



ItaúChile
3Q 2025
Results

Conference Call
November 10, 2025

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Sustainability Indices
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3Q25 | Key Highlights



Solid results with strong profitability and efficiency

Excellent quarter in Chile, with RoTE of 14.5% and efficiency at 41.3%, reflecting disciplined cost control and a scalable business model.



Loan growth accelerating above the industry

Commercial and mortgage lending gained traction, with loan growth outperforming peers after a prudent first half.



Strong capital and highest local ratings

Total capital ratio at 17.7%, and now AAA from both agencies, reaffirming the Bank's solvency and prudent risk management.



Advancing in customer-centric innovation

Launch of Avenue by Itaú, a 100% digital investment platform exclusive for Itaú clients, expanding our digital ecosystem and deepening client principalship.



Leadership in sustainability and reputation

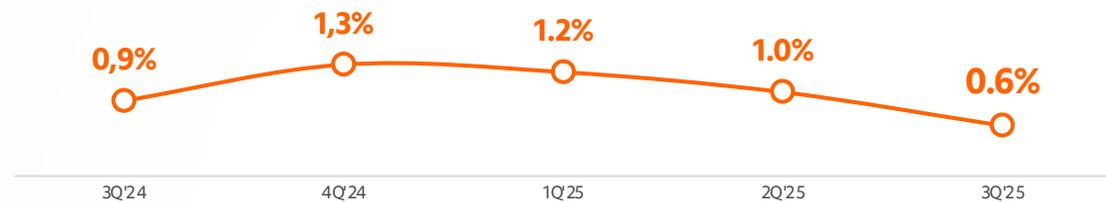
Top-ranked in the S&P Global CSA 2025 and recognized at the ALAS20 Awards for Sustainability and Investor Relations, underscoring our commitment to responsible growth.



3Q25 | Chile: Economic backdrop in the quarter

UF¹ – Δ value

Quarterly (%)



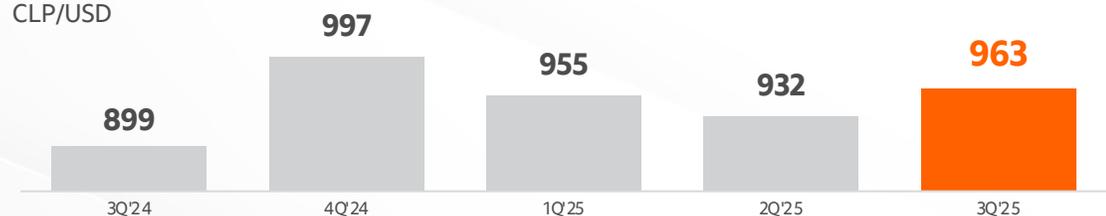
Average Monetary Policy Interest Rate (MPR)

Quarterly (%)



Exchange Rate

CLP/USD



¹ UF = Unidad de Fomento. is an official unit of account in Chile that is constantly adjusted for inflation and widely used in Chile for pricing several loans and contracts.

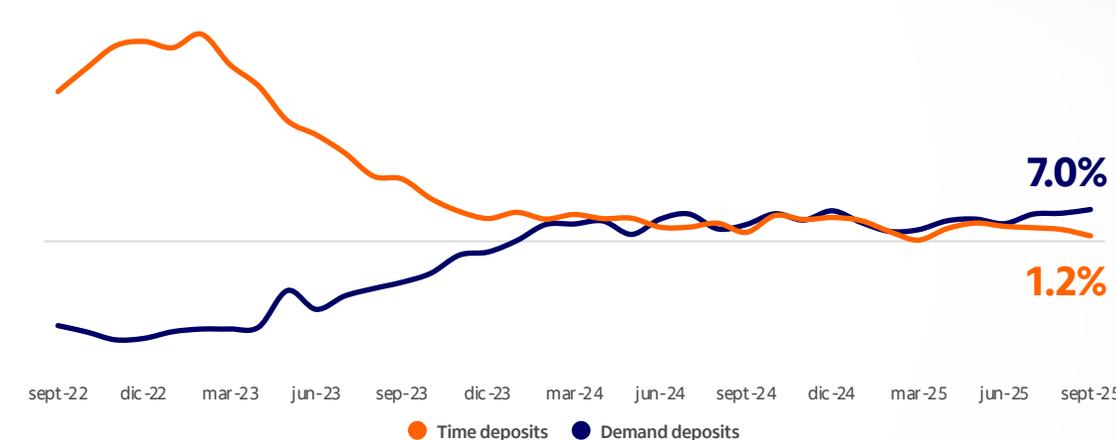
Banking Industry Loans²

(12-month growth)



Banking Industry Liabilities²

(12-month growth)



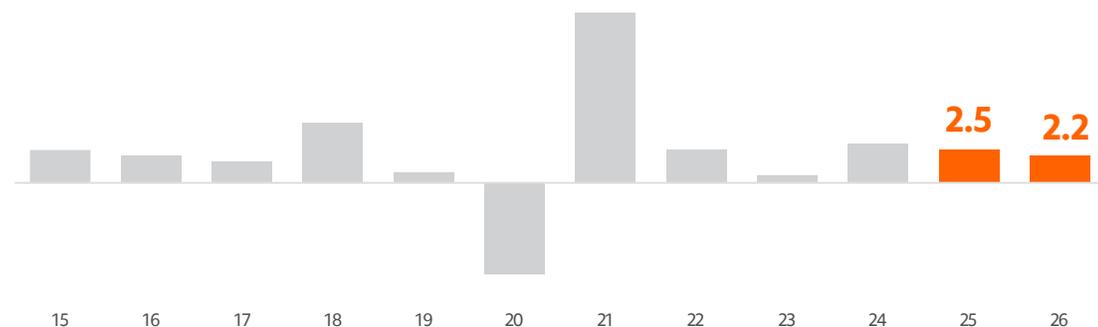
² Excluding Itaú operations in Colombia and Bci in Florida. Growth in time deposits excludes "other time liabilities".



Chile | Macroeconomic Outlook

GDP growth

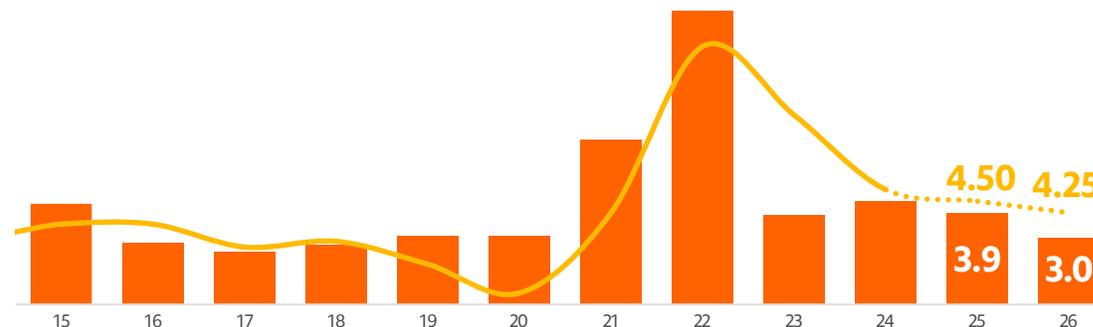
Annual growth %



Inflation and Monetary Policy Rate

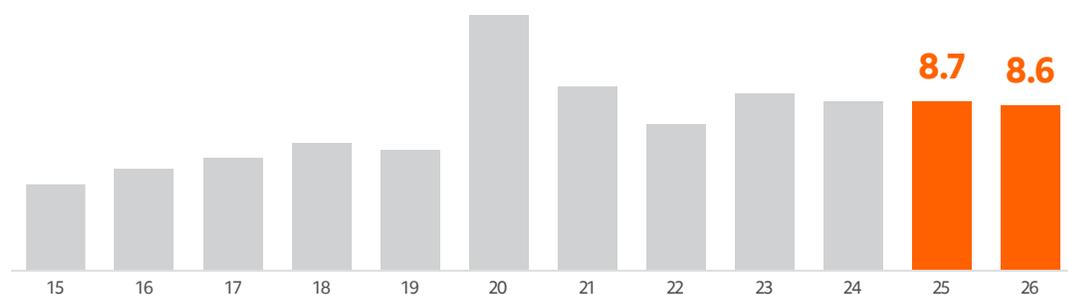
Annual variation. % & eop %

● Inflation ● Policy Rate



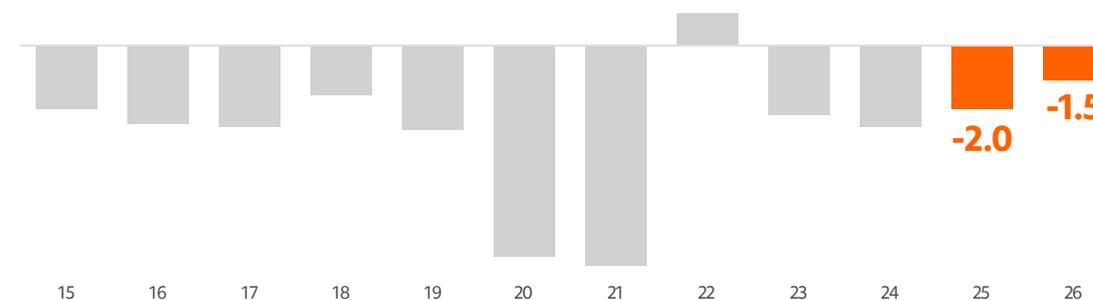
Unemployment

%. yearly average



Fiscal Balance

% of GDP

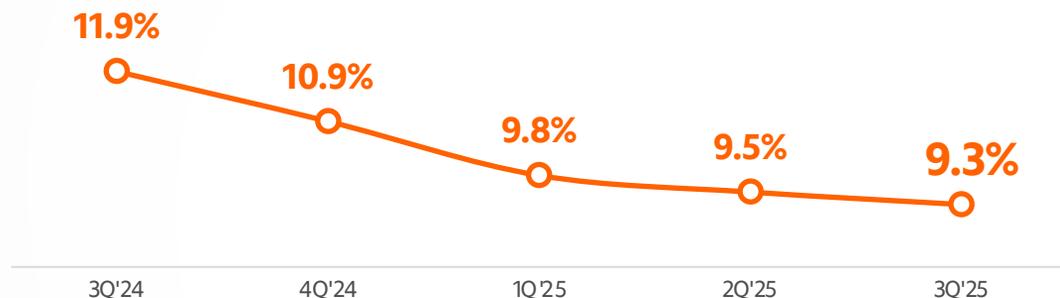




3Q25 | Colombia: Economic backdrop in the quarter

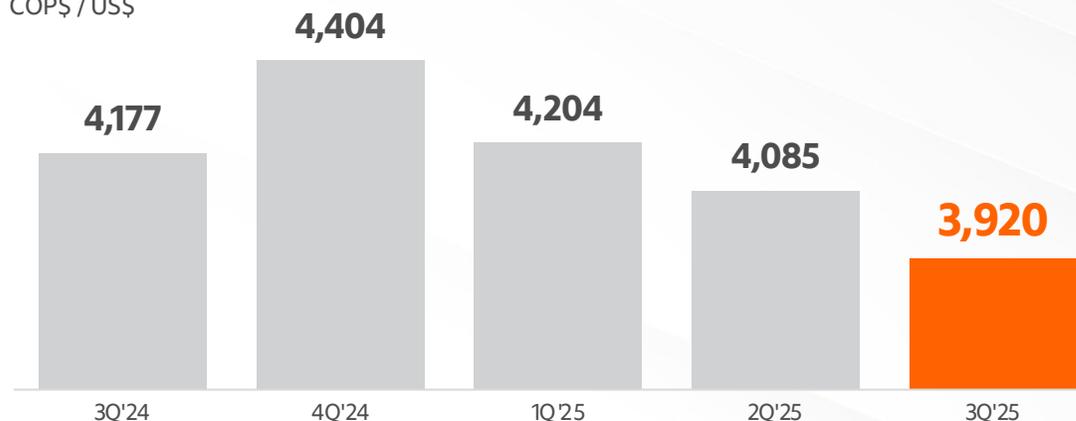
Monetary Policy Interest Rate (MPR) – Average

Quarterly change (%)



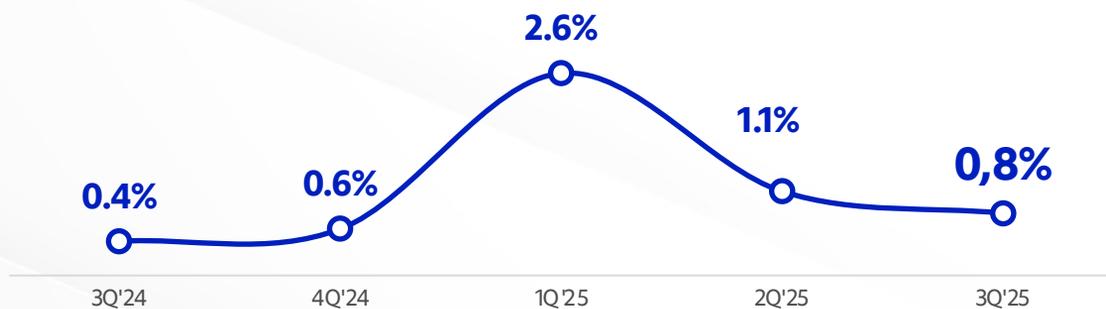
Exchange Rate

COP\$ / US\$



Inflation (CPI)

Quarterly change (%)



Economic growth supported by strong retail, coffee exports, and manufacturing activity



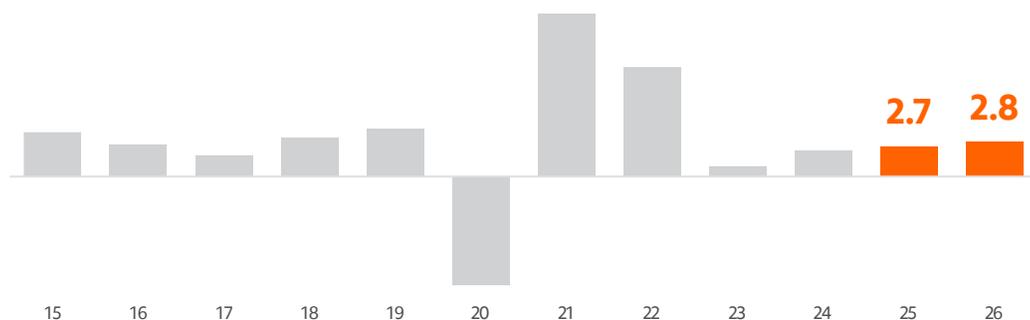
Despite resilient demand, inflationary pressures persist



Colombia | Macroeconomic Outlook

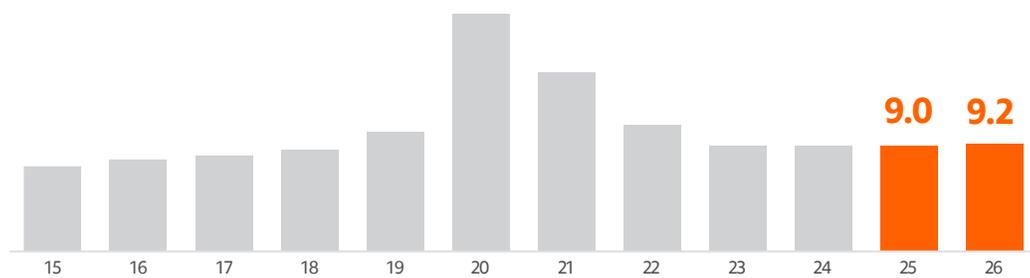
GDP growth

Annual growth. %



Unemployment

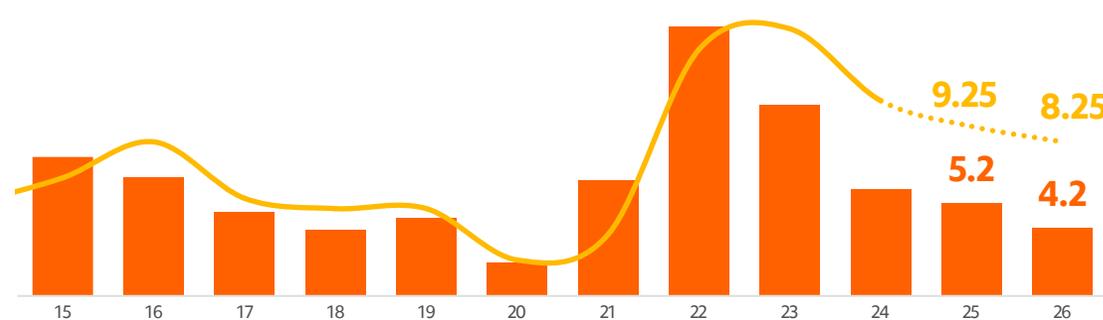
%. yearly average



Inflation and Monetary Policy Rate

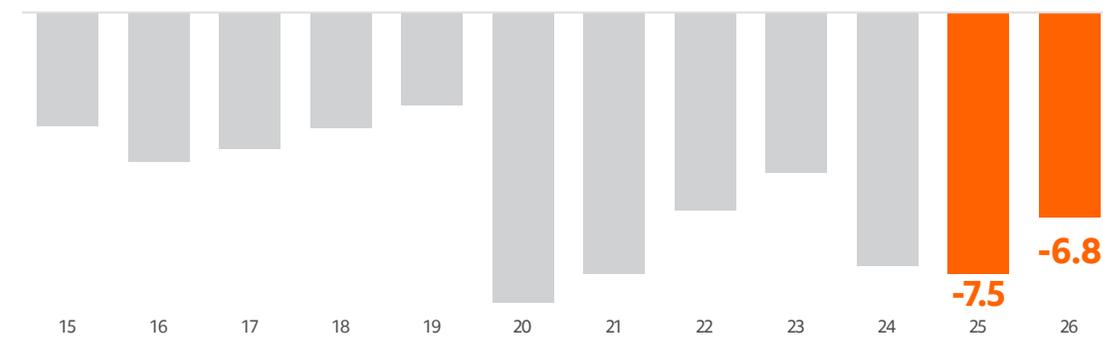
Annual variation. % & eop %

● Inflation ● Policy Rate



Fiscal Balance

% of GDP



Key Capabilities



S&P Global CSA Score 81/100

Highest score in history and #1 Chilean Bank



Leader in Foreign Exchange for 2nd consecutive year

According to Global Finance Magazine



Honored by ALCO Consultores as **the bank with the highest level of customer loyalty and satisfaction (NPS)**



We were recognized for the fourth time with the **Great Place to Work certification** as one of the best places to work in Chile



We advanced five positions in the 2025 Merco Talent ranking, achieving 11th place



We are continuing to build a sustainable future

Companies

Top 4

Leader in Investor Relations
Banco Itaú Chile

Top 5

Leader in Sustainability
Banco Itaú Chile

Investor

Top 4

Leader in Responsible Investment
Itaú Asset Management

3Q25 | Financial Advisory & Deals

cencosud

US\$ 123 mm
Sales of Bretas stores in Minas Gerais, 100% 2025

RENMA **cmpc**

US\$ 71 mm
Acquisition of TENSA 2025

RENMA **LOS PELAMBRES**
ANTOFAGASTA MINERALS

US\$ 68 mm
Acquisition of transmission lines from MLP 2025

M&A
Ranked: 🏆 1
N° deals YtD : 3
Deals value: MMUSD 262

M&A

COSTANERA NORTE

US\$ 300 mm
Senior Bond - 13Y & 5Y, Joint Lead Arranger and Bookrunner 2025

cencosud

US\$ 310 mm
Senior Bond - 7Y & 21Y Joint Lead Arranger & Bookrunner 2025

cmpc

US\$ 600 mm
Hybrid Notes due 2057 Joint Bookrunner 2025

Universidad de Concepción

US\$ 140 mm
Senior Bond – 8Y, Exclusive Advisor, Arranger, Bookrunner & Underwriter 2025

DCM Local
Ranked: 🏆 1
N° Deals YtD: 7
Amount: MMUF 25

DCM

extel

Recognized by our clients as the **second best Equity Research team in Chile for second year in a row and best bank in macroeconomic analysis and Equity Research team in Latin America***

Delivering high-quality advisory and execution across the region

*Prize awarded to Itaú BBA regional teams.

3Q25 | Customer Centricity



An Alliance to enhance **Investment access** exclusive to our clients

- New global investment opportunities to our clients
- Real time access to portfolio and market information
- 100% online via App
- Providing our clients with access to global markets
- Levering Itaú Unibanco's global platform

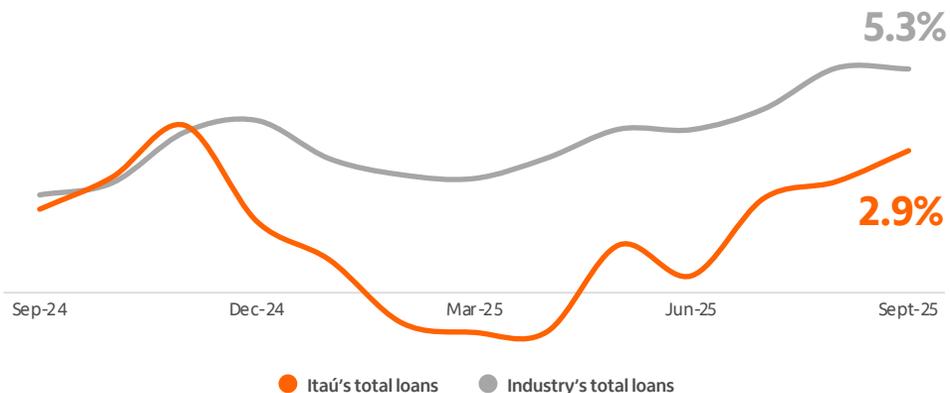




3Q25 | Loan Portfolio

Loans Growth

12-month growth (%)



Top 1 in Loans growth QoQ among peers

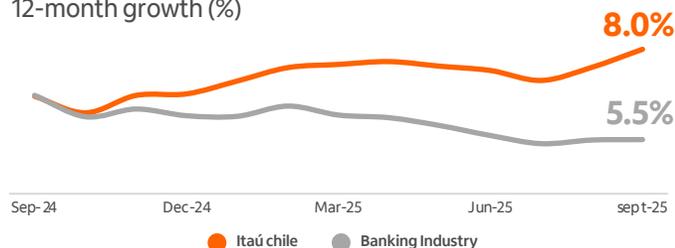
Loans Growth		Itaú vs. 2Q25	System vs. 2Q25
Loans Growth		+2.3%	+1.2%
Loan Growth by Segment	Mortgage Loans	+1.9%	+1.1%
	Consumer Loans	-1.3%	+0.6%
	Commercial Loans	+3.3%	+1.3%

- Mortgage loans **continue to outperform the industry**, in line with the bank's active participation in the FOGAES program
- Consumer loans continues the previous quarter's trend, **consistent with the portfolio rebalancing**
- Commercial segment **gaining market share in the third quarter**

Loan Growth by Segment¹

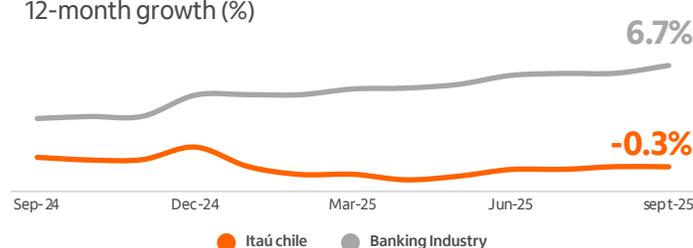
Mortgage Loans

12-month growth (%)



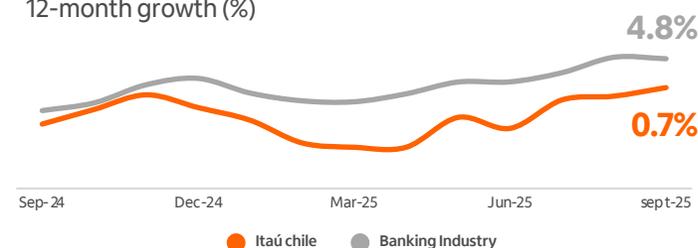
Consumer Loans

12-month growth (%)



Commercial Loans

12-month growth (%)



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



3Q25 | Funding and AuM

Volume Growth

12-month %

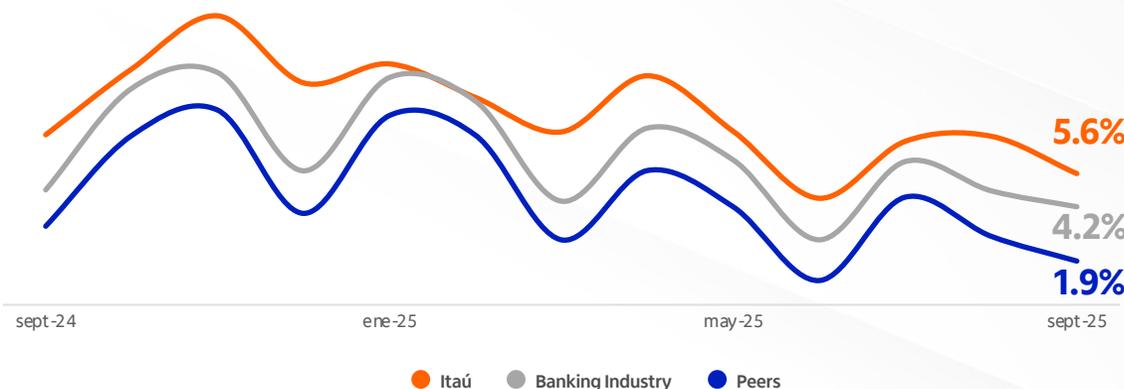
		Itaú	System
Demand Deposits Market Share 6.2% +19 bp (Δ 3m)	Total	4.4%	7.0%
	Individuals	5.6%	4.2%
	Companies	3.1%	5.0%
Time Deposits		-7.1%	1.2%
AuM Market Share 5.6% +8 bp (Δ 3m)		19.4%	17.9%

Demand deposits and funding

Individuals Demand deposits Evolution

12-month growth (%)

Top 2 in Demand Deposits growth within Peer group



Upgrade in Local Credit Risk Rating

"...Robustness and stability shown in its main ratios, both in terms of portfolio quality, profitability, solvency, funding, and liquidity"



3Q25 | Summary of main performance indicators

3Q'25 vs. 3Q'24

In Ch\$ billion

		
Credit Portfolio	28.5 trillion	23.5 trillion
	▲ 4.6%	▲ 2.9%

		
Financial Margin with clients	328.5	259.6
	▼ -2.2%	▼ -0.6%

		
Commissions and Fees	49.1	41.8
	▲ 0.3%	▲ 0.9%

		
Cost of Credit	83.8	61.3
	▼ 17.9%	▼ 23.2%

		
Recurring Net Income	110.4	108.2
	▲ 21.1%	▲ 24.9%

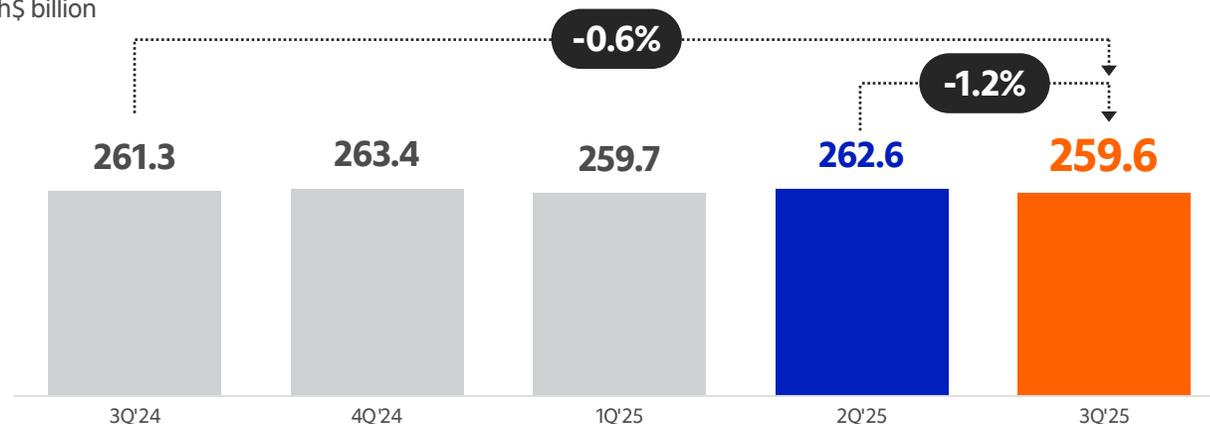
		
Recurring Return on Tangible Equity (RoTE)	12.0%	14.5%
	▲ 1.2 p.p.	▲ 1.7 p.p.



3Q25 | Financial margin with Clients

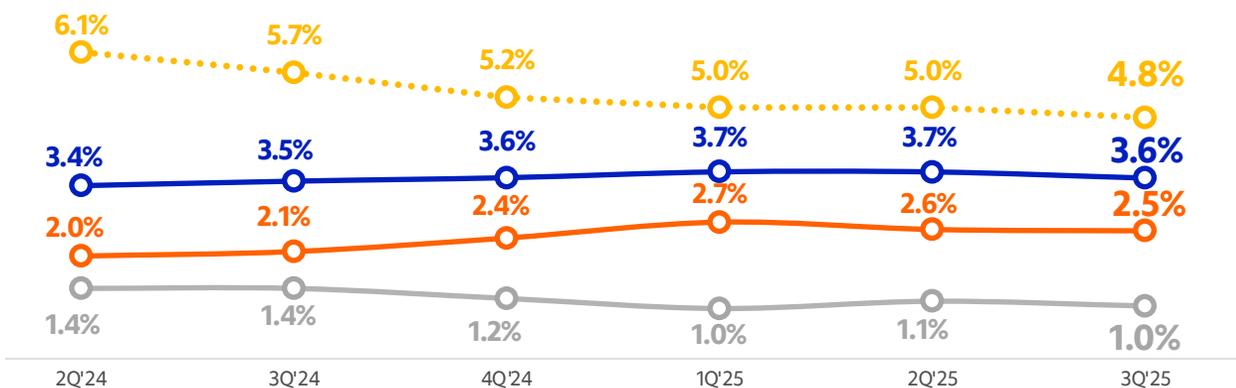
Financial margin with Clients

In Ch\$ billion



Net Financial Margin with Clients

(%)



● Rate of Financial margin with clients ● Cost of Credit Risk Rate (including additional provisions)
 ● Net Rate of Financial Margin with Clients ● Average MPR

3Q25 vs. 2Q25

Decrease of 1.2% due to

- Decline in spreads due to repricing of portfolio
- Offset by higher dynamism, higher accrual days and better performance in FX and derivatives with clients

3Q25 vs. 3Q24

Decrease of 0.6% due to

- Decline in spreads due to repricing of portfolio and Ref/Ren management
- Offset by higher dynamism and better performance in FX and derivatives with clients



3Q25 | Financial margin with the Market

Strong recovery supported by client-driven treasury strategy and tailwind from rating upgrades

Trading

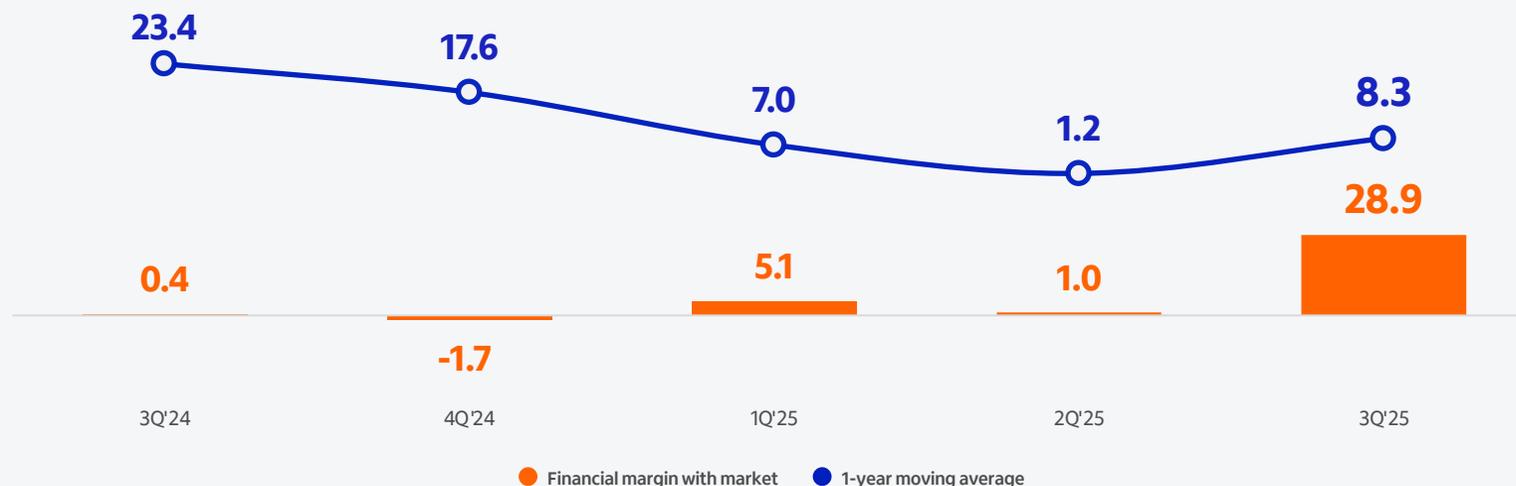
- Higher results in rates and FX management

ALM

- Positive results due to optimization of funding structure, including bonds repurchases

Quarterly evolution

In Ch\$ billion



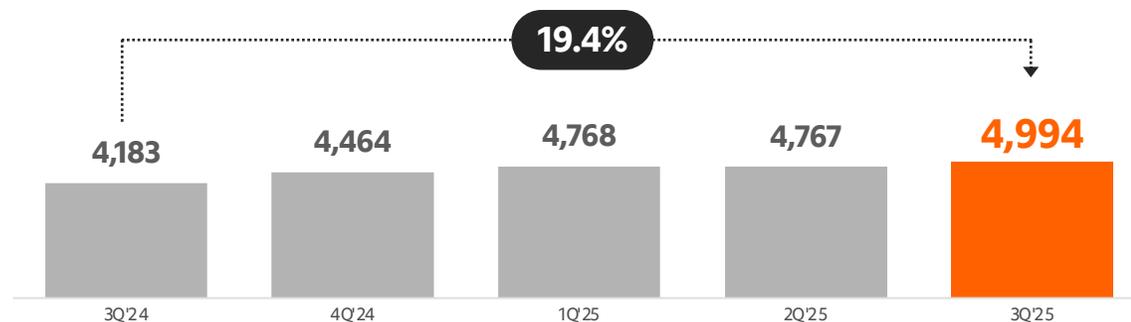


3Q25 | Commissions and fees

In Ch\$ billion	3Q25	2Q25	Δ	3Q24	Δ
Insurance Brokerage	8.2	7.8	5.0%	6.8	21.2%
Credit Operations and Guarantees Provided	10.9	12.8	-14.7%	9.9	10.0%
Current Account Services and Overdraft Fees	4.0	3.8	6.6%	4.2	-5.6%
Asset Management	8.2	7.8	5.4%	6.2	32.3%
Financial Advisory and others	10.4	18.2	-42.8%	14.2	-26.8%
Total Commissions and Fees	41.8	50.4	-17.1%	41.4	0.9%

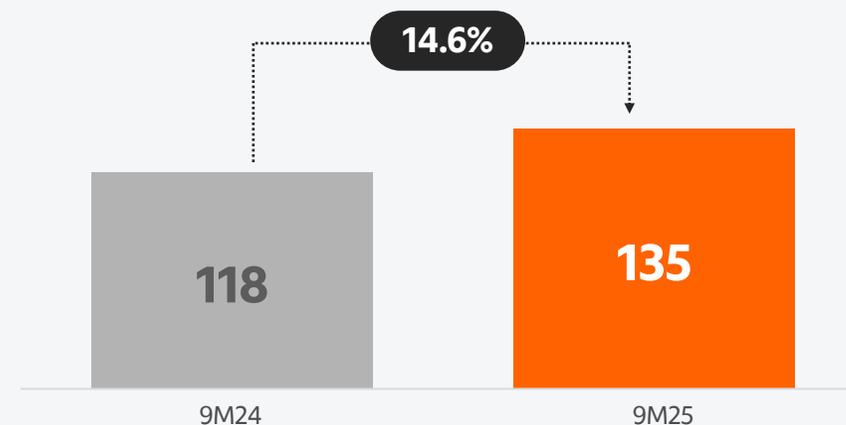
Asset Management AuM

In Ch\$ million



Commissions and fees

In Ch\$ billion

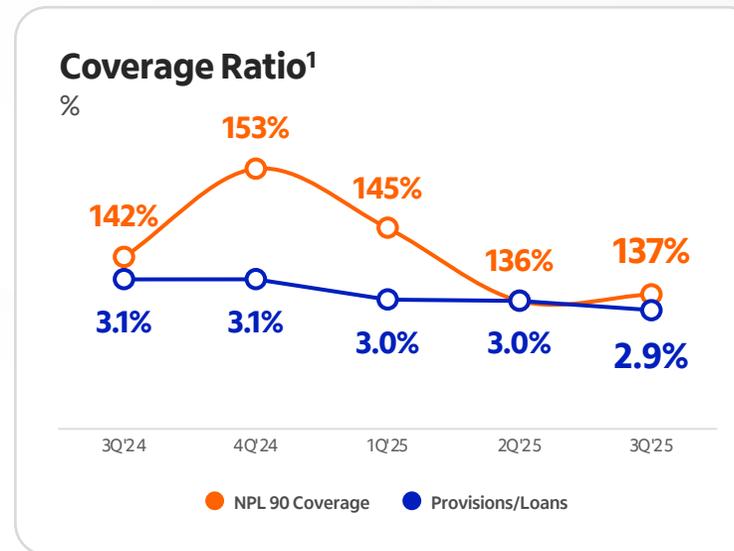
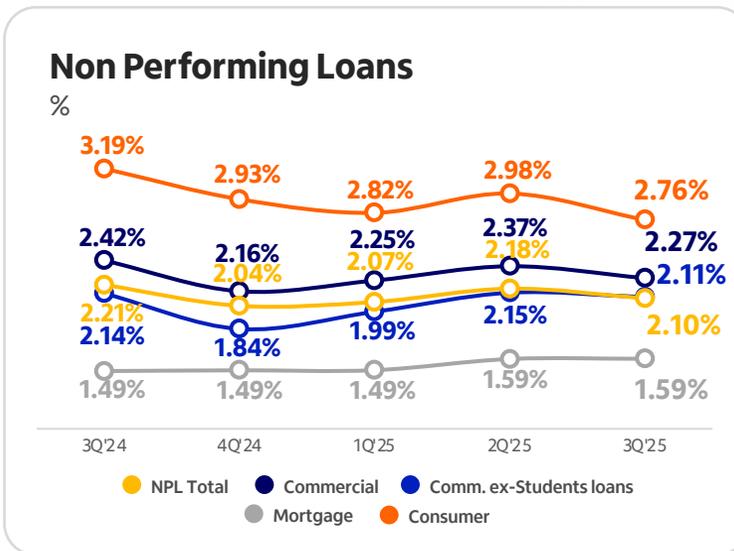
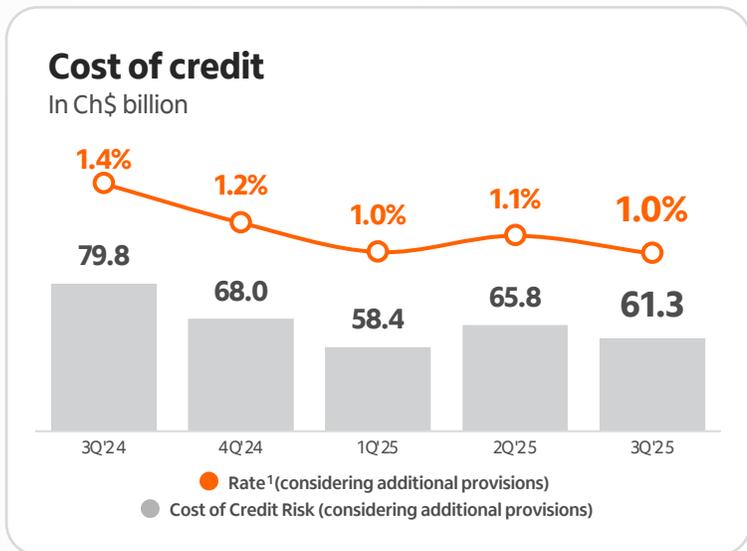


Commissions and fees posted 14.6% year-to-date growth, surpassing the 2025 guidance

¹ Operating Revenues: Managerial Financial Margin + Commissions and fees.

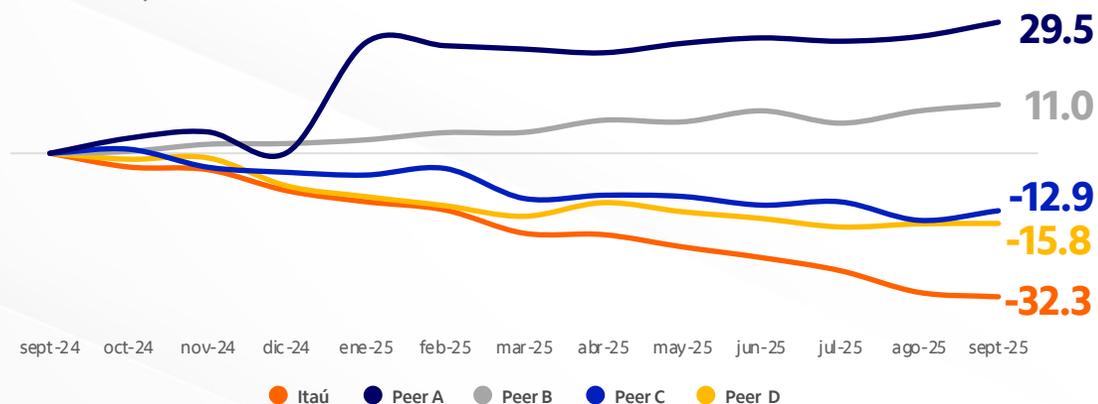


3Q25 | Cost of Credit



Cost of Credit Ratio growth – Itaú vs Peers

12M Var. (b.p.)



Itaú recorded the **most significant decrease in Cost of Credit ratio** among its peers since 2024

¹ Coverage Ratio includes additional provisions.



3Q25 | Non-interest expenses

In Ch\$ billion	3Q25	2Q25	Δ	3Q24	Δ
Personnel	64.3	65.0	1.0%	62.0	-3.8%
Administrative	56.6	57.4	1.4%	53.8	-5.2%
Total Personnel and Administrative	121.0	122.4	1.2%	115.8	-4.5%
Depreciation, Amortization and Impairment	15.3	14.6	-4.8%	14.5	-5.6%
Non-Interest Expenses	136.2	137.0	0.6%	130.3	-4.6%

3Q25 vs. 2Q25

- Personnel: Lower severance payments
- Administrative: Lower marketing and net operational losses

3Q25 vs. 3Q24

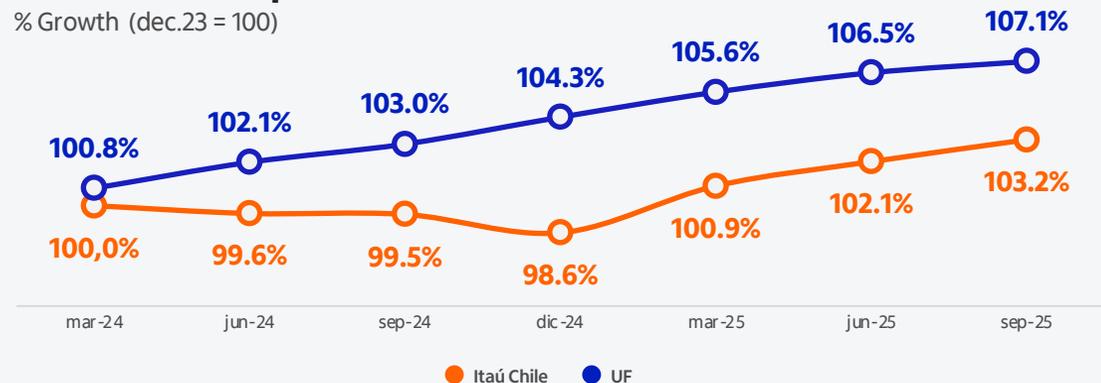
Increase of 4.6% in non-interest expenses due to:

- Personnel: Increase in salaries, despite growing bellow inflation
- Administrative: Higher marketing and IT expenses

Controlled non-interest expenses growth bellow inflation...

Non-Interest Expenses

% Growth (dec.23 = 100)



...allowed us to reach the highest efficiency in the last 12 months

Efficiency Ratio

(%)





3Q25 | Colombia

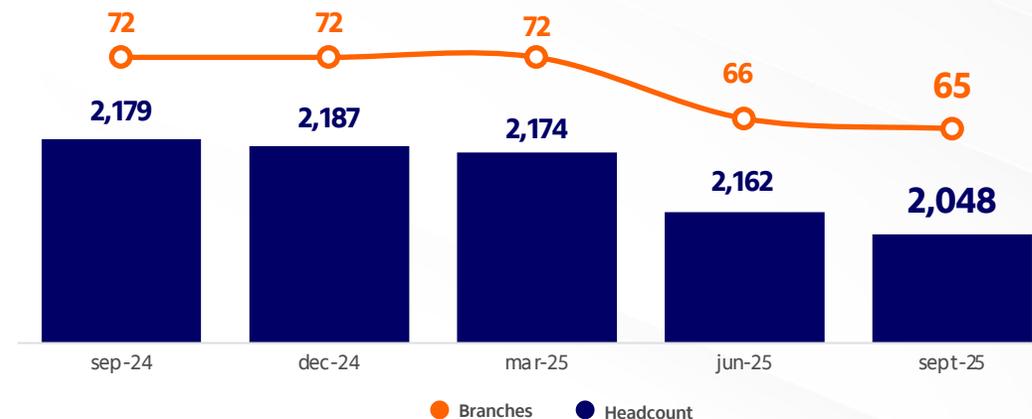
Financial Margin with Market continued its positive trend...

Financial Margin with Market¹

In Ch\$ billion



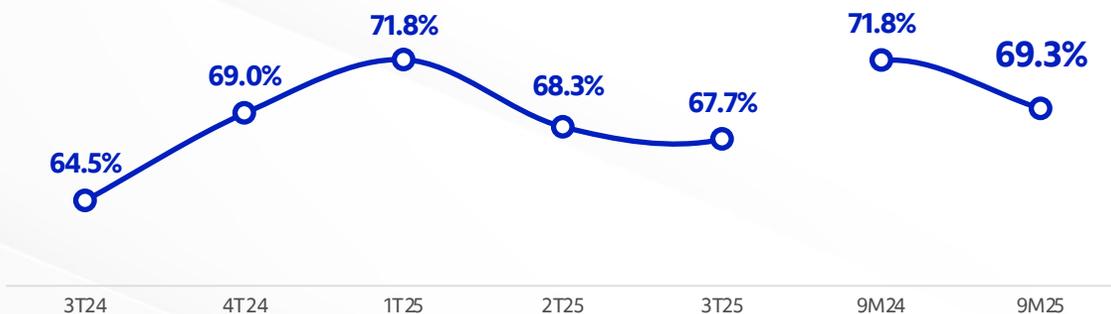
...while the execution of our transformation plan remains underway...



... allowing us to maintain a positive trend in terms of efficiency...

Efficiency level

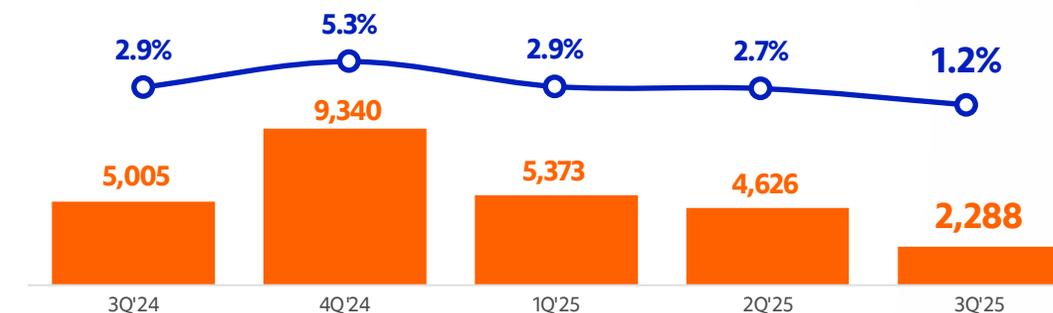
(%)



...consolidating six consecutive quarters of positive bottom line and ROE

Recurring Net Income and ROE

In Ch\$ billion and (%)



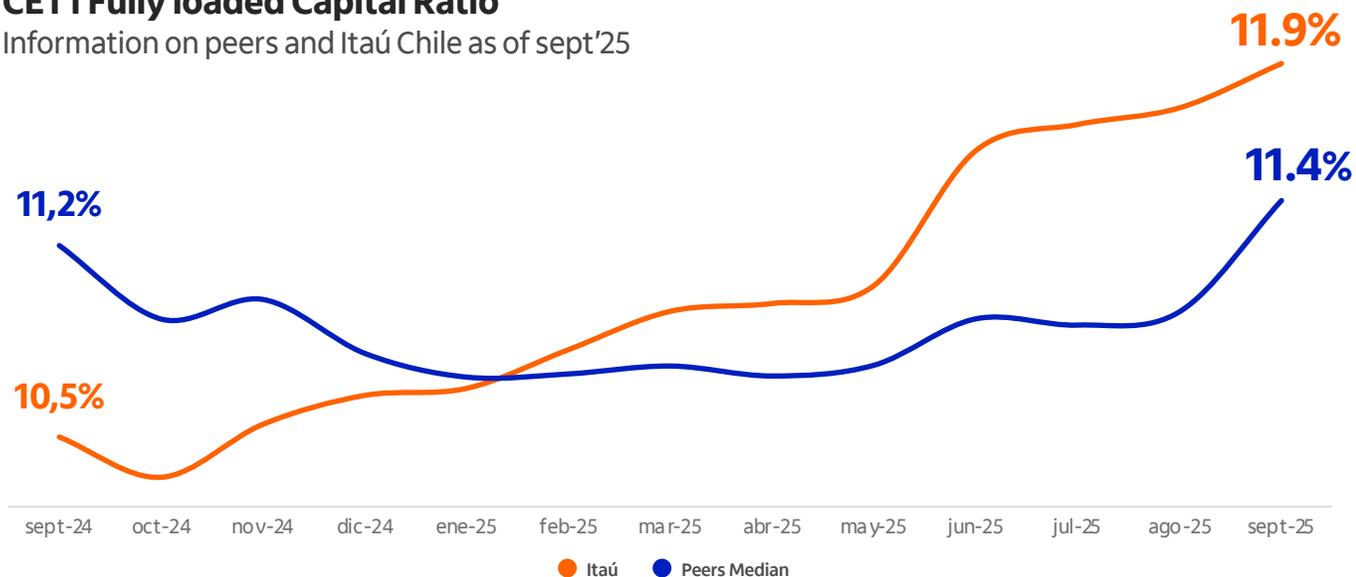
¹ Financial Margin with Market & Costo of Credito for Colombia is expressed in constant currency in order to eliminate the impact of foreign exchange rate variation. Thus all figures from each of the periods analyzed were converted into Chilean Pesos at a single foreign exchange rate of Ch\$0.2447 per COP as of September 30, 2025.



3Q25 | Capital

CET1 Fully loaded Capital Ratio

Information on peers and Itaú Chile as of sept'25



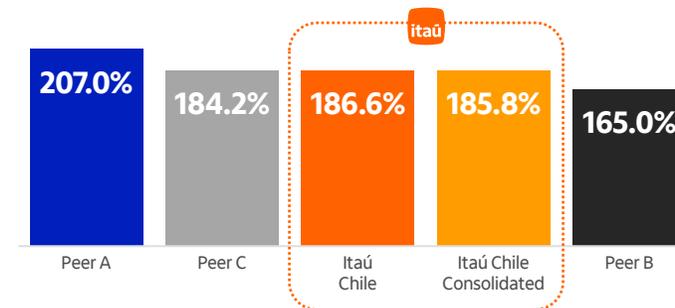
Solid Capital Generation

Itaú has delivered 7x the capital generation of our peers in the last year, reflecting a **consistent focus on capital discipline**

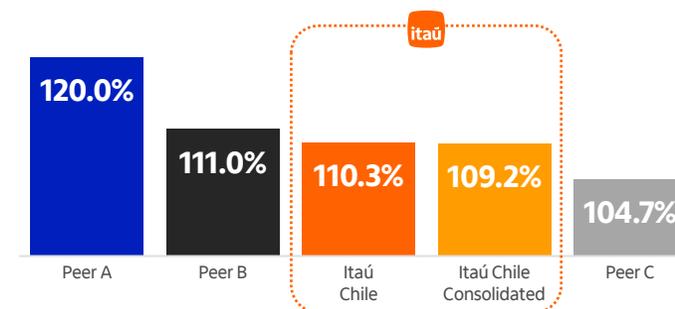
Our **Liquidity ratios** are significantly above regulatory limits and well positioned among peers

Peer group includes the 4 largest private banks in Chile.

Liquidity Coverage Ratio (LCR)



Net Stable Funding Ratio (NSFR)





Guidance 2025

Expected Guidance 2025

As of **Sept'25**

FY'25 revised

→ Loan Growth	In line with the market	Below guidance	unchanged
→ Financial Margin with Clients (Average rate)	Stable as interest rates decline	Above Guidance	unchanged
→ Commissions and Fees (% growth)	Between 5.0% – 10%	Above Guidance	Between 10% – 15%
→ Cost of Credit Risk¹	Between 1.0% - 1.2%	On track	~1.1%
→ Non-interest expenses (% growth)	Below inflation	On track	unchanged
→ RoTE	Between 13% - 15%	On track	~14%

¹ Net provision for credit & counterparty risks divided by credit portfolio.

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- The Bank is an issuer in Chile of securities registered and regulated by the CMF. Shares of our common stock are traded on the Bolsa de Comercio de Santiago—Bolsa de Valores by nuam, or the Santiago Stock Exchange by nuam and the Bolsa Electrónica de Chile—Bolsa de Valores, or Electronic Stock Exchange, which we jointly refer to as the "Chilean Stock Exchanges," under the symbol "ITAUCL.". Accordingly, we are currently required to file quarterly and annual reports in Spanish and issue hechos esenciales o relevantes (notices of essential or material events) to the CMF and provide copies of such reports and notices to the Chilean Stock Exchanges. All such reports are available at www.cmf.cl and ir.itaú.cl.



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