks of material misstatement of the Identified Sustainability Information whether due to fraud or error, responding to the assessed risks as necessary in the circumstances, and evaluating the overall presentation of the Identified Sustainability Information. A limited assurance engagement is substantially less in scope than a reasonable assurance engagement in relation to both the risk assessment procedures, including an understanding of internal control, and the procedures performed in response to the assessed risks.

The procedures we performed were based on our professional judgment and included inquiries, observation of processes performed, inspection of documents, analytical procedures, evaluating the appropriateness of quantification methods and reporting policies, and agreeing or reconciling with underlying records.

Given the circumstances of the engagement, in performing the procedures listed above we:

- Made inquiries of the persons responsible for the Identified Sustainability Information.
- Obtained an understanding of the process for collecting and reporting the Identified Sustainability Information;
- Performed limited substantive testing on a selective basis of the Identified Sustainability Information at corporate head office to check that data had been appropriately measured, recorded, collated and reported; and is consistent with its supporting documents and/or comes from sources that have verifiable supports;
- Verified that the financial information included as part of the Identified Sustainability Information is derived either from accounting records or from financial statements audited by an independent auditing firm as of December 31st, 2025.



Santiago, March 24th, 2026
Banco Itaú Chile

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The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had we performed a reasonable assurance engagement. Accordingly, we do not express a reasonable assurance opinion about whether Banco Itaú Chile Identified Sustainability Information has been prepared, in all material respects, in accordance with the Criteria.

Limited assurance conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that Banco Itaú Chile's Identified Sustainability Information included in the Integrated Report for the year ended on December 31st, 2025, is not prepared, in all material respects, in accordance with the Criteria.

DocuSigned by:

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Gonzalo Riederer H.
Partner



7.3. Directors' Committee and Audit Annual Report

Annual Management Report of the Directors' Committee – Banco Itaú Chile 2025

NCG 461 / 519 11

To comply with the provisions of paragraph 5 of subsection 8 of Article 50 bis of the Corporations Law, the Directors' Committee (hereinafter, for the purposes of this section, the "Committee") issues the following annual management report as of December 31, 2025.

During 2025, the Directors' Committee held 17 meetings, in which it addressed, among other matters within its scope of responsibility, the following:

- Review and issuance of opinions on the annual and quarterly consolidated financial statements, jointly with the Audit Committee.
- Proposal for the appointment of external auditors and credit rating agencies, jointly with the Audit Committee, for fiscal year 2025.
- Review of relatedparty transactions.
- Review and update of the "Ordinary Transactions Policy."
- Approval of relatedparty transactions.
- Review of compensation systems.
- Review of the annual management report of the Directors' Committee.

With respect to the recommendations proposed by the Directors' Committee during 2025, the Committee, together with the Audit Committee, agreed to propose to the Board of Directors, for subsequent consideration by the Ordinary Shareholders' Meeting, the appointment and retention of PricewaterhouseCoopers ("PwC") as the Bank's external auditors for fiscal year 2025. Likewise, it agreed to propose the appointment and retention of Feller Rate Clasificadora de Riesgo Limitada and ICR Chile as the Bank's local

credit rating agencies for fiscal year 2025. Both proposals were approved at the Ordinary Shareholders' Meeting held on April 24, 2025.

Below is a summary of the main matters addressed by the Directors' Committee during 2025:

Financial Statements

The Committee met jointly with the Audit Committee during February, April, July, and September 2025 to review and issue favorable opinions on the annual consolidated financial statements of the Bank and its subsidiaries as of December 31, 2024, as well as on the interim consolidated financial statements as of March 31, June 30, and September 30, 2025, including their respective explanatory notes and the Management Commentary.

During these meetings, the Committee considered presentations made by the external auditors and Corporate Finance Management. The Committee became familiar with the significant accounting policies applied in the preparation of the financial statements and was informed on a quarterly basis of the main regulatory changes in accounting matters. It also monitored the implementation of recommendations made, safeguarding transparency and regulatory compliance in financial reporting.

Proposals for External Auditors and Credit Rating Agencies

At a meeting held on January 24, 2025, the Committee agreed to recommend to the Board of Directors—jointly with the Audit Committee—the appointment and retention of PwC as the Bank's external auditors for fiscal year 2025, considering the firm's knowledge of the Bank's business, its performance, and the agreed fees. During 2025, PwC appointed Mr. Fernando Orihuela as the new partner in charge of the Bank's audit.

Likewise, at a joint meeting held on March 25, 2025, the Committee agreed to recommend to the Board of Directors the appointment and retention of Feller Rate Clasificadora de Riesgo Limitada and ICR Chile as the Bank's local credit rating agencies for fiscal year 2025, considering their performance, methodologies, budgets, and a comparative analysis with other relevant financial institutions in the market.

Review of Related-Party Transactions

During fiscal year 2025, the Committee reviewed, approved, and recommended to the Board of Directors various relatedparty transactions, in accordance with Title XVI of the Corporations Law, recording the abstentions and the approvals granted by independent directors.

Among the transactions reviewed during the year, the following stand out:

- Approval of the Service Level Agreement between Banco Itaú Chile and Itaú BBA Europe S.A., at the meeting held on June 24, 2025.
- Approval of the Master Service Agreement (ConnectCash Platform) between Banco Itaú Chile and Itaú Unibanco S.A., at the meeting held on September 23, 2025.

It is noted that the relatedparty agreements were approved by the independent directors, with the abstention of Mr. Diego Fresco, in accordance with Title XVI of the Corporations Law, as recorded in the respective minutes.



Ordinary Transactions Policies

At a meeting held on July 28, 2025, the Committee reviewed and approved updates to the Ordinary Transactions Policy and the Related Party Transactions Policy, in accordance with NCG No. 501 issued by the CMF, ensuring the proper management of potential conflicts of interest and transparency in the Bank's actions.

Review of Remuneration and Compensation Systems

At a meeting held on November 24, 2025, the Committee reviewed the Bank's remuneration and compensation system, considering the presentation made by the Corporate Management of People, Sustainability, and Marketing.

Other Matters Reviewed During 2025

During fiscal year 2025, the Committee, among other matters:

- Issued a favorable opinion on the characteristics of the second issuance and placement of AT1 Bonds, for a total amount of USD 100,000,000.
- Reviewed and expressed its agreement with the Policy on the Use of Booking Units of Itaú Unibanco and related entities.
- Reviewed and updated its bylaws, which were subsequently approved by the Board of Directors.
- Participated in ESG training conducted by the external consulting firm Management Solutions.
- Approved its annual plan and 2025 agenda.

Composition and Independence Requirements

During fiscal year 2025, the Committee was composed of Mr. Kevin Cowan, Mr. Diego Fresco, and Mr. Luis Octavio Bofill, all appointed by the Board of Directors and meeting the independence and experience requirements established by law and applicable regulations.

On December 17, 2025, the Bank accepted the resignation of independent director Mr. Kevin Cowan Logan, effective December 16, 2025, following his appointment as a member of the Central Bank of Chile. At an extraordinary Board meeting held on December 23, 2025, Mr. Gustavo Ortiz Ramírez was appointed as independent director as of January 1, 2026, replacing Mr. Cowan, and will serve until the next Ordinary Shareholders' Meeting. At the same meeting, Mr. Gustavo Ortiz Ramírez, Mr. Luis Octavio Bofill Genzsch, and Mr. Diego Fresco Gutiérrez were appointed as members of the Directors' Committee.

Budget and Compensation

In accordance with the resolutions adopted at the Ordinary Shareholders' Meeting held on April 24, 2025, the annual budget of the Directors' Committee for 2025 was approved in an amount equivalent to 5,400 Unidades de Fomento (UF), together with monthly remuneration equivalent to 100 UF for each Committee member and 150 UF for the Chairperson. There are no additional expenses or disbursements to report other than the monthly fees paid to its members.



Annual Management Report of the Audit Committee 2025

To comply with the provisions set forth in Chapter 115 of the CMF's Updated Compilation of Regulations (RAN), the Audit Committee (hereinafter, for the purposes of this section, the "Committee") hereby reports to the Ordinary Shareholders' Meeting of Banco Itaú Chile on the functions performed by the Committee during fiscal year 2025. The Committee fulfilled the functions established in its bylaws, which incorporate the requirements of applicable local regulations.

Accordingly, the Committee has issued this annual management report as of December 31, 2025. During 2025, the Audit Committee held 31 meetings, addressing, among other matters within its scope of responsibility, the following, and reporting its activities to the Board of Directors monthly.

Risk Management by Management

- The Committee met with each of the Bank's corporate management areas to gain insight into the management of risks relevant to each area, as well as the related audit matters.
- The Committee reviewed the annual performance of each of the Bank's subsidiaries. They met with the General Managers of each domestic subsidiary to understand the management of operational risk and internal controls, their results, operations, financial position, as well as relevant risks and audit matters.
- The Committee monitored the management of the Bank's principal risks, including credit, operational, financial, money laundering, cybersecurity, and fraud risks.
- The Committee met on four occasions with the Chief Risk Officer (CRO) to review risk management and the Bank's main risk exposures.

Financial Statements

- One of the Committee's functions is to review, analyze, and issue opinions on the financial statements of the Bank and its subsidiaries. In this regard, the Committee reviewed and issued favorable opinions on the financial statements of the Bank and its subsidiaries, recommending to the Board of Directors, together with the Directors' Committee, the approval of the annual consolidated financial statements as of December 31, 2024, as well as the interim consolidated quarterly financial statements, including their respective explanatory notes and the Management Commentary, as of March 31, June 30, and September 30, 2025.
- The Committee reviewed the results of the internal control system assessments reported by the area responsible for operational risk management.
- The Committee reviewed presentations made by the external auditors regarding interoffice reporting processes for purposes of consolidating Itaú Chile's financial statements into Itaú Brazil's consolidated financial statements.
- The Committee was informed of the significant accounting policies used in preparing the financial statements through presentations made by both Management and the external auditors.
- On a quarterly basis, the Committee was informed by the Corporate Finance Management and the external auditors of the main regulatory changes in accounting matters.

External Audit

- The Committee evaluated the performance of the Corporate Internal Audit Manager during 2025.
- The Committee reviewed monthly the progress of the 2025 Annual Internal Audit Plan, approved changes made during the year, and approved the 2026 Internal Audit Plan, which was also approved by the Board of Directors.

- The Committee reviewed the main reports issued under the 2025 Internal Audit Plan, as well as special audit requests.
- The Committee reviewed the ongoing followup carried out by Internal Audit on audit observations and on observations made by the CMF during its annual onsite review, together with the proposed action plans and their implementation status.

External Auditors and Local Credit Rating Agencies

- At its meeting held on January 24, 2025, the Committee agreed jointly with the Directors' Committee to recommend to the Board of Directors the appointment and retention of PwC as the Bank's external auditors for fiscal year 2025, considering PwC's knowledge of the Bank's business and activities, the agreed fees, and the firm's performance. During 2025, PwC appointed Mr. Fernando Orihuela as the new audit engagement partner. The proposal was approved by the Ordinary Shareholders' Meeting held on April 24, 2025.
- Additionally, at a joint meeting held on March 25, 2025, the Committee agreed together with the Directors' Committee to recommend the appointment and retention of Feller Rate Clasificadora de Riesgo Limitada and ICR Chile as the Bank's local credit rating agencies for fiscal year 2025, considering their performance, methodologies, budgets, costs, and comparative analysis with other major banks in the market. This proposal was also approved by the Ordinary Shareholders' Meeting held on April 24, 2025.
- The Committee evaluated the performance of the external auditor, particularly the partner in charge of audit services for fiscal year 2024, considering Management's assessment as part of the process.
- Toward the end of 2025, the Committee began reviewing the proposal regarding the scope of work and fees of the external auditors for fiscal year 2026.



Other Activities

- The Chair of the Audit Committee reported monthly to the Board of Directors on relevant facts, situations, and resolutions addressed and agreed upon during Committee meetings.
- The Committee met semiannually with the Chair of the Board and quarterly with the Bank's Chief Executive Officer to discuss the risk outlook of the Bank and its subsidiaries.
- The Committee met with the Audit Committee of Itaú Unibanco to report on the Committee's risk perspective and risk management practices in Chile.
- The Committee met with representatives of the CMF Supervision Team to discuss the risk outlook of the Bank and its subsidiaries.
- The Committee reviewed the status of litigation affecting the Bank, through Corporate Legal Management.
- Through the Financial Reporting and Tax Planning Management, the Committee was informed of tax-related updates and processes involving Itaú and the tax authority.
- The Committee regularly reviewed risk management, key risks, and internal audit management (plans, results, audit issues) related to Banco Itaú Colombia S.A. and its subsidiaries.
- The Committee conducted an onsite visit to Itaú Colombia, meeting with the Bank's CEO, Vice President of Risk, Vice President of Internal Audit, the Audit Committee of Itaú Colombia, and several Vice Presidents and executives to review risk management and business progress. During this visit, the Committee also met with representatives of the Superintendencia Financiera de Colombia responsible for supervising Itaú Colombia.
- The Committee met with local credit rating agencies and reviewed their evaluations, results, procedures, and methodologies.

- The Committee reviewed the results of the 2025 Risk Management Self-Assessment Process and the subsequent report issued.
- The Committee reviewed the Internal Liquidity Adequacy Assessment Process (ILAAP) Report.
- The Committee reviewed the Internal Capital Adequacy Self-Assessment (IAPE) Report.
- The Committee reviewed complaints received through the whistleblowing channel established for accounting, internal accounting controls, or audit matters, and referred other matters to the appropriate administrative areas.
- The Committee reviewed matters under the responsibility of the Compliance Officer, including ethics and conduct, and the prevention of money laundering and terrorist financing.
- The Committee reviewed audits and recommendations issued by supervisory authorities because of their annual reviews and monitored progress on action plan implementation.
- The Committee conducted its annual self-assessment, evaluating its composition, performance, and effectiveness, and agreed on commitments related to identified improvement areas.
- During 2025, the Committee participated in ESG training provided by the external consulting firm Management Solutions.

Independence

Finally, the Audit Committee reiterates its independence from Management, stating that its members do not perform executive functions within the Bank or its subsidiaries, that two of its five members are Bank directors, and that the Committee reports directly to the Board of Directors, not to Management.


The Committee remains committed to strengthening and supporting the Bank's Internal Audit function, while also serving as a liaison and coordinator between Internal Audit and the external auditors, and acting as an interface between them and the Board of Directors of Itaú Chile.



7.4. Financial Statements

NCG 461 / 519 12

The Financial Statements of Itaú Chile are available on the CMF website and on Itaú Chile's Investor Relations website.

You may access the consolidated financial statements through the following [link](#) 



7.5. Index of Standards

NCG Index

NCG 461 1

Below are the indicators included in the Integrated Report that respond to the requirements of NCG 461, including the immediate effect amendments established by NCG 519.

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CSA Index

The following section identifies and describes the Integrated Report indicators that address the public information requests of the Corporate Sustainability Assessment (CSA), a questionnaire that provides the opportunity to apply for inclusion in the Dow Jones Best in Class Indices family (formerly the Dow Jones Sustainability Indices).

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3.5. Financial inclusion	3.5.1. Financial Inclusion commitment	Commitment to financial inclusion	130	
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SASB Index

The following section identifies and describes the Integrated Report indicators that respond to the Sustainability Accounting Standards Board (SASB) indicators applicable to our industry and core business.

Topics	Code	Metric	Section	Page	Assurance	
					Itaú Chile	Itaú Colombia
Data Security	FN-CB-230a.1	1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Cybersecurity and Data Protection	113	●	●
	FN-CB.230a.2	Description of approach to identifying and addressing data security risks	Cybersecurity and Data Protection	112		
Financial Inclusion & Capacity Building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	Financial inclusion products and services	130		
	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	Financial inclusion products and services	130		
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Financial inclusion products and services	130	●	
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Financial education initiatives	130	●	●
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	Climate Strategy	118	●	●
Financed Emissions	FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	The indicator is presented with historical information. The data corresponding to the exercise of the reported period will be disclosed in due course in the ESG Further information 2026 with a publication date of Q3Y25.			
	FN-CB-410b.2	Gross exposure for each industry by asset class				
	FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation				
	FN-CB-410b.4	Description of the methodology used to calculate financed emissions	Climate Strategy	120		
Business Ethics	FN-CB-510a.1	Total amount of monetary losses because of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations.	Crime Prevention Model (CPM)	97	●	●
	FN-CB-510a.2	Description of whistleblower policies and procedures.	Characteristics of the compliance model	95		
Systemic Risk Management	FN-CB-550A.1	Global Systemically Important Bank (G SIB) score, by category	Risk Governance	105		
	FN-CB-550a.2	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Risk Governance	105		
Activity Metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Our Services and Sales Channel	34		
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Our Services and Sales Channel	34		



Index of Bank's Own Indicators

Below, the specific indicators that allow us to account for the management of Itaú Chile are indicated and described.

Indicator	Description	Section	Page	Assurance	
				Itaú Chile	Itaú Colombia
IT1	This section provides a welcome letter from the chairman of the Board of Directors, which summarizes the year for shareholders.	Letter from the Chairman of the Board	6		
IT2	Main developments in products, services, and partnerships.	Our Services and Sales Channel	33		
IT3	Details related to customer centricity.	Customer Centricity	35		
IT4	Comments on relevant aspects of complaint management. Additionally, indicate the number of complaints received in the last year.	Complaints Management	37		
IT5	Describes the evolution of the Chilean banking system.	Economic Performance	41		
	(i) Indicates the percentage of commercial, consumer, and mortgage loans for the last three years. Also, indicates the total amount of loans (commercial, consumer, and mortgage) in Chilean pesos for the last three years and their variation compared to the previous period.				
	(ii) Details Itaú's market share compared to its peers (A-E) over the past three years as a percentage.				
IT6	(iii) Details the risk indices (%), provisions and write-offs (Ch\$), and return on capital (%) for the last three periods.	Economic Performance	43		
	(i) Describes the percentage of total loans in Chile versus Colombia, indicating the percentage of commercial, consumer, and mortgage loans in each country.				
	(ii) Shows the total market share of each country on a quarterly basis for the last three periods, expressed in terms of both amount and percentage.				
IT7	Shows the diversification of the loan portfolio in economic sectors at year-end 2024, with no significant concentration in any one category.	Economic Performance	46		
IT8	Analysis of the financial statement results.	Analysis of Financial Results 2025	48		
IT9	Indicate the total number of Itaú Chile suppliers, specifying the number of SMEs, local suppliers, national suppliers, international suppliers, and critical suppliers, as well as the percentage of purchases from critical suppliers.	Supplier ecosystem	202	●	
IT10	Indicate the number of complaints received, the number of complaints dismissed, and corrective measures regarding the total number of complaints.	Crime Prevention Model (CPM)	99	●	
IT11	Indicate the main initiatives of the three pillars of Diversity and Inclusion: gender equity, LGBT+ diversity, and inclusion of people with disabilities. For this, report the number of hours, number of participants, and topics of DEI training. Additionally, indicate any partnerships with organizations.	Diversity and Inclusion Policy Diversity, Equity and Inclusion training	163. 167		
	Regarding the communities, the following is indicated:				
	i. iElla Community				
	A brief description of it				



Indicator	Description	Section	Page	Assurance	
				Itaú Chile	Itaú Colombia
IT11	Number of facilitators.	Diversity and Inclusion Policy Diversity, Equity and Inclusion training	163, 167		
	Number of participants.				
	Number of events.				
	Number of in-person and online participants.				
	ii. Soy como soy Community				
	A brief description of the community.				
	Number of members.				
	Number of allies.				
	Number of events.				
	Number of participants in the in-person and online events.				
IT12	Indicate recognitions obtained.	Our value proposition	176		
IT13	Describe the main partnerships with universities and their projects developed during the year. Include an infographic: number of laboratories, at which universities, in which regions/communes, and how many students are impacted and/or use them per year.	TODAS Ecosystem	170		
IT14	Describe the following indicators with comparative numbers over 3 years for each program of Fundación Itaú Chile: number of actions, number of centers benefited, number of beneficiaries, number of volunteers, and number of hours donated.	Social Investment	205		
IT15	Description of the positive contribution actions to society carried out by Itaú Chile (excluding FIC), indicating the number of actions, volunteers, donated hours, and beneficiaries.	Social Investment	205		
IT16	Program description that seeks to transform culture from childhood, promoting respect, inclusion, teamwork, and healthy coexistence. It includes sports clinics and corporate volunteer activities for boys, girls, and teenagers throughout Chile.	Independent verifiers' opinion	220		
IT17	Regarding the Sports Citizenship program "We respect each other on and off the court," it states the following:	Social Investment	205		
	Number of clinics conducted.				
	Number —or listing— of municipalities and/or educational institutions impacted.				
	Number of boys, girls, and adolescents impacted by the clinics.				
	Number of Corporate Volunteering events conducted.				



Indicator	Description	Section	Page	Assurance	
				Itaú Chile	Itaú Colombia
IT17	Number of participating employees.	Social Investment	205		
	Hours donated in Corporate Volunteering.				
IT18	Information on the TODAS Ecosystem that includes a brief description of each of the programs, separated into internal and external impact, along with the main KPIs for each one.	TODAS Ecosystem	170		
	It contains a description of the Ecosystem, its origin and objective; naming each of the programs differentiating internal impact from external impact; and providing a brief description of each. One or two relevant KPIs per program should also be highlighted, especially those that best reflect their impact and relationship with the Ecosystem's objective.				
	It includes the number of women participating in each program and the overall total, differentiating between internal and external initiatives where applicable. Likewise, it should highlight how many women have assumed positions thanks to the Ecosystem within the scope of internal impact.				
	Hours donated in corporate volunteering				

MERCO Index

The MERCO indicators and its descriptions are listed below.

Category	Code	Title	Section	Page	Assurance	
					Itaú Chile	Itaú Colombia
Economic performance	III.1.A.	Indicate market share in main activities or areas/ products - services.	Economic Performance	44		
	2.2.2.	Accident frequency index	Occupational safety and health	193		
Health and safety	2.2.4.	Number of hours of safety training/total employees.	Occupational safety and health	195		



7.6. Other appendices

7.6.1. Chapter 2 appendices

NCG 461 6.2.v

Service	Main goods produced and/or services rendered	The entity's business segment
Itu	Itu	Natural Person
Financial Advisory Services	Itaú	Investment Banking
	Itaú Corporate	Investment Banking
Ecosystems	Itaú Corporate	Corporate
Investment Banking	Itaú	Investment Banking
	Itaú Corporate	Investment Banking
Consumer loans	Itaú	Natural Person
	Condell	Natural Person
General Fund Manager	Moneda Asset Management	Retail / Wholesale
	Blackrock	Retail / Wholesale
	Nordea	Retail / Wholesale
	Toesca	Retail / Wholesale
	HMC	Retail / Wholesale
Mortgage loans	Itaú Chile	Natural Person and legal entity (SMEs and large corporate)



NCG 461 6.4.i

Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
Alameda	Av. Bernardo O'Higgins # 2206, Santiago	Branch	Rented	IS
Antofagasta Plaza	Av. San Martín # 2668, Antofagasta	Branch	Rented	IS
Apumanque	Av. Apoquindo # 5583 Local 1, Las Condes	Branch	Rented	IS
Arica	21 de Mayo # 115, Arica	Branch	Rented	IS
Av. Brasil Antofagasta	San Martín 2668 Piso 2, Antofagasta	Branch	Rented	PB
Av. Alemania	Av. Alemania # 0930, Temuco	Branch	Rented	IS
Bandera	Huérfanos #1072, Santiago	Branch	Rented	IS
Barrio Universitario	Galería El Foro S/N Barrio Universitario, Concepción	Branch	Rented	IS
Base Naval	Av. Jorge Montt # 21, Talcahuano	Branch	Rented	IS
Bilbao	Av. Bilbao # 2094, Providencia	Branch	Rented	IS
Calama	Sotomayor # 2044, Calama	Branch	Rented	IS
Campus San Joaquín	Av. Vicuña Mackenna # 4860, Macul	Branch	Rented	IS
Cantagallo	Av. Las Condes # 12295 Local 111, Las Condes	Branch	Rented	IS
Cerrillos	Av. Pedro Aguirre Cerda # 6115, Cerrillos	Branch	Rented	IS
Chillan Plaza	Constitución # 550, Chillán	Branch	Rented	IS
Ciudad Empresarial	Av. Santa Clara # 207 Piso 1, Huechuraba	Branch	Rented	IS
Concepción	Barros Arana # 365, Concepción	Branch	Rented	PB
Concepción Plaza	O'Higgins # 612, Concepción	Branch	Rented	IS
Copiapó	Chacabuco # 481, Copiapó	Branch	Rented	IS
Coquimbo	Av. Aldunate # 795, Coquimbo	Branch	Rented	IS
Coyhaique	Francisco Bilbao 204, Coyhaique	Branch	Rented	IS
Curicó Plaza	Estado # 370, Curicó	Branch	Rented	IS
El Bosque San Sebastian	El Bosque Norte # 0137, Las Condes	Branch	Rented	PB
El Cortijo	Av. Américo Vespucio # 2828, Conchalí	Branch	Rented	IS



Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
El Golf	Av. Apoquindo # 3457, Las Condes	Branch	Rented	IS
El Golf Pb	Av. Apoquindo # 3457, Las Condes	Branch	Rented	PB
Estoril	Estoril # 50 Local 104 A Y Local 104 B, Las Condes	Branch	Rented	PB
Gran Avenida	Av. José Miguel Carrera # 5120, San Miguel	Branch	Rented	IS
Iquique Plaza	Av. Ignacio Serrano # 280, Iquique	Branch	Rented	IS
Iquique Sur	Av Diagonal Fco Bilbao # 3422, Iquique	Branch	Rented	PB
Iquique ZOFRI	Placa Bancaria Wantai L2 Sitio 1a Manzana 1 Recinto Amurallado, Iquique	Branch	Rented	IS
Isidora Goyenechea	Isidora Goyenechea # 2924, Las Condes	Branch	Rented	IS
IV Centenario	Av. Apoquindo # 6275 Local 11, Las Condes	Branch	Rented	PB
La Dehesa	El Rodeo # 12618, Lo Barnechea	Branch	Owned	PB
La Reina	Av. Príncipe de Gales # 7096, La Reina	Branch	Rented	IS
La Reina Sur	Av. Príncipe de Gales # 7085, La Reina	Branch	Rented	PB
La Serena	Alberto Solari # 1400 Local E -101, La Serena	Branch	Rented	IS
La Serena Plaza	Balmaceda # 540, La Serena	Branch	Rented	IS
Linares	Independencia 481, Linares	Branch	Rented	IS
Lo Barnechea	El Rodeo 12528, Lo Barnechea	Branch	Rented	IS
Lo Castillo Candelaria	Vitacura # 3900, Vitacura	Branch	Rented	IS
Los Andes	O'Higgins # 248, Los Andes	Branch	Rented	IS
Los Ángeles Plaza	Colón # 398, Los Ángeles	Branch	Rented	IS
Luis Pasteur	Av. Luis Pasteur # 5944, Vitacura	Branch	Rented	PB
Maipú	Av. Pajaritos 3195, Locales 1, 2 y 3, Maipú	Branch	Rented	IS
Mall El Trébol	Av. Jorge Alessandri 3177 Local G114, Talcahuano	Branch	Rented	IS
Mall Plaza Vespucio	Froilán Roa # 7205 Local 121-124, La Florida	Branch	Rented	IS
Melipilla	Serrano 287, Melipilla	Branch	Rented	IS



Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
Moneda	Moneda # 799, Santiago	Branch	Rented	PB
Nueva Costanera	Av. Nueva Costanera # 4120, Vitacura	Branch	Rented	PB
Nueva Las Condes	Presidente Riesco 5537, Piso 1, Las Condes	Branch	Rented	IS
Ñuñoa Plaza	Av. Irarrázaval # 3333, Ñuñoa	Branch	Rented	IS
Orrego Luco	Av. Providencia # 2051, Providencia	Branch	Rented	IS
Orrego Luco Pb	Av. Providencia # 2051, Piso 3, Providencia	Branch	Rented	PB
Osorno Plaza	Manuel Antonio Matta # 624, Osorno	Branch	Rented	IS
Ovalle	Victoria # 271, Ovalle	Branch	Rented	IS
Pedro de Valdivia ¹²⁶	Pedro de Valdivia # 3558, Ñuñoa	Branch	Rented	PB
Peñalolén	Av. Sanchez Fontecilla # 12200 Local 1965, Peñalolén	Branch	Rented	IS
Piedra Roja Chicureo	Av. Paseo Colina Sur # 14500 Local 149, Colina	Branch	Rented	IS
Talca Plaza Maule	Av. Circunvalación # 30 Oriente, Talca	Branch	Rented	IS
Plaza Tobalaba	Av. Camilo Henríquez # 3692 Local E 104-108, Puente Alto	Branch	Rented	IS
Portal Rancagua ¹²⁷	Carretera El Cobre Pdte. Frei 750 L /1093, Rancagua	Branch	Rented	IS
Puente Alto	Concha y Toro # 1149 Local 59, Puente Alto	Branch	Rented	IS
Puerto Montt Urmeneta	Av. Urmeneta # 541, Puerto Montt	Branch	Rented	IS
Punta Arenas Plaza	Av. Magallanes # 944, Punta Arenas	Branch	Rented	IS
Quillota	Maipú 352, Quillota	Branch	Rented	IS
Quilpué	Portales 777, Quilpué	Branch	Rented	IS
Rancagua	Independencia 699, Rancagua	Branch	Rented	IS
Reñaca	Av. Borgoño # 14475, Viña del Mar	Branch	Rented	IS
San Antonio	Av. Barros Luco 1750, San Antonio	Branch	Rented	IS
San Bernardo Plaza	Arturo Prat # 495, San Bernardo	Branch	Rented	IS

¹²⁶ Branch closed in february 2025.

¹²⁷ Branch closed in june 2025.



Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
San Carlos de Apoquindo	Camino El Alba # 11969 Local 304, Las Condes	Branch	Rented	IS
San Diego	San Diego # 1915, Santiago	Branch	Rented	IS
San Felipe	Arturo Prat # 821, San Felipe	Branch	Rented	IS
San Fernando	Manuel Rodríguez # 840, San Fernando	Branch	Rented	IS
San Pedro de La Paz	Av. Michimalonco # 1113, San Pedro de La Paz	Branch	Rented	IS
Santiago 2000	Huérfanos # 770-B, Santiago	Branch	Rented	IS
Santiago 2000 PB	Huérfanos # 770-B, Santiago	Branch	Rented	PB
Talca	Uno Sur # 1132, Talca	Branch	Rented	IS
Talcahuano	Av. Colón # 657, Talcahuano	Branch	Rented	IS
Temuco Plaza	Arturo Prat # 743, Temuco	Branch	Rented	IS
Valdivia Plaza	Av. Ramon Picarte # 370, Valdivia	Branch	Rented	IS
Vallenar	Av. Arturo Prat # 1070, Vallenar	Branch	Rented	IS
Valparaíso	Arturo Prat # 828, Valparaíso	Branch	Owned	PB
Valparaíso Intendencia	Av. Arturo Prat # 737, Valparaíso	Branch	Rented	IS
Vicuña Mackenna	Vicuña Mackenna # 999, Santiago	Branch	Rented	IS
Villa Alemana	Av. Valparaíso 680-A, Villa Alemana	Branch	Rented	IS
Villarrica	Camilo Henríquez 565, Villarrica	Branch	Rented	IS
Viña del Mar	Av. Libertad # 97, Viña del Mar	Branch	Rented	PB
Viña Ecuador	Av. Ecuador # 104, Viña del Mar	Branch	Rented	IS
Viña Libertad	Av. Libertad # 1075, Viña del Mar	Branch	Rented	IS
Vitacura Lo Beltrán	Vitacura # 6635, Vitacura	Branch	Rented	IS
Banca Privada Parque Araucano	Presidente Riesco 5537, Piso 16, Las Condes	Investment center	Rented	BP
Itaú Sucursal Digital IS 4	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital branch	Rented	IS
Itaú Sucursal Digital IS 5	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital branch	Rented	IS



Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
Itaú Sucursal Digital IS 6	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital branch	Rented	IS
Itaú Sucursal Digital IS 7	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital branch	Rented	IS
Itaú Sucursal Digital IS 8	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital branch	Rented	IS
Itaú Sucursales Digital IS 3	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital branch	Rented	IS
Personal Bank Digital 3	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital branch	Rented	PB
Personal Bank Digital 1	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital branch	Rented	PB
Personal Bank Digital 2	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital branch	Rented	PB
Personal Bank Digital 4	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital branch	Rented	PB
Personal Bank Digital 5	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital branch	Rented	PB
Personal Bank Digital 6	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital branch	Rented	PB
Sucursal Digital IS	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital branch	Rented	IS
Sucursal Digital IS 2	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital branch	Rented	IS
Valparaíso Banca Empresa	Arturo Prat 828, Piso 2	Building	Owned	Building
Advisors*	Vitacura 2872, Local 1	Building	Rented	Building
Bandera 206, Piso 5 y 6	Bandera 206, Piso 5 y 6, Of. 501 - 502 - 601	Building	Owned	Building
Huérfanos 1072	Huérfanos 1072	Building	Rented	Building
Nueva Las Condes	Av. Presidente Riesco 5537, Piso 1, Las Condes	Branch	Rented	IS
San Antonio 220	San Antonio 220	Building	Owned	Building
Presidente Riesco	Rosario Norte 660	Building	Rented	Building
Nueva York (Canje)	Nueva York 33 (2° Piso Of. 201)	Building	Owned	Building
Bandera 341	Bandera 341 Piso 6 y 10	Building	Owned	Building



7.6.2. Chapter 3 appendices

	Members	Description	Frequency of meetings
Senior Executive Committee	→ Chief Executive Officer and their direct reports holding the position of Corporate Managers.	Implement the guidelines proposed or decided by the Bank's Board of Directors. Lead the Bank's strategy related to its businesses, operations, products, and services; ensure the optimal allocation and management of the Bank's financial, operational, and human resources; and monitor the risks to which the Bank is exposed.	
Senior Credit Committee	→ Chief Executive Officer. → Corporate Risk Manager. → Corporate Wholesale Banking Manager.	Resolve the transactions and matters submitted for its review, within the established limits and procedures, ensuring the application and compliance with the current credit risk policies defined by Itaú Chile. Subrogation: Corporate Risk Manager - Wholesale Banking Credit Manager.	
Senior Wholesale Credit Committee	→ Chief Executive Officer. → Corporate Risk Manager. → Corporate Wholesale Banking Manager. → Corporate Finance Manager.	Monitor the evolution of the wholesale portfolios in terms of their risk return profile and alignment with the Bank's defined risk appetite. Analyze the performance of the wholesale portfolio, including delinquency, credit cost, sectoral and economic group concentrations, and the watchlist. Assess the management and strategy of collections, the collateral structure, and market benchmarks. Discuss and propose credit policies and credit appetite guidelines for the wholesale segment. Identify emerging risks within the portfolio and prioritize mitigation initiatives.	Monthly
Senior Retail Credit Committee	→ Chief Executive Officer. → Corporate Risk Manager. → Corporate Retail Banking Manager. → Finance Manager.	Monitor the evolution of the Bank's retail portfolio in terms of its risk return profile, its alignment with the Bank's defined risk appetite, and the progress in implementing the short and long-term strategies or directives established by this Committee.	Monthly
Senior Ethics and Compliance Committee	→ Chief Executive Officer. → Direct reports holding Corporate Manager positions. → Compliance Officer.	Define, promote, and ensure behavior that reflects the highest standards of professional and personal excellence among all employees of Itaú Chile, its local subsidiaries, and its representative office in Peru. Evaluate and decide on matters related to business conduct and ethics, as well as on procedures associated with the ethical behavior of the Bank's employees and suppliers. Ensure the effective implementation of the Compliance Model.	Monthly
Senior Capital Management Committee	→ Chief Executive Officer. → Corporate Finance Manager. → Corporate Retail Banking Manager. → Corporate Wholesale Banking Manager. → Corporate Treasury Manager. → Corporate Risk Manager. → Corporate Legal Manager	Assist the Bank's Board of Directors and senior management in the evaluation, management, and adequacy of capital, in accordance with the principles and rules established under local regulation and the applicable provisions of Basel I, II, and III. This includes reviewing the effectiveness of the Bank's capital and risk policies and limits, as well as assessing adherence to capital and risk policies and procedures throughout the organization.	Monthly



	Members	Description	Frequency of meetings
Senior Financial Management and Markets Committee (ALCO)	<ul style="list-style-type: none"> → Chief Executive Officer → Corporate Finance Manager → Corporate Risk Manager → Corporate Treasury Manager → Financial Risk Manager 	Approve and monitor the financial strategies that guide the Bank with respect to the composition of its assets and liabilities, its income and expense flows, and its transactions involving financial instruments.	Monthly
Senior Anti-Money Laundering Committee	<ul style="list-style-type: none"> → Chief Executive Officer. → Corporate Risk Manager. → Corporate Legal Manager. → Corporate Wholesale Banking Manager. → Corporate Retail Banking Manager. → Compliance Officer. 	Plan and coordinate the activities required to ensure compliance with the policies and procedures for the prevention of money laundering and terrorist financing; review the work carried out by the Compliance Officer in accordance with the applicable regulations; and adopt the necessary resolutions to support improvements to the prevention and control measures proposed by the Compliance Officer.	Monthly
Senior Operational Risk Committee	<ul style="list-style-type: none"> → Chief Executive Officer → Corporate Finance Manager → Corporate Retail Banking Manager → Corporate Wholesale Banking Manager → Corporate Treasury Manager → Corporate Risk Manager → Corporate Legal Manager 	Assist the Bank's Board of Directors and senior management in the evaluation, management, and adequacy of capital, in accordance with the principles and rules established under local regulation and the applicable provisions of Basel I, II, and III. This includes reviewing the effectiveness of the Bank's risk and capital policies and limits, as well as assessing adherence to the organization's risk and capital policies and procedures.	Monthly
Senior Sustainability and Diversity Committee	<ul style="list-style-type: none"> → Chief Executive Officer. → Corporate Managers who report directly to the Chief Executive Officer. 	Oversee and define the strategic priorities related to the Bank's sustainability management and diversity and inclusion initiatives.	Quarterly
Senior Products and Suitability Committee	<ul style="list-style-type: none"> → Chief Executive Officer. → Corporate Finance Manager. → Corporate Retail Banking Manager. → Corporate Wholesale Banking Manager. → Corporate Risk Manager; Corporate Treasury Manager. → Corporate Digital Manager. → Corporate Technology Manager. → Corporate Legal Manager. 	Evaluate and approve products, services, processes, and transactions—whether new or modifications to existing ones—ensuring that the plans, decisions, and initiatives undertaken are aligned with the Bank's commercial policies, the strategies defined by Senior Management, and a risk management-focused approach. This must be carried out in compliance with applicable laws and regulations, and in accordance with the best market practices.	Quarterly or adhoc



	Members	Description	Frequency of meetings
Senior Digital Security and Fraud Prevention Committee	<ul style="list-style-type: none"> → Chief Executive Officer. → Corporate Retail Banking Manager. → Corporate Wholesale Banking Manager. → Corporate Risk Manager. → Corporate Technology Manager. → Corporate Legal Manager. 	Evaluation, analysis, management, and resolution and/or approval of the principal matters related to Information Security, Cybersecurity, and Fraud across the Bank's various channels, businesses, products, processes, projects, systems, operations, in order to ensure their proper continuity, compliance with applicable regulations, and the effective protection of the organization's and its clients' information assets.	Monthly
Senior Technology Committee	<ul style="list-style-type: none"> → Chief Executive Officer. → Corporate Finance Manager. → Corporate Retail Banking Manager. → Corporate Wholesale Banking Manager. → Corporate Risk Manager. → Corporate Treasury Manager. → Corporate Digital Manager. → Technology Manager. → Corporate Legal Manager. 	<p>Resolution and analysis of the principal technology related matters, including technology security, application development, technology changes, premises management, among others.</p> <p>The Committee is responsible for approving and proposing the Technology Management Strategic Plan, ensuring its alignment with the Bank's Strategic Plan.</p>	Bimstral
Senior Macroeconomic Scenario Assessment Committee	<ul style="list-style-type: none"> → Chief Executive Officer. → Corporate Finance Manager. → Corporate Risk Manager. → Corporate Treasury Manager. 	A specialized senior committee whose purpose is to provide the Bank with internal analyses and definitions related to macroeconomic scenarios and projections that may impact the Bank.	Monthly
Senior Information Disclosure Committee	<ul style="list-style-type: none"> → Chief Executive Officer. → Corporate Finance Manager. → Corporate Risk Manager. → Corporate Treasury Manager. → Corporate Legal Manager. 	Approve, prior to its submission and disclosure to the market or the applicable regulator, any public information in accordance with current regulations, to ensure that the information disclosed to regulators, investors, and the market is always consistent, complete, and coherent.	



7.6.3. Chapter 6 appendices¹²⁸

Total number of employees by age group

GRI 405-1.b

Itaú Chile

Age group	2025				2024				2023			
	M	F	T	%	M	F	T	%	M	F	T	%
Under 30 years old	342	247	589	13%	298	259	557	12%	259	249	508	11%
30 to 50 years old	1,627	1,635	3,262	70%	1,609	1,752	3,361	72%	1,567	1,783	3,350	73%
Over 50 years old	424	354	778	17%	407	356	763	16%	398	338	736	16%
Total	2,393	2,236	4,629	100%	2,314	2,367	4,681	100%	2,224	2,370	4,594	100%

Itaú Colombia

Age group	2025				2024				2023			
	M	F	T	%	M	F	T	%	M	F	T	%
Under 30 years old	68	61	129	7%	76	94	170	8%	90	91	181	8%
30 to 50 years old	671	873	1,544	81%	734	944	1,678	77%	747	946	1,693	78%
Over 50 years old	146	81	227	12%	204	123	327	15%	191	114	305	14%
Total	885	1,015	1,900	100%	1,014	1,161	2,175	100%	1,028	1,151	2,179	100%

128 In Itaú Chile and in Itaú Colombia we do not have the job category of operator or assistant.



Total number of employees by employment category, gender, and age group

Itaú Chile

NCG 461 5.1.3

	Age group	2025			2024			2023		
		M	F	T	M	F	T	M	F	T
Senior Management	Under 30 years old	0	0	0	0	0	0	0	0	0
	30 to 40 years old	0	0	0	0	0	0	0	0	0
	41 to 50 years old	5	1	6	5	1	6	7	1	8
	51 to 60 years old	4	0	4	3	0	3	3	0	3
	61 to 70 years old	1	0	1	1	0	1	0	0	0
	Over 70 years olds	0	0	0	0	0	0	0	0	0
Management	Under 30 years old	0	0	0	0	0	0	0	0	0
	30 to 40 years old	46	19	65	38	15	53	32	13	45
	41 to 50 years old	55	35	90	64	35	99	66	35	101
	51 to 60 years old	29	15	44	32	15	47	32	14	46
	61 to 70 years old	3	0	3	3	0	3	3	0	3
	Over 70 years olds	0	0	0	0	0	0	0	0	0
Line Management	Under 30 years old	4	6	10	2	2	4	3	4	7
	30 to 40 years old	134	88	222	127	86	213	120	77	197
	41 to 50 years old	113	101	214	116	105	221	118	116	234
	51 to 60 years old	66	45	111	57	45	102	57	52	109
	61 to 70 years old	8	4	12	6	3	9	5	5	10
	Over 70 years olds	0	0	0	0	0	0	0	0	0



	Age group	2025			2024				2023			
		M	F	T	M	F	T	M	F	T		
Sales force	Under 30 years old	1	2	3	1	2	3	3	2	5		
	30 to 40 years old	35	42	77	43	59	102	36	62	98		
	41 to 50 years old	14	53	67	11	59	70	16	63	79		
	51 to 60 years old	7	44	51	9	46	55	8	36	44		
	61 to 70 years old	1	3	4	1	4	5	1	2	3		
	Over 70 years olds	0	0	0	0	0	0	0	0	0		
Administrative personnel	Under 30 years old	32	53	85	34	61	95	32	74	106		
	30 to 40 years old	97	205	302	106	215	321	94	214	308		
	41 to 50 years old	101	143	244	99	146	245	87	123	210		
	51 to 60 years old	89	60	149	94	47	141	86	40	126		
	61 to 70 years old	52	3	55	44	1	45	45	2	47		
	Over 70 years olds	0	0	0	0	0	0	0	0	0		
Other technical personnel	Under 30 years old	20	25	45	27	35	62	16	32	48		
	30 to 40 years old	50	106	156	50	122	172	62	153	215		
	41 to 50 years old	38	66	104	46	66	112	58	94	152		
	51 to 60 years old	29	34	63	28	38	66	30	57	87		
	61 to 70 years old	5	8	13	6	6	12	5	6	11		
	Over 70 years olds	0	0	0	0	1	1	0	1	1		
Other professionals	Under 30 years old	285	161	446	234	159	393	205	137	342		
	30 to 40 years old	670	485	1155	633	517	1150	607	506	1113		
	41 to 50 years old	269	291	560	271	326	597	264	326	590		
	51 to 60 years old	111	133	244	104	146	250	106	118	224		
	61 to 70 years old	19	5	24	19	4	23	17	5	22		
	Over 70 years olds	0	0	0	0	0	0	0	0	0		
Total		2,393	2,236	4,629	2,314	2,367	4,681	2,224	2,370	4,594		



Itaú Colombia

	2025			2024			2023		
	M	F	T	M	F	T	M	F	T
Senior Management									
Age group									
Under 30 years old	0	0	0	0	0	0	0	0	0
30 to 40 years old	0	0	0			0	1		1
41 to 50 years old	3	2	5	4	1	5	3	1	4
51 to 60 years old	5	1	6	5	1	6	5	2	7
61 to 70 years old	0	0	0	0	0	0	0	0	0
Over 70 years olds	0	0	0	0	0	0	0	0	0
Management									
Age group									
Under 30 years old	0	0	0	0	0	0	0	0	0
30 to 40 years old	7	4	11	8	4	12	5	4	9
41 to 50 years old	16	10	26	13	12	25	19	18	37
51 to 60 years old	7	8	15	7	8	15	7	4	11
61 to 70 years old	1	1	2	1	1	2	2	1	3
Over 70 years olds	0	0	0	0	0	0	0	0	0
Line Management									
Age group									
Under 30 years old	2	0	2	4	1	5	2	2	4
30 to 40 years old	44	36	80	42	44	86	49	58	107
41 to 50 years old	77	85	162	97	91	188	84	80	164
51 to 60 years old	16	17	33	28	26	54	25	27	52
61 to 70 years old	3	1	4	6	2	8	5		5
Over 70 years olds	0	0	0	0	0	0	0	0	0
Sales force									
Age group									
Under 30 years old	9	10	19	9	10	19	15	10	25
30 to 40 years old	100	175	275	106	185	291	108	186	294
41 to 50 years old	57	117	174	64	110	174	62	111	173
51 to 60 years old	22	18	40	31	29	60	29	24	53
61 to 70 years old	4	1	5	11	2	13	11	1	12
Over 70 years olds	0	0	0	0	0	0	0	0	0



	Age group	2025			2024			2023		
		M	F	T	M	F	T	M	F	T
Administrative personnel	Under 30 years old	8	10	18	7	24	31	7	19	26
	30 to 40 years old	29	76	105	38	93	131	47	110	157
	41 to 50 years old	39	62	101	43	56	99	38	52	90
	51 to 60 years old	23	12	35	26	21	47	29	22	51
	61 to 70 years old	4	0	4	13	2	15	12	1	13
	Over 70 years olds	0	0	0	0	0	0	0	0	0
Other technical personnel	Under 30 years old	0	1	1	1	2	3	2	6	8
	30 to 40 years old	10	15	25	12	22	34	18	26	44
	41 to 50 years old	10	15	25	11	15	26	13	10	23
	51 to 60 years old	8	3	11	8	3	11	7	3	10
	61 to 70 years old	0	0	0	2		2	1		1
	Over 70 years olds	0	0	0	0	0	0	0	0	0
Other professionals	Under 30 years old	49	40	89	55	57	112	64	54	118
	30 to 40 years old	170	189	359	187	221	408	194	204	398
	41 to 50 years old	109	87	196	109	90	199	106	86	192
	51 to 60 years old	47	17	64	53	27	80	47	28	75
	61 to 70 years old	6	2	8	13	1	14	11	1	12
	Over 70 years olds	0	0	0	0	0	0	0	0	0
Total		885	1,015	1,900	1,014	1,161	2,175	1,028	1,151	2,179



Percentage of employees by years of service

Itaú Chile

NCG 461 5.1.4

Job category	Length of service	2025			2024			2023		
		M	F	T	M	F	T	M	F	T
Senior Management	Under 3 years	2	0	2	1	0	1	2	0	2
	3 to 6 years	2	0	2	2	0	2	1	0	1
	6 to 9 years	1	0	1	5	0	5	6	0	6
	9 to 12 years	4	0	4	1	0	1	1	1	2
	Over 12 years	1	1	2	0	1	1	0	0	0
Management	Under 3 years	36	25	61	33	20	53	38	18	56
	3 to 6 years	21	8	29	29	7	36	26	8	34
	6 to 9 years	32	11	43	24	9	33	15	6	21
	9 to 12 years	9	1	10	11	6	17	18	10	28
	Over 12 years	35	24	59	40	23	63	36	20	56
Line Management	Under 3 years	53	26	79	47	36	83	46	44	90
	3 to 6 years	44	35	79	57	39	96	70	41	111
	6 to 9 years	90	62	152	60	51	111	43	38	81
	9 to 12 years	20	22	42	33	29	62	37	37	74
	Over 12 years	118	99	217	111	86	197	107	94	201
Sales force	Under 3 years	24	42	66	34	63	97	37	76	113
	3 to 6 years	19	35	54	20	44	64	16	40	56
	6 to 9 years	12	47	59	11	49	60	10	40	50
	9 to 12 years	3	10	13	0	9	9	1	6	7
	Over 12 years	0	10	10	0	5	5	0	3	3



Job category	Length of service	2025			2024			2023		
		M	F	T	M	F	T	M	F	T
Administrative personnel	Under 3 years	129	202	331	140	235	375	89	212	301
	3 to 6 years	55	94	149	49	72	121	37	82	119
	6 to 9 years	19	61	80	19	49	68	33	45	78
	9 to 12 years	26	27	53	28	42	70	45	51	96
	Over 12 years	142	80	222	141	72	213	140	63	203
Other technical personnel	Under 3 years	34	44	78	46	53	99	45	78	123
	3 to 6 years	29	42	71	31	53	84	33	65	98
	6 to 9 years	24	55	79	18	51	69	17	54	71
	9 to 12 years	10	25	35	10	30	40	18	56	74
	Over 12 years	45	73	118	52	81	133	58	90	148
Other personnel	Under 3 years	648	358	1.006	628	438	1.066	588	415	1.003
	3 to 6 years	318	233	551	268	207	475	252	201	453
	6 to 9 years	162	168	330	131	161	292	124	146	270
	9 to 12 years	80	89	169	91	115	206	101	137	238
	Over 12 years	146	227	373	143	231	374	134	193	327
Total		2,393	2,236	4,629	2,314	2,367	4,681	2,224	2,370	4,594



Itaú Colombia

Employee category	Length of service	2025			2024			2023		
		M	F	T	M	F	T	M	F	T
Senior Management	Under 3 years	3	2	5	5	1	6	5	1	6
	3 to 6 years	2	0	2	1	0	1	2	0	2
	6 to 9 years	1	0	1	2	0	2	2	0	2
	9 to 12 years	2	0	2	1	0	1	0	1	1
	Over 12 years	0	1	1		1	1		1	1
Management	Under 3 years	9	1	10	16	6	22	13	7	20
	3 to 6 years	10	5	15	1	3	4	2	6	8
	6 to 9 years	2	3	5	4	3	7	6	2	8
	9 to 12 years	4	1	5	2	1	3	2	5	7
	Over 12 years	6	13	19	6	12	18	10	7	17
Line Management	Under 3 years	24	16	40	32	20	52	29	22	51
	3 to 6 years	25	14	39	24	15	39	17	19	36
	6 to 9 years	12	14	26	15	20	35	20	18	38
	9 to 12 years	15	19	34	12	16	28	13	18	31
	Over 12 years	66	76	142	94	93	187	86	90	176
Sales force	Under 3 years	25	57	82	42	62	104	34	44	78
	3 to 6 years	27	44	71	15	28	43	26	41	67
	6 to 9 years	29	42	71	34	59	93	38	71	109
	9 to 12 years	27	69	96	33	58	91	35	65	100
	Over 12 years	84	109	193	97	129	226	92	111	203



Employee category	Length of service	2025			2024			2023		
		M	F	T	M	F	T	M	F	T
Administrative personnel	Under 3 years	9	14	23	7	26	33	5	17	22
	3 to 6 years	4	10	14	5	10	15	11	19	30
	6 to 9 years	6	15	21	8	14	22	8	11	19
	9 to 12 years	9	14	23	18	26	44	26	42	68
	Over 12 years	75	107	182	89	120	209	83	115	198
Other technical personnel	Under 3 years	1	3	4	2	5	7	3	8	11
	3 to 6 years	2	1	3	2	2	4	1	6	7
	6 to 9 years	2	4	6	2	6	8	4	1	5
	9 to 12 years	1	5	6	4	5	9	7	8	15
	Over 12 years	22	21	43	24	24	48	26	22	48
Other personnel	Under 3 years	79	76	155	110	129	239	149	122	271
	3 to 6 years	101	77	178	78	58	136	51	49	100
	6 to 9 years	34	43	77	39	55	94	29	52	81
	9 to 12 years	15	27	42	14	29	43	39	36	75
	Over 12 years	152	112	264	176	125	301	154	114	268
Total		885	1,015	1,900	707	894	2,175	755	900	2,179



Total number of people by nationality

Itaú Chile

NCG 461 5.1.2

Nationality	Senior Management			Management			Line Management			Sales force			Administrative personnel			Other technical pers.			Other personnel			Total
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	
Chilean	5	1	6	111	60	171	305	227	532	49	140	189	355	424	779	127	225	352	1,251	1,008	2,259	4,288
Venezuelan	0	0	0	3	3	6	11	10	21	9	2	11	11	21	32	13	10	23	77	45	122	215
Colombian	0	0	0	1	1	2	3	3	6	0	1	1	3	6	9	0	1	1	5	9	14	33
Brazilian	4	0	4	12	2	14	0	0	0	0	0	0	0	1	1	0	0	0	4	4	8	27
Peruvian	0	0	0	0	0	0	1	0	1	0	0	0	1	9	10	0	2	2	7	3	10	23
Argentine	1	0	1	2	0	2	1	1	2	0	0	0	0	0	0	1	0	1	2	3	5	11
Cuban	0	0	0	0	0	0	1	1	2	0	1	1	0	0	0	0	0	0	1	1	2	5
Equatorian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	2	0	2	4
Spanish	0	0	0	0	1	1	2	0	2	0	0	0	0	0	0	0	0	0	0	1	1	4
Bolivian	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0	2	0	2	3
Mexican	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	3
Paraguayan	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1	2
Uruguayan	0	0	0	0	0	0	1	0	1	0	0	0	0	1	1	0	0	0	0	0	0	2
Angolan	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1
Korean	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Dominican	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1
American	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
French	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Dutch	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Italian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1
Polish	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Southafrican	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Total	10	1	11	133	69	202	325	244	569	58	144	202	371	464	835	142	239	381	1,354	1,075	2,429	4,629



Itaú Colombia

Nationality	Senior Management			Management			Line Management			Sales force			Administrative personnel			Other technical pers.			Other personnel			Total
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	T
Colombian	3	2	5	29	22	51	134	134	268	192	321	513	101	155	256	28	34	62	365	326	691	1,846
Panamanian	0	0	0	0	0	0	6	5	11	0	0	0	2	5	7	0	0	0	15	9	24	42
Brazilian	3	0	3	1	1	2	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	6
Chilean	1	1	2	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Argentine	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Paraguayan	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Venezuelan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1
Total	8	3	11	31	23	54	142	139	281	192	321	513	103	160	263	28	34	62	381	335	716	1,900



Total number of employees by nationality, type of contract, and working hours¹²⁹

Itaú Chile

GRI 2-7

Nationality	Permanent employees			Full-time employees			Total
	M	F	T	M	F	T	T
Chilean	69	61	130	2,134	2,024	4,158	4,288
Venezuelan	3	6	9	121	85	206	215
Colombian	1	1	2	11	20	31	33
Brazilian	0	0	0	20	7	27	27
Peruvian	0	1	1	9	13	22	23
Argentine	0	0	0	7	4	11	11
Cuban	0	0	0	2	3	5	5
Equatorian	0	0	0	3	1	4	4
Spanish	0	0	0	2	2	4	4
Bolivian	0	0	0	3	0	3	3
Mexican	0	0	0	2	1	3	3
Paraguayan	0	0	0	0	2	2	2
Uruguayan	0	0	0	1	1	2	2
Angolan	0	0	0	0	1	1	1
Korean	0	0	0	1	0	1	1
Dominican	0	0	0	0	1	1	1
American	0	0	0	1	0	1	1
French	0	0	0	1	0	1	1
Dutch	0	0	0	0	1	1	1
Italian	0	0	0	1	0	1	1

Nationality	Permanent employees			Full-time employees			Total
	M	F	T	M	F	T	T
Polish	0	0	0	0	1	1	1
Southafrican	0	0	0	1	0	1	1
Total	73	69	142	2,320	2,167	4,487	4,629

Itaú Colombia

Nationality	Permanent/ full-time employees		
	M	F	T
Colombian	852	994	1,846
Panamanian	23	19	42
Brazilian	5	1	6
Chilean	2	1	3
Argentine	1	0	1
Paraguayan	1	0	1
Venezuelan	1	0	1
Total	885	1,015	1,900



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