ESG

Further Information 2025

Banco Itaú Chile

About this Report

“ESG Further Information” consolidates material that complements Banco Itaú Chile’s Integrated Annual Report. The objective of this document is to provide further detail on some of the most important material aspects, as well as to provide transparency and accessibility to relevant data about our organization, based on Chilean and global guidelines covering key sustainability indicators, assessments, and reporting requirements.

This document follows the same financial and operational consolidation scope as the Integrated Annual Report 2025, covering Banco Itaú Chile and all its national and international subsidiaries over which the Bank exercises financial and operational control. These include Itaú Colombia S.A., Itaú (Panamá) S.A., the New York Branch, and the representative office in Lima, Peru. The ESG disclosures in this report represent 100% of Banco Itaú Chile's consolidated revenues for the reporting period ended December 31, 2025. Any information corresponding to subsequent periods is clearly identified and presented separately

Content

0. Company Information

Consolidated Company Data

	2022	2023	2024	2025
Revenue (CLP)[1]	1'447'034'000'000	1'479'173'000'000	1'609'531'000'000	1’517’699’000’000
Revenue (USD)	1’595’582’754	1’631’021’061	1’774’761’275	1’673’502’040
Total Employees[2]	7’558	6’831	6'893	6’528
Total Assets[3]	40’504’299’000’000	41’970’270’000’000	42’549’684’000’000	43’916’278’000’000
Assets Under Management[4]	1’986’558’000’000	2’845’711’000’000	4’464’494’000’000	5’139’991’000’000

1. Governance & Economic Dimension

1.2. Corporate Governance

1.2.1. Board Independence

Directors	Ricardo Villela Marino	Gabriel Amado de Moura	Diego Fresco	Pedro Paulo Giubbina	Gustavo Ortiz Ramírez	Azucena Arbeleche	Raimundo Monge Zegers	Matías Granata (s)
S&P Independence Requirement	**Does the Director Meet the Requirement?**							
1.- The director must not have been employed by the company in an executive capacity during the last five years.	YES	NO	YES	YES	YES	YES	YES	YES
2.- The director must not accept or have a "family member accept any payment from the company or a parent or subsidiary of the company in excess of USD$60,000* during the current fiscal year or any of the previous three fiscal years	NO	NO	YES	NO	YES	YES	YES	NO
3.- The director must not be a "family member of a natural person who has worked, or during the last three years was employed by the company or by a parent or subsidiary of the company as an executive officer."	YES	YES	YES	YES	YES	YES	YES	YES

1 For further information, please refer to the Integrated Report, item: Gross Operating Result.
2 For further information, please refer to the Management Commentary 4Q reports for the years 2022–2025, section: Headcount. https://ir.itau.cl/results-and-reports/quarterly-reports/
3 For further information, please refer to the Consolidated Financial Statements for the years 2022–2025 on the website below, under the section Consolidated Statements of Financial Position, item Total Assets. https://ir.itau.cl/results-and-reports/annual-reports/
4 For further information, please refer to the website of the Commission for the Financial Market (CMF): https://www.cmfchile.cl/institucional/estadisticas/fm.bpr_menu.php#estadisticas_grales

4.- The director must not be (and must not be affiliated with a company that is) an advisor or consultant to the company or a member of the company's senior management	YES	YES	YES	YES	YES	YES	YES	YES
5.- The director must not be affiliated with a significant client or supplier of the company.	YES	YES	YES	YES	YES	YES	YES	YES
6.- The director must not have personal services contract(s) with the company or with a member of the company's senior management.	YES	YES	YES	YES	YES	YES	YES	YES
7.- The director must not be affiliated with a non-profit organization that receives significant contributions from the company.	YES	YES	YES	YES	YES	YES	YES	YES
8.- The director must not have been a partner or employee of the company's external auditor during the last three years.	YES	YES	YES	YES	YES	YES	YES	YES
9.- The director must not have any other conflict of interest that the board itself determines to mean they cannot be considered independent.	YES	YES	YES	YES	YES	YES	YES	YES

The composition of the Board of Directors presented in this ESG Annex reflects the information in effect as of December 31, 2025, the reporting period end date. Any differences between the information presented in this ESG Annex, the Integrated Report, and the corporate website are solely the result of changes that occurred after the close of the reporting period. The most up-to-date information on the composition of the Board of Directors is available on the corporate website[5].

1.2.6. Board Accountability

The bylaws do not contain any provisions limiting, exempting, or restricting the liability of directors. In addition, the bylaws expressly provide for the subsidiary application of Law No. 18,046 on Corporations (Ley sobre Sociedades Anónimas) and the General Banking Law. Pursuant to Article 41 of Law No. 18,046, directors are required to perform their duties with the care and diligence that ordinarily prudent people exercise in the management of their own affairs. Directors are jointly and severally liable for any damages caused to the company and its shareholders as a result of willful misconduct or negligence.

Juntas Directivas adicionales a Banco Itaú Chile

Ricardo Villela Marino	Itaú Unibanco Holding S.A
Gabriel Amado de Moura	None
Diego Fresco Gutiérrez	Itaú Colombia / StoneCo Ltd.
Pedro Paulo Giubbina Lorenzini	None
Matías Granata	Banco Itaú BBA S.A. /Itaú Unibanco
Azucena Arbeleche Perdomo	None
Raimundo Monge Zegers	None

5 https://ir.itau.cl/about-us/corporate-governance/

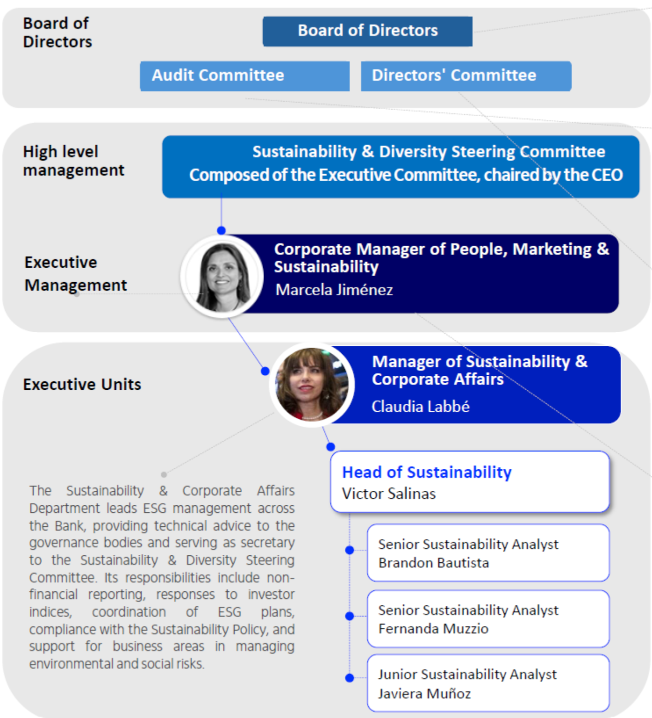
1.2.9. CEO Compensation - Success Metrics

The CEO's variable compensation model is based on two internal financial success metrics: i) RGO (Resultado General Operacional) – Recurring Net Profit, which measures the results achieved by the bank during the year and compares it both to the result for the previous year and the expected result in the budget approved by the Board of Directors; ii) CV (Creación de Valor) – Economic value added (EVA), which measures the shareholder value added by the bank in excess of its cost of capital.

The CEO's compensation may fluctuate based on our Return on Equity, our Cost of Capital and our Net Income compared to our main competitors. Our CEO belongs to "Partners Program," where members of management and employees with a history of outstanding contribution and differentiated performance are entitled to use part or all of their annual variable compensation to purchase preferred shares of our parent bank. Program members are required to maintain ownership of these Own Shares, free of any liens or encumbrances, and to comply with other conditions precedent set forth in the Program Regulations for terms of three and five years from the initial investment in order to be entitled to the return of the investment through the receipt of the Issuer's preferred shares ("Partner Shares"), also within a term of three and five years. These Partner Shares received as consideration remain unavailable for periods of five (5) and eight (8) years as from the initial investment in Own Shares.

1.2.16. ESG Governance Oversight

ESG Governance Structure –Banco Itaú Chile



Board of Directors
Defines the reporting frequency for ESG-related matters and oversees their integration into decision-making and strategy. It also periodically reviews updates from the Sustainability & Corporate Affairs Department regarding the sustainability strategy, climate change projects, non-financial indicators, and reporting processes.

Audit Committee
Supports the Board of Directors in overseeing the internal control system, risk management, and the quality of information disclosed to the market. It reviews financial and non-financial risks, including emerging risks that may incorporate ESG-related matters, and holds periodic meetings with the Sustainability & Corporate Affairs Department to stay informed of the Bank's sustainability strategy and non-financial reporting. Its work contributes to risk monitoring and the transparency and reliability of reported information.

Directors' Committee
Supports the Board of Directors on matters related to corporate governance, transparency, business ethics, compensation, and related-party transactions. It reviews matters with potential ESG impacts and receives information on sustainability-related regulations that are relevant to the financial sector, contributing to their proper consideration in decision-making and to strengthening the Bank's governance practices.

Sustainability & Diversity Steering Committee
Serves as the highest ESG governance body of the Bank and its subsidiaries. This committee meets quarterly and is responsible for defining ESG projects, plans, and targets, ensuring that these considerations are integrated into the business, budgets, and strategic decisions.

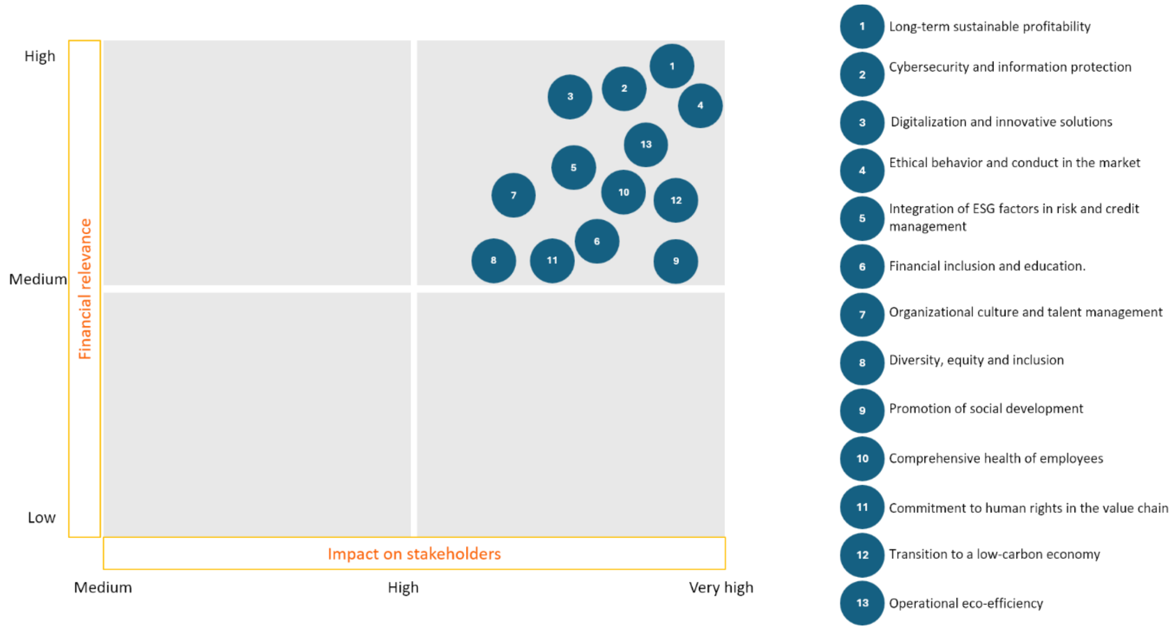
1.3. Materiality

1.3.1 Materiality Analysis

During 2025, Banco Itaú Chile updated its materiality assessment with to identify, evaluate, and prioritize the matters most relevant to the organization and its stakeholders. The process considered, on one side, the significance of the positive and negative impacts that the Bank's activities may have on the economy, people, and the environment, and on the other, the sustainability risks and opportunities that could affect its financial performance and long-term value creation. As a result, 13 material topics were identified and grouped across the Governance, Social, and Environmental dimensions. Those topics positioned in the highest strategic priority area are the ones that simultaneously show both high relevance to stakeholders and a high level of influence on the Bank's ability to generate sustainable value over the long term.

Materiality Matrix

This matrix provides a graphical representation of the prioritization results obtained through the 2025 materiality assessment. The relative positioning of the topics reflects their importance to stakeholders and their relevance to Banco Itaú Chile, taking into consideration the outcomes of the double materiality process conducted during the period. It should be noted that all topics included in the matrix have previously been identified as material to the Bank; therefore, their inclusion in the matrix itself reflects a prior level of prioritization compared to topics that are not included. Furthermore, the relative positioning of topics within the matrix makes it possible to distinguish different levels of significance among those that have been determined to be material.



Priorización:

- Long-term Sustainable profitability
- Ethical behavior and market conduct
- Cybersecurity and data protection
- Customer centric digitalization and innovative solutions
- Operational ecoefficiency
- Integration of environmental, social, and governance (ESG) factors into financial and risk management
- Comprehensive employee well-being
- Transition to a low-carbon economy
- Organizational culture and talent management
- Financial inclusion and financial education
- Promotion of social development
- Commitment to human rights
- Diversity, equity, and inclusion

Integration of Materiality into the Enterprise Risk Management (ERM) Process

In order to address our sustainability priorities, we organized our material topics in alignment with Itaú Group's new sustainability strategy, while also analyzing the associated strategic risks and opportunities to strengthen our internal management processes and stakeholder engagement:

Strategic Sustainability Pillar	Related material topics	Associated strategic risks	Identified opportunities
Diversity and Development	• Diversity, equity, and inclusion. • Promotion of social development. • Comprehensive employee well-being. • Organizational culture and talent management. • Commitment to human rights.	• Reputational risk: Failure to make progress on Diversity, Equity, and Inclusion (DEI) may adversely affect public perception and stakeholder trust. • Compliance risk: Non-compliance with labor and human rights regulations may result in legal sanctions and the loss of operating licenses. • Operational risk: Non-inclusive workplace environments may reduce productivity and increase employee turnover. • Supply chain risk: Suppliers that fail to respect human rights may compromise the integrity and sustainability of the value chain.	• Talent attraction and retention: Fostering an inclusive and diverse environment can improve employee satisfaction and loyalty. • Innovation and creativity: Diverse teams bring different perspectives, driving innovation in products and services. • Enhanced corporate reputation: Commitment to DEI and human rights strengthens the company's image among customers and investors. • Sustainability leadership and compliance: Adopting responsible practices throughout the value chain positions the Bank as a sustainability leader.
Climate Transition	• Transition to a low-carbon economy. • Operational eco-efficiency.	• Climate transition risk: Regulatory, fiscal, or market changes linked to the transition toward a low-carbon economy may adversely affect sectors financed by the Bank. • Physical climate risk: Extreme events such as droughts or floods may affect clients' assets and repayment capacity, impacting portfolio quality. • Reputational risk: Lack of concrete progress on climate commitments may damage the Bank's perception among investors and stakeholders. • Risk of misalignment with international regulations: Non-	• Lead the sustainable finance market in Chile: Through products such as green loans, sustainable bonds, and ESG advisory services. • Access international green financing: Alignment with standards such as the Principles for Responsible Banking enables access to climate funds and strategic partnerships. • Reduce future credit risk: Assessing and adapting the loan portfolio to climate risks helps anticipate stranded assets.

		compliance with standards such as TCFD or the objectives of the Paris Agreement could limit access to financial markets or international partnerships.	• **Innovation in new financial products:** Develop investment solutions linked to climate performance and energy transition products. • **Improved positioning and public trust:** Being perceived as a key actor in the ecological transition strengthens reputation and customer loyalty.
Sustainable Finance	• Integration of environmental, social, and governance (ESG) factors into financial and risk management. • Sustainable profitability.	• **Climate transition risk:** Regulatory and market changes toward a low-carbon economy may affect the profitability of financed sectors. • **Reputational risk:** Lack of alignment with international sustainability standards may affect stakeholder perception of the Bank. • **Credit risk:** Clients in non-sustainable sectors may face financial difficulties, impacting portfolio quality. • **Compliance risk:** Failure to adhere to ESG regulations and standards may result in sanctions and loss of licenses.	• **Development of new financial products:** Green loans, sustainable bonds, and ESG investment funds. • **Access to new markets and investors:** Alignment with international standards facilitates the attraction of sustainable capital. • **Improved competitiveness:** Offering sustainable financial solutions can differentiate the Bank in the market. • **Strengthened stakeholder relationships:** Commitment to sustainability improves customer and investor trust and loyalty. • **Current strategy:** Integration of ESG criteria into risk assessment: financing operations within the scope defined in the PRSAC Policy are evaluated considering environmental and social aspects.
Governance and Conduct	• Ethical behavior and market conduct. • Customer-centric digitalization and innovative solutions. • Cybersecurity and data protection. • Sustainable profitability.	• **Compliance risk:** Regulatory breaches may result in legal sanctions and loss of licenses. • **Reputational risk:** Unethical practices or lack of transparency may affect stakeholder trust. • **Operational risk:** Failures in internal controls may result in financial losses or fraud. • **Technology risk:** Cyber threats may compromise information security and the Bank's operations.	• **Strengthened trust:** Strong governance improves the Bank's perception among customers and investors. • **Improved operational efficiency:** Effective internal controls optimize processes and reduce risks. • **Market differentiation:** Commitment to ethics and transparency can be a distinctive factor versus competitors.

			• **Proactive adaptation to regulations:** Anticipating regulatory changes positions the Bank as a compliance leader.

1.3.2 y 1.3.3 Material Issues for Enterprise Value Creation

Based on the materiality process, Itaú Chile identified three topics that are particularly relevant to its ability to create long-term value: customer-centric digitalization and the development of innovative solutions; cybersecurity and data protection; and operational eco-efficiency. These topics are directly linked to the Bank's strategy, risk management, operating model efficiency, and the trust of customers, investors, and other stakeholders. The following table summarizes their business impact, the main strategies implemented, associated objectives and metrics, progress achieved during 2025, and their relationship with the overall executive compensation framework.

Variable	Customer-centric digitalization and innovative solutions	Cybersecurity and data protection	Environmental management and operational eco-efficiency
Category: Material risk or opportunity	Customer relations	Cybersecurity	Environmental policy and management
Impact	Revenue / Opportunity	Risk	Costs / Risk
Business case	Customer-centric digitalization is a strategic value-creation driver for Banco Itaú Chile, as it strengthens customer engagement, improves user experience, drives revenue associated with the banking business, and increases operational efficiency. During 2025, the Bank made investments for CLP $55,000 million in technology, strengthening digital capabilities, advanced analytics, and artificial intelligence applied to customer experience. These initiatives contributed to greater adoption of digital channels and strengthened the value proposition, reflected in an 8.1% increase in net fee income, which reached CLP $216,841 million. Digital transformation has also	Cybersecurity and information protection are critical issues for Itaú Chile because the Bank's operations, transaction processing, provision of financial services, and development of its digital strategy depend on technology systems, data, and essential external providers. The materialization of a cyber event could affect the confidentiality, integrity, or availability of information; disrupt critical channels and processes; generate fraud or financial losses; and require additional spending on containment, recovery, and control enhancement. An incident could also lead to regulatory non-compliance, sanctions, and reputational impacts, weakening the trust of customers, investors, and other stakeholders. Since security and	Environmental management and operational eco-efficiency are value-creation drivers for Itaú Chile, as they help reduce recurring costs associated with energy, water, and materials consumption, optimize waste management, and reduce the Bank's exposure to regulatory, climate, and resource-availability risks. During 2025, energy consumption within Itaú Chile's operations decreased from 9,072 MWh to 8,600 MWh, equivalent to an annual reduction of 472 MWh or 5.2%. Over the same period, water consumption decreased from 95,000 m^3 to 75,000 m^3, representing 20,000 m^3 less and a 21.1% reduction. Waste sent to landfill also decreased

helped optimize processes and improve operational productivity, with operating expenses remaining equivalent to 24.9% of income. The strengthening of digital and omnichannel solutions has also supported customer satisfaction and loyalty levels, contributing to the 13.6% growth in net income for 2025.

service continuity are fundamental conditions for deepening customer relationships and scaling the Bank's digital solutions, insufficient management of this risk could affect Itaú Chile's revenues, operating costs, and long-term competitive position.

from 1,415 to 1,309 tonnes, avoiding the disposal of 106 tonnes compared with 2024.

We have reduced energy and water consumption and waste generation as a result of initiatives such as the progressive transition to LED lighting, scheduled night-time shutdown of the Nueva Las Condes Building, and improvements in operational monitoring and control systems. In particular, the night-time shutdown reduced the headquarters' electricity consumption by approximately 10%.

Eco-efficiency also contributes to the decarbonization strategy. In 2025, 100% of the electricity consumed by Itaú Chile was backed by International Renewable Energy Certificates —I-REC—, avoiding emissions equivalent to 2,128 tCO_2e.

These advances support Itaú Group's commitment to reach net-zero emissions by 2050, both in its operations and in its financing portfolio. As an intermediate milestone, Itaú Chile has set a target to reduce its operational Scope 1, 2, and 3 emissions by 42% by 2030, using 2021 as the baseline. At year-end 2025, Itaú Chile's operational carbon footprint decreased by 6% compared with 2024; additionally, Scope 1 emissions had recorded a cumulative reduction of 79% and Scope 2 emissions a 65% reduction versus the baseline.

Together, these initiatives strengthen the Bank's ability to

			control operating costs, anticipate future environmental and carbon requirements, and maintain a more efficient and resilient operation over the long term.
Business strategies	Digital transformation is one of the pillars of Banco Itaú Chile's 2030 Strategy, aimed at leading in customer experience and high-value digital solutions through a customer-centric model supported by advanced technological capabilities. This approach seeks to strengthen the value proposition through an integrated, simple, and omnichannel experience that combines in-person service with digital platforms, mobile applications, and remote service channels. The implementation of this strategy includes formal governance and monitoring mechanisms, including the Customer Centricity Forum and a management model based on customer experience indicators, which enables ongoing monitoring of the effectiveness of implemented initiatives and supports decision-making. One of the main indicators used is the Net Promoter Score (NPS), a metric that forms part of the systematic management of customer experience. During 2025, the Bank allocated approximately CLP $55,000 million to technology investments and CLP $9,900 million to infrastructure, aimed at developing digital capabilities for retail banking, corporate banking, digital treasury, advanced analytics, and artificial intelligence. These investments enabled the continued	Banco Itaú Chile addresses cybersecurity as a strategic enabler of digital transformation and operational resilience through an integrated model of governance, prevention, monitoring, response, and recovery. The Board of Directors is responsible for approving the institutional information security and cybersecurity strategy and overseeing the allocation of the resources required to manage associated risks. The Cybersecurity Management Department implements and operates protection, detection, and response capabilities, while the Operational Risk Management Department and the Chief Information Security Officer —as the second line of defense— define policies and methodologies, oversee control effectiveness, monitor risk exposure, and conduct cyberattack exercises and simulations. This governance is connected to the Bank's main risk forums. The Comprehensive Risk Committee meets monthly and reports to the Board with the same frequency, advising it on risk appetite and overseeing risk management and regulatory compliance. In addition, the Pillar III Report states that the Board is informed every six months about compliance with the operational risk strategy and	Itaú Chile manages operational eco-efficiency through an Environmental Management System certified under ISO 14001 and a decarbonization roadmap with 2030 targets methodologically aligned with SBTi, contributing to the ambition of reaching net-zero emissions by 2050. At year-end 2025, the Bank had recorded cumulative reductions of 79% in Scope 1 emissions, 65% in Scope 2, and 27% in Scope 3 compared with 2021. It also achieved cumulative reductions of 44% in energy consumption and 57% in water consumption compared with their respective baselines, while its operational footprint decreased by 6% compared with 2024. During the year, the main initiatives included sourcing 100% of the electricity consumed in Chile from renewable energy backed by I-REC certificates, the progressive migration to LED lighting, the creation of a cross-functional energy-efficiency forum, and the scheduled night-time shutdown of the Nueva Las Condes Building, which reduced its electricity consumption by approximately 10%. The strategy was complemented by circular economy, digitalization, and sustainable mobility actions:

strengthening of digital platforms and tools aligned with the business transformation strategy.

Key advances include the strengthening of the ItaúX omnichannel platform, the implementation of a new Itaú Empresas App, the new Itaú Corporate website, the development of the Business Center, and improvements in digital onboarding processes for customers. The Bank also continued to advance personalization and service capabilities through tools such as smart agendas, artificial-intelligence-supported notifications, and an integrated customer view that enables more efficient commercial and service management.

The strategy also incorporates the development of data- and artificial-intelligence-supported solutions, including initiatives such as CobraIA, Rentelligence, and SecureWallet, aimed at strengthening customer experience, improving internal processes, and supporting risk management and digital security.

The results of this strategy are reflected in the sustained evolution of experience indicators. In 2025, the Bank reached an NPS of 80%, maintaining historically high satisfaction levels and ranking first in its industry in the Individuals, SME, and Companies segments. These results demonstrate the contribution of digital transformation and the omnichannel strategy to strengthening customer

the main related facts and resolutions.

Operationally, the strategy follows the cycle of identify, protect, detect, respond, and recover. This includes maintaining an inventory of information assets and periodically assessing their risks; applying access controls, data protection, and segregation of duties; continuously monitoring security events through a Security Operations Center —SOC— available 24/7; conducting vulnerability assessments, penetration tests, and fraud simulations; and regularly testing containment, mitigation, response, and recovery protocols for incidents.

Management is complemented by a formal business continuity methodology that identifies critical processes, defines recovery time objectives, and periodically tests prevention, containment, and recovery strategies. Key risk indicators —KRIs— are also used for aspects such as technology risk, incidents affecting operational continuity, critical suppliers, response levels, and control effectiveness.

During 2025, the Bank made investments of CLP $55,000 million in technology and CLP $9,900 million in infrastructure to strengthen digital, data, artificial intelligence, infrastructure, and security capabilities. Implemented initiatives include SecureWallet, a platform aimed at reinforcing transactional and payment security. These capabilities are integrated into the Bank's products, channels, and processes, supporting risk

approximately 29 tonnes of WEEE were responsibly managed, 11 tonnes of waste were recycled, statement digitalization avoided 21.4 million sheets and 130 tCO_2e, and Bike Itaú avoided a further 271 tCO_2e through 602,576 trips. Management is supported by Bureau Veritas certification, recognitions from the HuellaChile program, and limited external assurance of sustainability information.

	relationships and the Bank's competitive positioning. Banco Itaú Chile also complements its digital strategy through open innovation initiatives and collaboration with the ecosystem, including universities, startups, and fintechs. During 2025, joint activities were carried out with Pontificia Universidad Católica de Chile, training programs and innovation challenges were developed, and partnerships with technology and financial ecosystem actors contributed to strengthening digital capabilities and generating new solutions for customers.	detection and mitigation and service continuity. The strategy also includes ongoing training and awareness programs. During 2025, content was delivered on cybersecurity, information protection, password management, phishing, incident response, remote work, and digital security. Activities are delivered through in-person and e-learning formats, with pre- and post-assessments, completion tracking, and communication campaigns to reinforce participation. Educational campaigns were also conducted for employees and customers through corporate channels and social media. As a result of this approach, during 2025 no information security incidents were recorded in Itaú Chile or Itaú Colombia that resulted in material or reportable personal data breaches under internal criteria and applicable regulations.	
Objective / Metric	Objective: become the leading Bank in customer experience and high-value digital solutions. Metrics: NPS, competitive position by segment, primary banking relationship, adoption of digital channels, and technology investment. The Bank tracks NPS and segment-level results annually, together with digital adoption metrics such as the expansion of digital channels and solutions, statement digitalization, and service through digital branches. These metrics enable systematic monitoring of customer experience, service digitalization,	Objective: protect the confidentiality, integrity, and availability of information and keep technology and cybersecurity risks within the defined appetite levels. Public metric: incidents resulting in material or reportable personal data breaches, together with evidence of monitoring, testing, and resilience. Implementation and maintenance of a cybersecurity framework aligned with international standards and incident management, training, and security control metrics, aiming to maintain 0 critical	Objective We have targets to reduce energy consumption, operational emissions, water consumption, and waste, in line with the operational eco-efficiency roadmap. Metric. Reduce energy and water consumption and waste generation by 25% compared with the defined baselines. Additionally, reduce operational Scope 1, 2, and 3 emissions by 42%.

	and their contribution to efficiency and value creation.	cybersecurity incidents and train 100% of employees in cybersecurity good practices.	
Target year	2030	Ongoing, with annual measurement and monitoring. **2025 corresponds to the year of the disclosed result, not the target deadline.**	2030
2025 progress	In 2025, Itaú Chile's internal NPS remained at 80 points, unchanged from 2024. In the external measurement by segment, Individuals increased from 40% to 45%; High Income, from 40% to 43%; SME, from 20% to 43%; and Companies, from 51% to 62%. Corporations decreased from 49% to 43%. With these results, Itaú remained in first place in Individuals, High Income, and Companies; moved from second to first place in SME; and ranked second in Corporations. As a public indicator of digital adoption, Cuenta Itú —a 100% digital product— increased from 10,035 customers and 559,299 transactions in 2024 to 21,753 customers and 835,355 current account contracts in 2025. This represents growth of 116.8% in customers and 49.4% in transactions, based on publicly reported figures. In addition, during 2025 it reached 34,188 customers with debit cards and 584,965 associated transactions or contracts. Public disclosure does not establish a specific quantitative target for NPS or for the Bank's total digital customers or transactions. Therefore, progress is presented through the year-on-	In 2025, the Bank maintained zero security incidents in both Chile and Colombia. It strengthened its cybersecurity management through the development of technology solutions focused on transactional security, such as SecureWallet, and the implementation of advanced data analytics capabilities. It also reached 99% employee cybersecurity training coverage, reinforcing a culture of security and technology risk prevention. Cybersecurity awareness campaigns for employees and customers were strengthened, and alignment was maintained with international frameworks such as ISO 27001, NIST, and CIS, as well as with local regulation RAN 1-13/20-10. 0 critical incidents. 3 cybersecurity courses. 99% of employees trained in cybersecurity. Security Operations Center operating 24/7.	In 2025, the Bank achieved a 6% reduction in carbon emissions compared with 2024, together with decreases in energy consumption (-44%) and water consumption (-57%). It also managed 29 tonnes of electronic waste and recycled 11 tonnes of waste, maintained zero environmental sanctions, an active ISO 14001 certification, and the quantification and reduction seals from the HuellaChile program. These results demonstrate concrete progress in operational eco-efficiency.

	year evolution of public metrics and the relative position achieved, without asserting fulfillment of a numerical target. The Bank also invested CLP $55,000 million in technology, strengthening its omnichannel model and the use of digital platforms such as Lab Itaú X, Avenue, and the integration of Klap. Digital channel adoption is reflected in 14 digital branches and more than 107,000 customers served through them.	
Executive compensation	**General linkage, not topic-specific.** Incentives incorporate financial, operational, and ESG indicators, but no specific weighting associated with cybersecurity is disclosed.	

Each of these material topics is developed below, providing further detail on its relevance to the Bank's performance and how it is managed. For each topic, the section presents its link to value creation, strategic and governance approach, main initiatives implemented, monitoring metrics, and results reported during 2025. This information connects the priorities identified in the materiality analysis with concrete actions, evidence of implementation, and observable outcomes.

1.3.4 y 1.3.5 Material Issues for External Stakeholders

Material issue for external stakeholders:	Customer-centric digitalization and innovative solutions	Operational eco-efficiency
Category	Customer relations	Environmental policy and management
Cause of impact and coverage	Business value chain: • Operations • Products/services >50% of business activities	Business value chain: • Operations >50% of business activities
External stakeholders or impact areas assessed:	• Society • Consumers/end users	• Environment • Society
Relevance of the topic for external stakeholders:	The digitalization of financial products and services is material for consumers and society, as it can improve access, autonomy, experience, and quality of banking services. At the same time, it determines people's ability to access and use essential financial services safely, especially in a context where generational, territorial, socioeconomic, and digital-skills gaps persist.	Environmental management and operational eco-efficiency are material for the environment and society, as the Bank's activities generate impacts associated with energy and water consumption, waste generation, and greenhouse gas emissions derived from its operations.

	Positive impacts: During 2025, the Bank consolidated an omnichannel model supported by digital ecosystems and platforms such as Lab Itaú X, Avenue, and Klap Itaú X, strengthening remote and personalized service. This approach enabled the Bank to achieve leadership in customer satisfaction, ranking first in NPS in four segments — Individuals, High Income, Companies, and SME— and maintaining a General Bank NPS of 80 points in 2025, reflecting a positive impact on end-user experience. Adverse impacts and management: The Bank recognizes that digitalization may also create access and use barriers for older adults, people with low financial or digital literacy, people with accessibility difficulties, and communities with limited connectivity. Likewise, greater use of digital channels may increase customer exposure to fraud, identity theft, difficulties understanding products, and risks associated with the processing of personal data. To manage these impacts, Itaú maintains an omnichannel model that combines digital solutions with branches, telephone service, and human advisory services, allowing customers to request guidance or resolve needs through assisted channels. In addition, the Bank provides financial education initiatives and content, together with security recommendations for the responsible use of its digital channels. Regarding data protection, it has a governance and privacy framework, a Data Protection Officer, and authentication, fraud prevention, and security mechanisms applicable to its platforms. These measures seek to prevent digitalization from becoming an access barrier and to protect customers from risks of exclusion, fraud, and inappropriate use of their personal information.	Negative impacts. The Bank's operation requires the use of natural and energy resources for the functioning of corporate buildings, branches, service centers, and technology infrastructure. It also generates waste and Scope 1, 2, and 3 greenhouse gas emissions from sources including fuel consumption, electricity, commuting, business travel, procurement of goods and services, and waste management. These impacts place pressure on natural resources and contribute to climate change; therefore, their reduction is a permanent focus of the Bank's environmental management. Positive impacts. To prevent, mitigate, and reduce these impacts, Itaú Chile implements energy efficiency, water management, circular economy, and operational decarbonization initiatives. During 2025, the Bank achieved a cumulative 79% reduction in Scope 1 emissions and a 27% reduction in Scope 3 emissions compared with the 2021 base year. It also maintained Scope 2 emissions —under the market-based method— at 0 tCO_2e, thanks to electricity supply from 100% renewable sources backed by I-REC certificates. Compared with 2024, operational emissions decreased by 6%. In addition, the Bank achieved reductions of 57% in water consumption and 44% in energy consumption, managed 29 tonnes of electronic waste, and recycled 11 tonnes of other waste. These advances are supported by an Environmental Management System certified under ISO 14001 and by the Bank's participation in the HuellaChile program. To ensure continuity of this management, the Bank has a decarbonization roadmap and 2030 reduction targets defined using a methodology aligned with the criteria of the Science Based Targets initiative —SBTi—, within the framework of its commitment to progress toward carbon neutrality by 2050. These targets guide future initiatives and enable progressive monitoring of the reduction of environmental impacts associated with operations.
Output metric	14 digital branches and more than 107,000 customers with access to digital channels.	6% reduction in greenhouse gas emissions —Scopes 1, 2, and 3— compared with 2024; management of 29 tonnes of electronic waste and recycling of 11 tonnes of waste. 79% reduction in Scope 1 emissions, 65% reduction in Scope 2 emissions —location-based method—, and 27% reduction in Scope

		3 emissions compared with the 2021 base year; 44% reduction in energy consumption, 57% reduction in water consumption, and 15% reduction in waste generation compared with the 2021 base year.
Impact	Both combined	Both combined
Impact valuation	Access provided to a product or service with positive impact. Description of the assessed impact: The availability of digital branches, channels, and platforms expands access to and continuity of financial services for customers facing lower availability of in-person service, especially people located in remote, rural, or areas far from urban centers. Remote and extended-hours service reduces barriers associated with travel to a branch, waiting times, and frictions in carrying out financial transactions, enabling customers to interact with the Bank in a more timely and accessible manner. In this context, more than 107,000 customers had effective digital access to financial services, strengthening the continuity of their relationship with the Bank and facilitating their participation in the financial system through remote channels.	Environmental value lost/gained Operational eco-efficiency measures reduce the demand for energy and water associated with the operation of buildings and branches, as well as the generation of emissions and waste requiring treatment or final disposal. In 2025, the Bank achieved a cumulative 44% reduction in energy consumption and a 57% reduction in water consumption compared with 2021. This decrease helps reduce pressure on energy resources and, particularly, on local water resources, considering that a significant share of water consumption from operations in Chile occurs in areas classified as water-scarce. Likewise, the reduction in operational emissions, 6% compared with 2024 and 79% in Scope 1 compared with 2021, contributes to reducing the Bank's carbon footprint and its contribution to climate change. The responsible management of 29 tonnes of waste electrical and electronic equipment and the recycling of 11 tonnes of waste also reduce the risk of improper disposal, support material recovery, and decrease pressure on final-disposal systems. Together, these actions generate environmental benefits associated with preserving water and energy resources, mitigating climate change, and preventing impacts derived from waste generated by banking operations.
Impact metric	General Bank NPS of 80 points and leadership in satisfaction across four segments. The current factsheet does not yet include a direct measurement of the number of people whose access or financial inclusion improved due to digitalization.	Percentage reduction in emissions, energy, and water; Scope 2 emissions of 0 tCO_2e; and tonnes of waste managed or recycled. The environmental valuation has not been monetized.

With regard to the metrics and as part of a pilot exercise, Itaú Chile's Sustainability Management Department carried out a monetary estimate of the social benefit associated with the reduction of its operational greenhouse gas emissions. The valuation was performed by applying the 2025 Social Carbon Price established by Chile's National Investment System of the Ministry of Social Development and Family, equivalent to CLP $70,540 per tonne of CO_2e, to an estimated cumulative reduction of 7,085 tCO_2e compared with the 2021 base year. As a result, the social benefit associated with the reduction of emissions was estimated at approximately CLP $499.8 million.

The valuation corresponds to an estimate of the avoided climate externality and does not represent financial savings, income, or cash flow for the Bank. The Social Carbon Price used corresponds to an official parameter developed for the social evaluation of public investments, adopted by Itaú Chile as an external reference to monetarily estimate the impact of its emissions reduction.

1.4. Risk and Crisis Management

1.4.2. Risk and Crisis Management

Risk Culture

Assuming and managing risk is at the core of our business and a shared responsibility across all our employees. Risk management is an essential tool for optimizing the use of resources and selecting the best business opportunities to maximize value creation for shareholders. In this context, our risk appetite defines the nature and level of risks we are willing to accept, while our organizational culture guides the strategic initiatives, and management tools used to mitigate them and turn them into opportunities.

The Bank's organizational structure for risk management is designed in accordance with Chilean regulation, mandatory and voluntary international standards, as well as Itaú Group initiatives. In addition, by mandate of the Board of Directors, we follow best practices and international standards to build and operate our risk management systems, including 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), Basel Framework, and other relevant frameworks to ensure robust governance aligned with the regulations in force in the countries where we operate.

The Comprehensive Risk Committee actively oversee the Bank's risk culture, promoting its integration into strategy and day-to-day management. This oversight is exercised through periodic review of risk indicators and the definition of guidelines that reinforce the importance of consistent risk management aligned with the Bank's objectives.

We have a structured training process that sets out guidelines for the organizational management of regulatory, technical, and professional development activities, with the objective of enhancing and updating the skills of all employees and their respective subsidiaries.

Our educational initiatives and programs related to risk management are designed to raise awareness among all employees about the Bank's risk management policies, their application across all areas of the organization, including business operations, processes and people management. These initiatives also aim to build the capabilities needed to identify, prevent, and report adverse situations that could pose risks to the business, relationships, operations, corporate image, or reputation. Regular training is provided for employees across all levels of the organization.

Training is delivered through both virtual and in person formats. Additionally, tailored training is offered to specific areas based on identified needs or regulatory requirements. Ethics is a core, cross-cutting value embedded in our corporate culture, reinforcing and strengthening our risk management practices. As a result, employees at all levels are expected to assess and manage the risks that may affect our business and our clients.

Some of our regulatory courses, which apply to all employees, are:

Course	Description
Operational Risk	Disclose financial transparency tools in accordance with the SOX Act, Banking Operational Risk and Operational Continuity Strategies in accordance with bank protocols.
Cybersecurity	Key fundamentals of security awareness, complying with policy, learning how to protect employee and customer privacy, phishing, identifying suspicious emails, wire transfer fraud
Telecommuting	Law 21,220 of April 1, 2020, which modifies the Labor Code regarding remote work.
Obligation to inform	Supreme Decree No. 40 of the Ministry of Labor, which contains the Regulation on the Prevention of Occupational Risks, establishes that employers have the obligation to promptly inform about risks, preventive measures, and correct working methods.
AML	Law regarding money laundering, regulations designed to prevent and detect this type of illegal activities
Compliance	Law 20.393, on Criminal Liability of Legal Entities, Anti-Corruption Policies, Reputational Risk, Conflict of Interest

Product development with risk criteria

At Itaú Chile, we have a robust governance structure in place for the comprehensive management of risks associated with our products and services. Under the oversight of the Board of Directors and its committees, the Corporate Risk Management team applies a risk framework that includes risk appetite, defined limits, and stress testing, incorporating both internal and external factors.

The risk management process covers the main risk categories: credit, market, liquidity, and operational, as well as non-financial risks—such as reputational, compliance, and legal risks and socio-environmental and climate related risks. These are managed in accordance with the RSAC Policy and disclosed annually in the Integrated Report.

For each identified risk, mitigation actions and contingency plans are defined and implemented, even when the risk remains within the established appetite, or when a product is rejected or redesigned. This approach ensures that all business decisions are aligned with our commitment to sustainable performance and to protecting the interests of our stakeholders.

The Senior Operational Risk Committee is responsible for identifying, understanding, and assessing risks related to the Bank's processes and operations. It sets the guidelines for operational risk management and reviews the performance of audit and compliance systems, in line with the applicable regulations of the Financial Market Commission. The commission also defines the operational risk management framework, including the structure and policies for identifying, measuring, assessing, and monitoring risk and operational continuity. Additionally, it monitors compliance with regulatory commitments and tracks the implementation of new and emerging regulations.

Itaú Chile's Sustainability Strategy has various Objectives and Key Results (OKRs) for the Bank that are set annually and within them are linked objectives related to sustainability, such as reducing energy consumption, reducing the carbon footprint, efficiency, risk management metrics, among others. The achievement of these OKRs directly impacts the performance evaluation and variable compensation of senior management, reinforcing the integration of risk culture into the Bank's strategy.

1.4.3 Emerging Risks

In line with our risk management framework, Banco Itaú Chile identifies and monitors emerging risks that, due to their innovative nature or the limited availability of historical information, require forward-looking analysis and continuous monitoring to assess their potential impact on the business. These risks may include geopolitical shifts, technological disruptions, or systemic market transformations.

As part of our enterprise-wide risk assessment process, we evaluate and disclose those emerging risks that could affect our strategy, operations, financial resilience, or stakeholder confidence. These risks are reviewed periodically and publicly disclosed to promote transparency and support the long-term decision-making of our stakeholders. Below, we present two significant long-term emerging risks identified by the Bank due to their potential impact on our business, together with the mitigation actions that we have implemented to address them:

	Global geopolitical and domestic macroeconomic risks	Risks associated with the development and adoption of artificial intelligence and digital technologies
Category	Geopolitical	Technological
Description	Our operations depend on the performance of the economies in which we operate, particularly in Latin America, where we are present in Chile, Colombia, Peru, and Panama, through the subsidiary in Colombia. Our exposure to Colombia and Peru makes us particularly sensitive to commodity price volatility and changes in monetary policies in those jurisdictions, directly affecting the credit quality of our portfolio in those countries. Likewise, global geopolitical stability and, in this context, the intensification of international conflicts, trade tensions, especially between the United States and China, the fragmentation of supply chains, changes in monetary policies, and fluctuations in commodity prices create a highly uncertain environment. This risk is considered emerging due to its accelerated evolution, systemic nature, and ability to generate simultaneous effects across multiple markets where we operate. The recent persistence of global inflationary pressures, restrictive financial conditions, and global fragmentation has increased its strategic relevance, as it has no recent precedent and requires the Bank to develop anticipation and adaptation capabilities that go beyond traditional economic cycles.	The rapid advancement of digital technologies, including artificial intelligence and advanced analytics, is generating structural transformations in the financial industry, changing the way financial products and services are designed, distributed, and operated, as well as how customers interact with them. This risk is considered emerging due to the speed of technological evolution, uncertainty regarding its future adoption, the absence of fully consolidated standards, and the lack of definitive regulatory frameworks for the use of AI in the financial sector, which could require significant adjustments to our business model, operating capabilities, and data management practices. In this context, the increasing digitalization of the financial sector and the intensive use of data are redefining the competitive environment, increasing the need for advanced technological capabilities to sustain growth and long-term value creation.
Impact	These events could generate: • Increases in interest rates and foreign exchange volatility • Reduced investment flows and lower credit growth • Increased credit risk, reflected in higher delinquency levels • Negative effects on the credit quality of our portfolio in Colombia and Peru, particularly in sectors most vulnerable to commodity fluctuations.	The accelerated development of these technologies could imply: • The need to make significant and sustained investments in technology infrastructure, data, and advanced analytics capabilities. • Changes in service models and the customer value proposition, with greater dependence on digital channels. • Increased competitive pressure, especially from digital players and new technology-

	In adverse scenarios, these effects could negatively affect: • Funding costs • Net interest margin • Provisioning levels In adverse scenarios, these effects could translate into increased delinquency and reduced profitability.	based business models. These factors could affect operational efficiency, the cost structure, and the Bank's ability to adapt in a timely manner to new dynamics in the financial market.
Mitigation actions	To mitigate these impacts, we conduct periodic stress tests that simulate extreme macroeconomic conditions that could affect our financial and operational results over a three-year horizon. These tests are designed based on plausible geopolitical scenarios. The results inform action plans to strengthen financial resilience. In addition, we continuously monitor macroeconomic and political risk indicators. Itaú's Board of Directors is the highest authority responsible for defining and approving the risk appetite framework and the associated risk management culture. We have risk management policies that enable us to identify and analyze risks, as well as establish appropriate limits and control processes within the risk appetite. These policies and risk management structures are reviewed periodically to adapt to changes in the institution's activities and in the external environment.	To address this risk, the Bank has developed a digital transformation strategy aimed at strengthening its technological capabilities, its ability to adapt to changes in the environment, and the use of emerging technologies, including: • Investment in the development of artificial intelligence and advanced analytics models, such as Lab Itaú X, to improve segmentation and commercialization. • Implementation of digital platforms that improve customer experience and operational efficiency. • Strengthening the use of data for decision-making and the development of innovative solutions. • Development of technological evolution initiatives aimed at increasing productivity and accelerating the business strategy. • Employee training on the ethical and safe use of AI. • An Artificial Intelligence Policy that establishes guidelines for the development, implementation, and monitoring of AI systems, ensuring that they are carried out ethically, responsibly, safely, and transparently. • Continuous monitoring of regulatory developments related to AI to anticipate and adapt our processes to future requirements.

1.4.4. Global Systemically Important Banks

A bank is considered systemically important when its failure could trigger a domino effect throughout the financial system due to its size, level of interconnectedness, complexity, or participation in critical financial infrastructure. Regulatory authorities may classify such institutions as Global Systemically Important Banks (G-SIBs) or Domestic Systemically Important Banks (D-SIBs), depending on the scope of their potential impact.

G-SIBs are internationally significant institutions whose distress or insolvency could affect the global financial system, whereas D-SIBs are primarily significant at the national level. Both types of institutions are subject to additional regulatory requirements, including higher capital requirements, resolution planning obligations, and enhanced supervisory oversight.

Our Bank is considered a Domestic Systemically Important Bank (D-SIB) and is therefore subject to a specific capital requirement. However, under the assessment methodology established by the Basel Committee on Banking

Supervision, it does not qualify as a Global Systemically Important Bank (G-SIB) and, consequently, has not been assigned a G-SIB score.

The management of systemic risk within a bank involves identifying, assessing, mitigating, and monitoring risks that could affect not only the institution itself but also the financial system as a whole. Although regulators play a key role in this area, banks also bear internal responsibility for managing systemic risk. To assess an institution's potential contribution to systemic risk, stress testing is conducted to simulate adverse macroeconomic scenarios, and indicators such as the leverage ratio are used.

Currently, Basel III requires that the leverage ratio—defined as the ratio of Tier 1 capital to total exposure, including all on-balance-sheet assets and certain off-balance-sheet exposures—exceed 3%. In this context, in Chile, Article 66 of the General Banking Law was amended in 2019 to adopt a more conservative approach than that required under Basel III. Under this amendment, the capital used to calculate the leverage ratio must consist solely of Common Equity Tier 1 (CET1) capital, excluding Additional Tier 1 (AT1) instruments, while the denominator continues to be total exposure. During periods in which AT1 instruments are outstanding, the leverage ratio calculated under the approach established by the Financial Market Commission (CMF) will be lower than the ratio calculated under the Basel III framework.

The leverage ratio and its components, calculated under the Basel III framework as of December 31, 2025, and December 31, 2024[6] represented below:

Indicator	As of December 31, 2025	As of December 31, 2024
Tier 1 Capital	3,728,498	3,518,009
Total Exposure	44,978,339	43,051,501
Índice de apalancamiento	8,3%	8,2%

Amounts expressed in millions of CLP.

1.5. Business Ethics

1.5.2 Complementary policies:

- **Anti-Corruption Policy**: Itaú has a Corporate Anti-Corruption Policy that establishes guidelines to prevent, detect, and combat corruption in all its forms, in both the public and private sectors, as well as money laundering, terrorist financing, fraud, improper use of insider information, and other unlawful acts. The policy applies to directors, employees, customers, suppliers, and other third parties, and governs matters such as conflicts of interest, insider information, gifts and invitations, relationships with public officials, due diligence procedures, and whistleblowing channels.

  The full policy can be consulted here.

- **Gifts and Invitations Policy:** Itaú has a Gifts and Invitations to Customers and Third Parties Policy that governs the offering and acceptance of gifts, hospitality, and invitations, establishing principles, limits, and approval procedures intended to prevent conflicts of interest, undue influence, and corruption risks.

  The full policy can be consulted here

[6] See the Consolidated Financial Statements of Banco Itaú Chile, page 252. https://api.mziq.com/mzfilemanager/v2/d/4a2da77a-1e3e-41d5-8eb2-01dc7b15a10f/09179754-2ee2-3e23-8b48-61c3fe7be137?origin=2

- **Securities Market Code of Conduct:** Itaú has a Securities Market Code of Conduct that establishes principles and behavioral standards designed to ensure the integrity, transparency, and proper functioning of the securities markets. The Code governs, among other matters, the use of insider information, securities trading activities, the prevention of market abuse, and confidentiality obligations

  The full policy can be consulted here

1.5.4 Institutional Document Management Policy / Policy Approval

Itaú has a formal institutional document management framework that governs the drafting, review, and updating of its policies and internal regulations. These documents are reviewed and updated at least annually, ensuring their continued effectiveness and alignment with the regulatory and risk management framework. Key corporate policies are approved by the Board of Directors, ensuring effective oversight at the corporate governance level.

> **3 RESPONSABILIDADES**
>
> **Directorio:**
>
> - Aprobar todas las modificaciones, actualizaciones y creación de Políticas Corporativas y Estatutos de los Comités y Comisiones Superiores (en adelante "Estatutos").

Available on Itaú's Intranet. Source: Institutional Document Management Policy.

1.5.5. Whistleblowing Mechanisms / Whistleblowing Governance:

Itaú maintains Whistleblowing Channels through which any individual, whether an employee or a third party, may report irregularities.

The Bank has an Internal Reporting Management and Investigation Regulation that establishes the rules and principles governing the investigation and management of reports submitted through the various channels available at Itaú. Compliance leads the comprehensive management of the whistleblowing system, ensuring the receipt, registration, admissibility assessment, and severity classification of reports. Compliance also coordinates whistleblowing governance through the Evaluation Committee and/or special governance bodies, oversees due process, confidentiality, and the independence of investigations, and ultimately reports results and key performance indicators to the Superior Ethics and Compliance Committee.

In addition, the framework establishes whistleblowing channels, protections for whistleblowers against retaliation, and a disciplinary regime applicable to violations of the policy.

The full policy can be consulted here.

1.6. Policy Influence

1.6.1. Contributions & other spending

Itaú seeks to contribute to public debate through various associations to which it makes contributions annually.

Contributions and expenditures by category

All contributions correspond to participation in trade associations and sectoral organizations. Banco Itaú Chile does not make contributions to political campaigns, candidates, or direct lobbying activities, in line with its integrity and compliance policies.

Topic or Issue	2022 (CLP)	2023 (CLP)	2024 (CLP)	2025 (CLP)
Lobbying, interest representation or similar	0	0	0	0
Local, regional or national political campaigns / organizations / candidates	0	0	0	0
Trade associations or tax-exempt groups (e.g., think tanks)	$119,285,549	$837,486,384	$1,011,531,986	$1,089,943,086
Other (e.g., expenditures related to ballot measures or referendums)	0	0	0	0
Total contributions and other expenditures	**$119,285,549**	**$837,486,384**	**$1,011,531,986**	**$1,089,943,086**

Figures are expressed in Chilean Pesos (CLP). Contributions from Banco Itaú Colombia were converted as of 31/12/2025, using an exchange rate of 1 CLP = 4.19 COP.
*Includes contributions to trade associations and sectoral organizations such as ABIF, Asobancaria, Asobolsa, the Colombian Association of Fiduciary Companies, the Panamanian Banking Association, and business chambers in which the Bank participates.

1.6.2. Largest Contributions & Expenditures

Our greatest contributions in terms of political influence are as follows**Key contributions and trade association participation**

The main contributions of Banco Itaú Chile related to policy influence are channeled through its participation in trade associations and industry organizations.

Issues and Topics

Topic or Issue	Description of Position / Participation	Total Expenditure FY2025 (CLP)
Development of the financial system and capital markets	Active participation in trade associations (such as ABIF, ICARE, AMCHAM, and the Institute of Banking Studies, among others) that promote the development of the financial system, capital market stability, and the strengthening of regulatory frameworks. These instances foster technical and collaborative discussions without involving political financing or direct lobbying activities.	$1,089,943,086
Responsible industry representation and sectoral engagement	Participation in sector organizations in Chile and Colombia to contribute to public policy discussions and the advancement of industry best practices, in line with ethical standards, regulatory frameworks, and corporate compliance requirements.	$1,089,943,086

Main trade association contributions (2025)

Organization Name	Total Amount Paid (CLP)
Association of Banks and Financial Institutions of Chile (ABIF)	$808,380,880
Colombian Banking Association (Asobancaria)	$178,517,833
Institute of Banking Studies Guillermo Subercaseaux	$42,166,375

Banco Itaú Chile actively contributes to public debate through its participation in trade associations, addressing key issues relevant to the development of the financial system. These include capital market solvency, the promotion of savings, and the strengthening of financial inclusion.

In this context, organizations such as ABIF—where Itaú plays an active role—have led significant initiatives, including the development of investment and savings agendas aimed at strengthening capital markets. They have also supported the advancement of regulatory frameworks for the financial industry, such as fintech regulations and the implementation of open banking systems.

These processes are carried out through collaborative engagement involving multiple stakeholders across the financial ecosystem, contributing to a more transparent, inclusive, and resilient financial system.

1.6.3. Lobbying and Trade Associations - Climate Alignment

Our efforts have fostered public-private partnerships to advance climate-related action in the financial sector. In 2022, Banco Itaú Colombia reaffirmed its support for the renewal of the Green Protocol and reiterated its endorsement of the UN Global Compact's Ten Principles through its Communication on Progress.

Banco Itaú has an internal management system for evaluating participation in trade associations and similar entities. This system reviews membership admission, continued participation, and ongoing monitoring to ensure alignment with the Bank's strategic objectives, particularly those related to sustainability and climate change.

The evaluation is conducted by the Sustainability Management Department, which periodically assesses the relevance and alignment of these memberships. Banco Itaú Chile implements a climate alignment review process for trade association memberships, which is carried out periodically and when considering new associations. This process includes the analysis of public documents and official positions on climate change, adherence to frameworks such as the Paris Agreement, and participation in governmental or multilateral initiatives.

Banco Itaú Colombia, through its Asset Management Department, is also a member of the Association of Fiduciary Companies of Colombia. This entity released its first sustainability report in 2022, identifying material topics relevant to the sector, including climate change. The report outlines an explicit commitment to mitigating and reducing environmental impacts. Furthermore, Itaú Asset Management Colombia joined the Principles for Responsible Investment (PRI) in 2022, recognizing that ESG factors are integral to its fiduciary responsibilities.

Banco Itaú's participation in trade associations in both Chile and Colombia not only confirms that there is no misalignment with the Bank's internal environmental goals but also presents an opportunity to actively promote international climate standards. The Bank advocates for public policies and government partnerships that establish common guidelines aligned with the Paris Agreement's goal of limiting global warming to 1.5°C.

If a misalignment is ever identified between a trade association's climate position and Banco Itaú Chile's climate commitments, the Bank has a response framework that includes direct engagement with the association, setting deadlines for reviewing its position, and other measures as necessary.

Additionally, as outlined in our Chile Annual Report, our parent company, Itaú Unibanco, has also engaged in initiatives to advance sustainability in the banking and financial sector. Finally, Banco Itaú has not made any contributions related to lobbying activities, and therefore, no climate alignment assessment has been conducted in that regard.

1.7. Tax Strategy

1.7.1 Tax Strategy and governance

At the Group level, Banco Itaú Chile has a Tax Policy that defines the principles and guidelines governing the Bank's tax conduct, as well as that of its subsidiaries, directors, and employees, in line with international best practices. The policy ensures compliance with tax obligations, appropriate risk management, and a transparent relationship with tax authorities. The Tax Department oversees the implementation of procedures, documentation, and controls, and ensures the existence of appropriate reporting channels. The institution recognizes the importance of tax contributions to the development of the countries in which it operates. See Banco Itaú Tax Policy.

1.7.2 Tax Reporting

The following presents business, financial, and tax information by tax jurisdiction for 2025:

Jurisdiction	Names of the resident entities	Primary activities of the organization	Number of employees	Revenuesf rom third-party sales	Revenuesf rom intra-group transactions	Profit/loss before tax	Corporate income tax accrued	Corporate income tax paid
Chile	Itaú Chile	Banking activities	4445	163,403,299.464	742,849,373	238,975,422,932	14,876,731,881	13,835,553,308
Chile	Itaú General Fund Administrator SA	Mutual funds and mutual fund management	21	31,742,061,987	-	26,036,246,684	0	5,364,691,134
Chile	Itaú Corredores de Bolsa Ltda	Stock brokers	21	8,717,881,199	205,553,560	4,552,482,638	0	0
Chile	Itaú insurance brokers Ltda	Insurance agents and brokers	20	36,754,905,993	-	35,348,168,150	0	7,499,187,969
Chile	Itaú financial consulting Ltda	Management consulting activities	20	2,426,051,948	-	-748,575,543	0	66,243,545
Chile	Collections and collections Ltda	Collection services and ancillary activities	102	-5,616,181	12,174,508,629	981,505,582	1	154,386,815
Estados Unidos	Itaú Chile - Nueva York	Banking activities	24	6,677,812,272	-	53,126,782,965	246,324,687	1,668,028,476
Colombia	Itaú Holding Colombia S.A.S	Investment company	10	0	-	214.207.086	0	0
Colombia	Helm Insurance Broker Colombia S.A.	Insurance agents and brokers	10	3,548,404,338	-	4,831,846,313	7,836,141	0
Colombia	Itaú Colombia S,A.	Banking activities	1718	63,477,470,643	239,266,376	-32,257,977,337	10,011,260,011	39,416,956,714
Colombia	Itaú Stock Broher Colombia S.A.	Investment banking and brokerage activities	57	11,021,545,053	489,515,617	7,044,565,082	71,891,526	1,509,826,284
Colombia	Itaú Fiduciaria Colombia S.A.	Provision of fiduciary services,	70	5,744,277,815	412,657,244	3,800,444,237	24,777,733	909,584,662

		including the administration of investment funds and investment portfolios, as well as the management of structured trust agreements.						
Panamá	Itaú (Panamá) S.A.	Banking activities	45	1,535,889,219	-	22,110,694,550	166,983,483	-

1.8. Information Security

1. Strategic Vision and Governance

The cybersecurity strategy, led by the Cybersecurity Department, is among the topics overseen by the Digital Security Senior Committee, the Audit Committee, and the Integrated Risk Committee, through monthly presentations that ensure alignment between cybersecurity initiatives and corporate and regulatory objectives. These governance bodies have approved strategic plans, reviewed maturity metrics, and monitored the remediation of audit findings and regulatory observations.

Cybersecurity strategy and management are monitored through a Cybersecurity Calculator, which evaluates more than 20 key processes, including Cybersecurity Governance, Vulnerability Management, Network Security, Secure Development, among others.

The cybersecurity strategy is led by the Cybersecurity Manager, who reports hierarchically to the Chief Risk Officer (CRO) and reports to the Digital Security Senior Committee.

The Chief Information Security Officer (CISO), who supports and provides independent challenges to cybersecurity processes from the second line of defense, reports hierarchically to the Operational Risk Department.

At the Corporate Governance level, leadership is associated with the role of the Chief Risk Officer (CRO).

2. Continuous improvement

The Cybersecurity Strategy continuously evolves in response to emerging risks and threats, as well as new banking industry regulations and newly enacted legislation in the country, strengthening:

- The updating, enhancement, and automation of cybersecurity processes and controls.
- The closure of gaps and implementation of action plans.
- The adoption of new technologies and international best-practice standards.
- Verification of compliance with security measures by service providers contracted by the Bank.

3. Cyber Crisis – Cyber Resilience

The Bank has established a formal cyber resilience framework, understood as the ability to anticipate, withstand, respond to, and recover from cybersecurity events while maintaining the continuity of critical functions.

In addition, the concept of a Cyber Crisis has been defined as an event that exceeds normal operational management and requires a structured governance, coordination, and decision-making model beyond the technical response.

Itaú Bank has established governance, control, and regulatory alignment processes to ensure an effective internal response to cybersecurity events, in accordance with the requirements of the Financial Market Commission (CMF) and the national cybersecurity framework led by the National Cybersecurity Agency (ANCI).

4. Information Security and Cibersecurity Policy

The Policy defines the principles, guidelines, and management framework for Information Security and Cybersecurity adopted by Banco Itaú Chile, its subsidiaries, and its Representative Office in Peru.

Information is one of the most valuable assets of any organization. Accordingly, Banco Itaú Chile has established its Information Security and Cybersecurity Policy to safeguard the confidentiality, integrity, and availability of information, while complying with applicable laws and regulations and maintaining an acceptable level of risk. The Policy also provides guidance to employees of Banco Itaú Chile, its domestic subsidiaries, and its Representative Office in Peru.

Principles:

- Information is a strategic asset that must be protected.
- Cybersecurity is a shared responsibility across all business areas.
- A security-conscious culture is promoted through training and awareness initiatives.

Governance and oversight:

- The Board of Directors approves the Policy and oversees its implementation.
- The Digital Security Senior Committee reviews amendments, promotes training initiatives, and ensures alignment with external regulatory requirements.

Statement of responsibility

- Employees formally acknowledge and adhere to the Information Security and Cybersecurity Policies and Regulations of the Bank through a documented acknowledgment process, committing to act in accordance with these provisions.
- The Institution's contracts include confidentiality clauses regarding information protection.

5. Vulnerability management

Vulnerability management is one of the technical pillars of our cybersecurity strategy. We maintain continuous scanning processes for critical assets using specialized tools. Identified vulnerabilities are classified according to priority, criticality, and exposure levels, enabling the definition of remediation service-level agreements (SLAs) ranging from hours for the highest-priority cases to days for those with lower impact.

This strategy has contributed to a sustained reduction in the Bank's exploitability index, as measured through key risk indicators.

6. Internal and External audits

The management of internal and external audits enables the continuous improvement of cybersecurity processes and controls. Identified issues are addressed through action plans with defined scope, timelines, and monitoring mechanisms, ensuring implementation by the responsible areas.

Internal audits are conducted according to an annual audit plan and include specific assessments of cybersecurity controls and critical technology infrastructure, evaluating compliance against leading cybersecurity standards such as ISO 27001, CIS Controls, and the NIST Framework, among others.

During 2025, the Bank successfully addressed findings identified through internal audits and external audits performed as part of the annual certification of compliance with SOX (Sarbanes-Oxley Act) controls conducted by the Bank's external auditor, PwC (PricewaterhouseCoopers), as well as observations issued by the CMF (Financial Market Commission).

7. Cybersecurity Cultura and Awareness

Cybersecurity awareness has become a strategic pillar of risk management, particularly in an environment where threats continue to evolve in complexity and sophistication. At Itaú Chile, the Cybersecurity Culture and Awareness Program seeks to empower employees as the first line of defense by promoting a cross-functional, proactive security culture aligned with regulatory and industry standards.

Strategic Objectives

- Strengthening the risk culture related to Information Security and Cybersecurity through training, awareness campaigns, and practical simulations such as phishing exercises.
- Increase employee awareness of suspicious situations through tools that facilitate escalation for analysis and resolution. To support this objective, the Bank provides a Phishing Reporting Button and dedicated email channels, enabling employees to report suspicious situations to the Computer Security Incident Response Team (CSIRT) through a simple process. In addition, when receiving an external email, employees are presented with warning and prevention messages encouraging vigilance regarding the content of the communication.

These escalation mechanisms are strongly reinforced through the various awareness campaigns conducted for employees.

Results and progress

During 2025, multiple initiatives were implemented, including the deployment of the mandatory Cybersecurity Training Course to more than 4,500 employees, achieving a 92% participation and completion rate.

- Monthly training sessions were conducted for new employees and specific business areas covering cybersecurity best practices, regulatory compliance, social engineering, and reporting channels for incidents or suspicious situations.
- More than 20 communications and awareness bulletins were distributed through email and the corporate intranet, with a strong emphasis on reporting suspicious emails and activities.
- Educational videos promoting cybersecurity best practices and awareness tips were displayed on screens throughout the corporate headquarters.
- Phishing simulation exercises were conducted across the Bank, including all employees and targeted business areas, ensuring broad participation across functions. These initiatives contributed to

maintaining effective controls and meeting external audit requirements, including SOX certification and SWIFT CSP compliance assessments.

For customers and the general public, Itaú Chile conducts awareness campaigns through social media channels, focusing on cybersecurity best practices and digital fraud prevention.

1.9. Responsible Artificial Intelligence

1.9.1 Responsible Artificial Intelligence Policy [7]

Itaú Chile Bank has an Artificial Intelligence Policy that establishes the guidelines for the development, implementation, and monitoring of artificial intelligence systems within the Bank and is currently in the process of being publicly disclosed.

This Policy ensures that the development and application of AI technologies are carried out in an ethical, responsible, secure, and transparent manner, aligned with our institutional values and principles, as well as with applicable laws and regulations.

The Policy promotes a human-centered approach, fostering innovation and operational efficiency while safeguarding our customers' rights and the integrity of our systems. Its application extends across all areas of the Bank that develop, implement, or use artificial intelligence solutions, including our domestic and international subsidiaries.

The Artificial Intelligence Policy covers the following:

- Respect for data privacy. The processing of personal data by AI systems complies with applicable privacy regulations, incorporating security-by-design practices throughout the information lifecycle.
- Cybersecurity protection. We conduct Ethical Hacking tests and cybersecurity risk assessments for AI-related projects, integrating security throughout the entire lifecycle.
- Prevention of potential biases. We design AI solutions to avoid bias and distribute benefits fairly, implementing mechanisms to identify and correct discriminatory outcomes.
- Ensuring human intervention in relevant decisions. We incorporate controls that enable specialist oversight and, where appropriate, intervention in automated processes involving critical decisions. For example, Level 3 AI solutions are subject to human review prior to any customer interaction.
- Ensuring understandable and traceable AI decisions. Our AI systems are interpretable and capable of explaining how and why decisions or actions were taken, as well as demonstrating the underlying logic supporting their outputs.
- Establishing clear accountability. Every AI initiative has clearly assigned owners throughout its lifecycle, is subject to internal validations, and includes action plans to address potential errors.
- Defining clear boundaries. Our AI risk classification framework (Levels 2, 3, and 4) establishes governance, validation, and approval requirements, as well as operational limits.

We are currently advancing improvements in our internal processes and operating structures, including optimizations of our data centers, with the objective of reducing our environmental footprint

7 All corporate policies are approved by the Board of Directors of Banco Itaú Chile.

1.9.2 Responsible Artificial Intelligence Program [8]

General Responsible Artificial Intelligence Program

At Banco Itaú Chile, we maintain a Responsible Artificial Intelligence Program aimed at ensuring that the development, implementation, monitoring, and use of artificial intelligence-based solutions are carried out in an ethical, secure, transparent, and human-centered manner. Through this Program, we seek to promote innovation and operational efficiency while safeguarding customer trust, information protection, appropriate risk management, and compliance with applicable regulations.

The Program operationalizes the principles established in the Bank's Artificial Intelligence Policy, which defines the guidelines governing the development, acquisition, implementation, use, monitoring, and governance of AI solutions. This Policy establishes a framework based on the principles of trustworthiness and robustness, transparency and explainability, accountability and governance, fairness, inclusion and equity, privacy and data protection, and a human-centered approach. It also incorporates guidelines for the classification of initiatives according to their level of risk, the definition of roles and responsibilities, the application of security and privacy controls, human oversight where appropriate, vendor management, and continuous monitoring throughout the lifecycle of AI solutions.

Through the Program, these principles are translated into processes, controls, governance bodies, and monitoring mechanisms applicable throughout the lifecycle of AI solutions. This lifecycle encompasses ideation, evaluation, design, development, validation, implementation, operation, monitoring, continuous improvement, and eventual decommissioning.

The scope of the Program is enterprise-wide and includes internally developed initiatives, solutions acquired or integrated from third parties, and services incorporating Artificial Intelligence capabilities. It also applies to all areas responsible for designing, developing, managing, integrating, approving, or using such solutions within their processes, products, channels, or services.

The implementation of the Program is supported by a cross-functional governance structure that brings together technical teams, business units, risk functions, cybersecurity, data protection, legal, marketing, and developer communities. This approach ensures that AI initiatives are evaluated from multiple perspectives before deployment and throughout their operational lifecycle.

Governance, risk management, and oversight

The governance of the Responsible Artificial Intelligence Program is structured around a shared accountability model in which each initiative has clearly defined owners throughout its lifecycle. Overall coordination of the AI framework resides with the specialized data, analytics, and artificial intelligence functions, with active participation from Technology, Risk, Independent Model Validation, Data Protection and Data Governance, Cybersecurity, Legal, Marketing, and the business communities or functional units responsible for developing or using AI solutions.

All Artificial Intelligence initiatives must be registered within the institutional Model Risk Management (MRM) framework. Through this process, the nature of the solution, its purpose, level of exposure, potential impact on customers, critical processes, information, regulations, or financial statements, and the controls required for appropriate management are identified.

[8] All corporate policies are approved by the Board of Directors of Banco Itaú Chile.

Risk classification determines the validation, approval, and monitoring requirements applicable to each initiative. Lower-risk solutions follow the Bank's standard technology development and approval processes. Higher-risk initiatives, in contrast, require additional reviews, independent validation, approval by designated corporate governance bodies, and post-implementation monitoring.

This framework limits the deployment of sensitive AI capabilities to initiatives that have been appropriately assessed, approved, and monitored. Solutions involving direct customer interaction, regulatory implications, accounting impacts, or significant exposure are subject to enhanced controls, including risk reviews, business owner involvement, technical validation, and post-deployment monitoring.

Human oversight forms an integral part of the Program's governance approach. In particular, initiatives capable of generating significant impacts must incorporate human review, escalation mechanisms, or prior approval, as appropriate, based on their risk profile and the nature of the decisions or outputs generated.

Accordingly, the Program seeks to ensure that AI solutions do not operate in isolation but rather within a governance framework that establishes accountability, usage boundaries, approval processes, traceability, and oversight.

Responsible development, data, and cybersecurity

The responsible development of Artificial Intelligence solutions is based on the early incorporation of technical, ethical, security, privacy, and compliance controls. Each initiative must comply with the Bank's corporate standards on technology, secure development, data governance, personal data protection, information security, and cybersecurity, according to its nature and risk level.

During the design and development phases, initiatives must assess the quality and suitability of data, information processing conditions, unauthorized access risks, data traceability, and controls required to protect the confidentiality, integrity, and availability of information. For initiatives in exploratory or proof-of-concept stages, the use of controlled environments and anonymized or synthetic data is encouraged, avoiding exposure of customers or end users before the necessary approvals have been obtained.

The Program incorporates fairness, inclusion, and non-discrimination criteria in the design of AI solutions to promote equitable and non-discriminatory model behavior. Depending on their nature and risk classification, initiatives must conduct reviews relating to data quality, representativeness, and appropriateness, as well as implement mechanisms to identify, assess, and mitigate potential biases in model outputs. When potentially discriminatory behavior or deviations from the Bank's principles of fairness are identified, responsible areas must analyze root causes, define mitigation actions, and document the measures adopted prior to implementation or continued operation. Furthermore, the Program seeks to ensure that solutions are reasonably explainable so that the Bank can understand the key criteria, variables, assumptions, and limitations influencing model outputs.

From a cybersecurity perspective, AI initiatives are integrated into the Bank's corporate information security framework. This includes risk assessments, security testing, vulnerability reviews, access controls, and pre-production validations, particularly for solutions exposed to external environments, processing significant information, or interacting with customers or employees.

Responsible development also requires technical and functional documentation to ensure traceability regarding purpose, overall operation, data utilized, identified risks, applied controls, approvals obtained, and operating conditions.

Transparency, human review, and individual rights

The Responsible Artificial Intelligence Program promotes a human-centered approach proportionate to the risk profile of each use case. Accordingly, AI solutions must be developed and operated with clear consideration of their purpose, limitations, risks, and conditions for use in internal processes or customer interactions.

When AI solutions interact directly with customers or users, the Bank promotes transparency mechanisms appropriate to the nature of the use case and the channel through which the solution is provided. These mechanisms may include information presented in digital channels, frequently asked questions, notifications, or visible elements clarifying that a functionality may be operated, assisted, or supported by Artificial Intelligence.
For specific customer-facing functionalities, such as Voice and Text Transfers, information available through frequently asked questions indicates that the Bank uses Artificial Intelligence to understand voice and text-based requests, that the technology uses only the information necessary to process transfers, and that customer data is not used to improve the technology.

When an initiative directly interacts with customers or may influence communications, recommendations, decisions, or customer experience, additional reviews are carried out by the relevant functions, including Technology, Risk, Legal, and Marketing, as appropriate. These reviews help ensure alignment with institutional principles, customer protection standards, brand governance requirements, and the governance framework established by the Bank.

The Program incorporates human review mechanisms for higher-risk initiatives, particularly when AI outputs may affect sensitive decisions or significant communications. In such cases, the Bank seeks to ensure that validation, review, approval, or human escalation mechanisms are in place before specific outputs are used or communicated, based on the solution's risk level.

Additionally, the Bank maintains formal service and review channels, including its Contact Center, through which customers and third parties may submit inquiries, complaints, or review requests related to products, services, or digital functionalities. Where a request concerns a decision, recommendation, or interaction supported by AI, it may be recorded, escalated, and managed in accordance with applicable internal procedures, ensuring traceability and review by the responsible functions when appropriate.

Monitoring, oversight, and continuous improvement

Following deployment, AI solutions are subject to monitoring and oversight mechanisms designed to evaluate behavior, performance, and operational consistency. This monitoring enables the timely identification of deviations, performance degradation, changing usage patterns, operational risks, and adjustment needs.

Oversight capabilities form part of the design and operation of AI solutions. In particular, development communities and responsible functions are required to monitor model performance and implement remediation measures when deviations, errors, emerging risks, or unexpected results are identified.

Post-deployment monitoring is particularly relevant for initiatives classified as higher risk. These solutions must maintain performance controls and monitoring mechanisms and, where appropriate, undergo additional reviews, parameter adjustments, retraining, technical improvements, or renewed approvals before expanding their use.

The Bank maintains a continuous improvement approach to its Responsible Artificial Intelligence Program, periodically reviewing controls, processes, and guidelines while incorporating lessons learned from operational experience, regulatory developments, technological progress, industry best practices, and business and control function requirements.

Artificial intelligence vendor management

The Responsible Artificial Intelligence Program is not limited to internally developed solutions. Banco Itaú Chile also applies specific controls to vendors that develop, integrate, operate, or provide AI-based services. This approach extends Responsible AI principles throughout the Bank's technology value chain.

As part of its essential contractual clauses, the Bank establishes specific obligations for AI service and solution providers. These obligations apply whether services are delivered directly by the provider or through subcontractors under its responsibility.

Among the primary contractual requirements is the prohibition on using Banco Itaú data for the training of Artificial Intelligence models or for any other unauthorized purpose. Any use of Bank data associated with AI-enabled services, tools, systems, or developments, whether proprietary or provided by third parties, must be reviewed and authorized in advance by the Bank.

Providers must also ensure that AI solutions operate and are hosted exclusively within secure and approved technological environments, including cloud infrastructure, private tenants, on-premise environments, or private clouds that comply with the standards established by the Bank. The use of public AI models or services that may create risks of information leakage, exposure, or misuse of Bank information is restricted.

Regarding Responsible AI, providers must maintain formally approved internal policies establishing guidelines for the responsible, ethical, and non-discriminatory use of Artificial Intelligence. They must also implement periodic review processes for model outputs, incorporating metrics designed to identify, measure, and mitigate potential biases or discriminatory behavior.

Providers must further ensure that the models used in service delivery are reasonably explainable and interpretable according to their nature, purpose, and level of risk. To that end, they must provide the Bank with the technical and functional documentation necessary to understand the model's general operation, limitations, relevant assumptions, and key factors influencing outcomes.

The Bank also requires providers to maintain a matrix of roles and responsibilities that clearly and formally allocates functions, authority levels, and accountability throughout the lifecycle of AI solutions. In addition, providers must maintain processes to identify, analyze, and promptly implement applicable regulatory changes affecting their services.

Finally, the Bank retains audit and inspection rights to verify compliance with the established controls. These reviews may include requests for documentary evidence, technical documentation, and any additional information necessary to verify the implementation, effectiveness, and operation of controls associated with third-party AI solutions.

Sustainability and impact measurement

At Banco Itaú Chile, we promote the responsible development and operation of technological solutions, incorporating operational efficiency and sustainability considerations into the infrastructure supporting our digital services, including platforms used for the development and operation of Artificial Intelligence solutions.

The Bank has implemented initiatives aimed at reducing the environmental impact of its operations, with a focus on data center energy efficiency. Currently, 100% of our data centers operate on certified renewable energy. The Bank annually reports its operational carbon footprint, including Scope 3 emissions across all categories, with this information disclosed in our 2025 Integrated Report.

This approach contributes to ensuring that the development and operation of technological solutions, including AI initiatives where applicable, are conducted on infrastructure aligned with the Bank's sustainability, energy efficiency, and environmental impact reduction commitments.

As part of digital transformation initiatives supported by advanced technologies, including Artificial Intelligence solutions where applicable, Banco Itaú Chile periodically monitors indicators related to operational efficiency and sustainability.

The Bank measures the following digitalization impact KPIs on a quarterly basis:
(1) Paper Reduction: 21,397,610 sheets saved through digital document processing.
(2) Avoided Emissions: 130 tCO_2e.

These indicators enable the Bank to monitor the contribution of technology initiatives to its sustainability objectives and provide input for the continuous improvement of digitalization processes, operational efficiency, and environmental impact reduction efforts.

People and capability development

Capability-building is a core component of the Responsible Artificial Intelligence Program. In this regard, the Bank delivers training programs for employees who interact with AI systems or participate in their design, development, implementation, operation, or use, with the objective of promoting the safe, ethical, and responsible adoption of these technologies.

During 2025, the Bank recorded 1,909 participations in AI-related training activities, corresponding to 1,329 unique employees, with 3,070.47 cumulative effective training hours and 71 registered courses or topics.

Additionally, as of June 2026, the Bank recorded 4,709 participations in AI-related training activities, corresponding to 1,611 unique employees, with 5,417.07 cumulative effective training hours and 55 registered courses or topics delivered through online, hybrid, in-person, and e-learning formats.

Topics covered primarily included Copilot and Microsoft 365 AI, Generative AI, ChatGPT and prompt engineering, automation, AI agents, low-code platforms, AI fundamentals and applications, data analytics and data-driven productivity, as well as AI/LLM platforms, models, and certifications.

These training initiatives reached multiple areas across the Bank, including Technology and Operations, Retail Banking, Finance, Risk, Credit, People, Sustainability and Marketing, Internal Audit, Corporate Banking, Treasury, and Legal, reflecting a cross-functional approach to AI adoption and capability development.

1.10. Sustainable Finance

1.10.2 Sustainable Investing Policy

We have a Responsible Investment Policy available on our website that establishes the principles and guidelines that govern our investment decisions, with the objective of generating sustainable long-term returns for our clients while contributing positively to the development of a more efficient and sustainable capital market that creates positive externalities for society and the environment.

In addition, the Policy establishes guidelines for incorporating ESG factors into the investment process through a proprietary assessment model and specialized services. It defines environmental factors (water, energy, biodiversity, waste, and climate change), social factors (customers, communities, employees, suppliers, and human rights), and governance factors (Board structure, composition, independence, diversity, and compensation). It also includes sector exclusion criteria related to illegal activities, forced or child labor, asbestos, deforestation, and prostitution, and sets out specific guidelines for Fixed Income and Equity investments.

Sector-specific guidelines

While the Policy does not establish sector-specific guidelines, the Itaú AGF Research Team conducts sector-level analysis as part of the ESG integration process. This analysis considers the specific risks and opportunities associated with each industry, which are assessed on a case-by-case basis through our proprietary ESG analysis model and specialized external services (Sustainalytics, S&P, among others).

The materiality of ESG factors varies across sectors; therefore, our approach is tailored to the specific characteristics of each industry, ensuring a comprehensive and context-based assessment of every investment.

1.10.3. Sustainable Stewardship

Stewardship: Engagement

In 2022, Itaú AGF became signatory of Principles for Responsible Investment promoted by the United Nations (UNPRI) and our Responsible Investment Policy which sets out the principles and guidelines that guide us in this matter, is aligned with the six principles promoted by this organization:

1. We will incorporate ESG issues into investment analysis and decision-making processes.
2. We will be active owners and incorporate ESG issues into our ownership policies and practices.
3. We will seek appropriate disclosure on ESG issues by the entities in which we invest.
4. We will promote acceptance and implementation of the Principles within the investment industry
5. We will work together to enhance our effectiveness in implementing the Principles
6. We will each report on our activities and progress towards implementing the Principles.

In this sense, active ownership is a fundamental part of our investment process, and engagement initiatives (individual and collaborative) are carried out by our research team who maintain constant contact with the companies in which we invest.

Our approach regarding Stewardship (Engagement and Proxy Voting) is included in our Responsible Investment Policy and not as a separate policy.

Engagement with Companies

Itaú AGF seeks to relate to the companies in which it invests to understand them better. The objective is to establish a constructive dialogue and deepen knowledge about them to determine how ESG factors can affect their market value.

Itaú AGF is individually committed to actively promoting the adoption of ESG best practices in the companies that are part of its portfolios, through communication with them, in order to reduce risks and protect the interests of its clients.

For the same purpose, and analyzing case by case, Itaú AGF participates in Collaborative Engagement processes to join forces with other investors who share its vision regarding the importance of sustainability in investments. On the other hand, Itaú AGF encourages companies to promptly communicate any information related to ESG issues that may affect their financial performance.

Engagement Policymakers and other stakeholders

Itaú AGF is committed to actively participating in working groups, consultation processes and information by public or private institutions, aimed at collaborative work through meetings between the parties for the development of responsible investments in Chile. Additionally, through the different associations to which it belongs, Itaú AGF is committed to participating in the generation of discussions, preparation of technical documents and proposals that contribute to a more sustainable capital market.

Collaborative Engagement Processes in Progress

Spring

Spring is a PRI stewardship initiative for nature, addressing the systemic risks of biodiversity loss to protect the long-term interests of investors. Through this initiative, the program seeks to contribute to the global goal of halting and reversing biodiversity loss by 2030.

Participants are investors who, independently and in compliance with all legal and regulatory requirements, collaborate with the target companies within the framework of the program. Participants can collaborate with a target company as a Lead Investor, Co-Lead Investor, or Collaborating Investor.

The company selection methodology aims to identify those that exert influence on policies affecting forest loss and land degradation in priority geographic areas. In this context, a Chilean food retailer company was selected as a company of interest to participate in the program.

Therefore, in August 2025, a collaborative engagement group was formed between PRI, Itaú Asset Management (as Lead Investor), and other investor as Collaborating Investor to address the case.

In November 2025, we held a virtual pre-engagement meeting with PRI and the Collaborating Investor to define the engagement objectives and key initial questions for our first engagement session with the company.

In December 2025, we held our first virtual engagement meeting with the company. The agenda consisted mainly of an initial introduction among the participants, a presentation of the initiative and its scope, and a discussion of the questions defined in the pre-engagement session, specifically focused on the company's Sustainability Policy and Sustainability Report. Finally, it was agreed with the company that, for a future virtual engagement meeting, investors could showcase what other food retailers are doing to address the systemic risks of biodiversity loss, as the company is still in the initial stages, particularly regarding biodiversity and deforestation.

As of the date of this report, we are in the stage of arranging a follow-up meeting to review the company's 2025 Annual Report and prepare for the second virtual engagement meeting. This meeting should take place during the first weeks of June 2026.

1.10.4. Sustainable Financing Policy

As part of our client relationship management and engagement activities, we systematically assess the sustainability-related risks and opportunities associated with our clients' operations.

To this end, we conduct comprehensive assessments that include sector analysis, identification of material topics, review of previous sustainable finance experiences, and a specific evaluation of ESG risks and opportunities.

This process enables us to gain an in-depth understanding of our clients' profiles, identify their key sustainability strengths and challenges, and support them in integrating these factors into their strategic decision-making. We also provide information on sustainable financial products (such as green mortgages, energy-efficiency loans, and low-emission vehicle financing) and promote more sustainable lifestyles through financial education and personalized advisory services delivered through branches and digital channels.

1.10.7. Sustainable Investing Products & Services

Responsible Investment Approach

Integration of ESG factors in the Investment Process

Itaú AGF considers that ESG factors are important because they affect the value of the assets in which it invests and, as defined in our Responsible Investment Policy, opts for the ESG integration approach. This approach seeks to identify investment opportunities and reduce the risks related to the funds.

The objective is to see the impact of ESG factors on the traditional models internally used for each asset class and thus be able to make a final investment decision that considers all risks.

According to our guidelines, the integration of ESG factors must be for all actively managed Fixed Income and Equity Funds that are invested in debt instruments and/or shares of open or closed companies that are part of our Latin American coverage, excluding Brazil.

Since integrating ESG factors into company analysis and investment decision-making is part of comprehensive risk management, it applies across all assets under active management. However, because our actively managed funds do not have specific ESG objectives and are not impact funds, we do not have actively managed funds with an ESG label, although this does not mean that we do not integrate ESG criteria into our investment decision-making.

As of December 31, 2025, approximately 85% of our AUM (US$4,451 million) incorporates ESG criteria into investment decision-making. This AUM corresponds to actively managed funds in both fixed income and equities.

On the other hand, we have two ESG-labeled funds, Itaú ESG Global Credits and Itaú ESG Emerging Stars, which are funds that invest in funds managed by third parties. As of December 31, these funds represented 0.1% of our AUM (US$5 million).

For more information regarding our AUM breakdown and our ESG investment practices please see our PRI Transparency Report which contains information as June 30, 2025 and Annual Integrated Report 2025 - AGF Itaú Chile for fiscal year performance (reference only available in Spanish).

1.10.8. Sustainable Financing Products & Services

At Itaú Chile, we offer a range of financing products with sustainable attributes. Currently, within the retail banking segment, these attributes have been defined and are supported by internal guidelines that establish product classification criteria and tagging processes within our systems. However, the implementation of such tagging mechanisms has not yet been fully deployed across this segment.

As a result, to date it is not possible to maintain consolidated traceability of the total volume of sustainable financing provided to consumers. Nevertheless, we are advancing the enhancement of our core platforms and data management capabilities with the objective of systematically incorporating products.

2. Environmental Dimension

2.4. Climate Strategy

2.4.3. Indirect Greenhouse Gas Emissions (Scope 3)

Since 2022, we have included the operations of Itaú Colombia in our calculations. We have enhanced our measurement coverage by applying greater completeness and rigor, which also led to a recalculation of 2022 emissions. Some categories have shown increases due to the integration of Itaú Colombia into our corporate carbon footprint assessment across all GHG Protocol categories we report on. We are fully aligned with recognized environmental metrics. For 2025, the calculation of reported financed emissions covers all our operations and subsidiaries, including Itaú Colombia. This broader measurement and reporting scope has resulted in an increase in the reported metric. Our 2025 target for total indirect (Scope 3) greenhouse gas emissions was 1,327,441 tCO_2e.

		Itaú Colombia & Itaú Chile consolidated			
Indirect Greenhouse Gas Emissions (Scope 3)[9]	Units	2022	2023	2024	2025
Total indirect GHG emissions (Scope 3)	metric tons CO2 equivalents	14,568	1,012,482	1,071,018	1,327,441

		Emissions in the reporting year (Metric tCO_2e)				
Scope 3 Itaú Classification	Scope 3 Category	2022	2023	2024	2025	Emissions calculation methodology and exclusions
Office supplies + bank cards. External data center services Island + thirdparty ATMs. Energy consumed	1. Purchased Goods and Services	472	510	520	896	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards
Fuel manufacture for Scope 1	3. Fuel-andenergy-relatedactivities (not included in Scope 1 or 2)	19	16.42	13	15	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards
Armored and Courier transportation services	4. Upstream transportation and distribution	1,727	1,111	598	780	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards
Waste and recycling	5. Waste generated in operations	792	643	765	696	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards
Business trips	6. Business travel	611	1,492	1,923	1,806	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards
Employee transport	7. Employee commuting	5,083	4,096	4,012	3,908	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards

Visits to the bank: Customer trips	9. Downstream transportation and distribution	4,995	4,088	3,285	3,269	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards
Not applicable	10. Processing of sold products	Not applicable	Not applicable	Not applicable	Not applicable	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards
Access to the bank: Website	11. Use of sold products	868	523	102	140	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards
Final card disposal	12. End of life treatment of sold products	0.023 0	0.02	0.02	0.012	In accordance with the methodology outlined in the Greenhouse Gas Protocol, ISO 14064 and GRI Standards
Financed emissions	15. Investments		1,000,000	1,100,000	1,315,627	PCAF[10]

2.4.5. TCFD disclosure

1. Governance

The Board of Directors of Banco Itaú Chile oversees climate change-related matters and other ESG issues through its corporate governance structure. The Board determines the frequency of ESG-related reporting and oversees the integration of ESG matters into strategic decision-making. In addition, through the Audit Committee, it regularly receives updates from the Sustainability & Corporate Affairs Department regarding the Sustainability Strategy, climate change-related projects, non-financial indicators, and reporting processes.

At the Board level, the Audit Committee supports oversight of the Bank's overall risk management framework and reviews both financial and non-financial risks, including emerging risks that may incorporate environmental and climate-related considerations. In addition, the Directors' Committee receives information on sustainability and regulatory trends relevant to the financial sector, helping to ensure that these issues are appropriately considered in decision-making and in strengthening the Bank's governance practices.
Complementing this structure, the Sustainability & Diversity Steering Committee, composed of the Executive Committee and chaired by the CEO, serves as the highest ESG governance body within the organization. The Committee meets quarterly and is responsible for defining ESG projects, plans, and targets, as well as ensuring that environmental, social, and governance considerations, including those related to climate change, are integrated into the business, budgets, and strategic decision-making processes.

This governance structure enables climate-related risks and opportunities to be escalated and overseen by both senior management and the Bank's corporate governance bodies, ensuring their appropriate integration into the organization's strategy and risk management framework.

2. Strategy

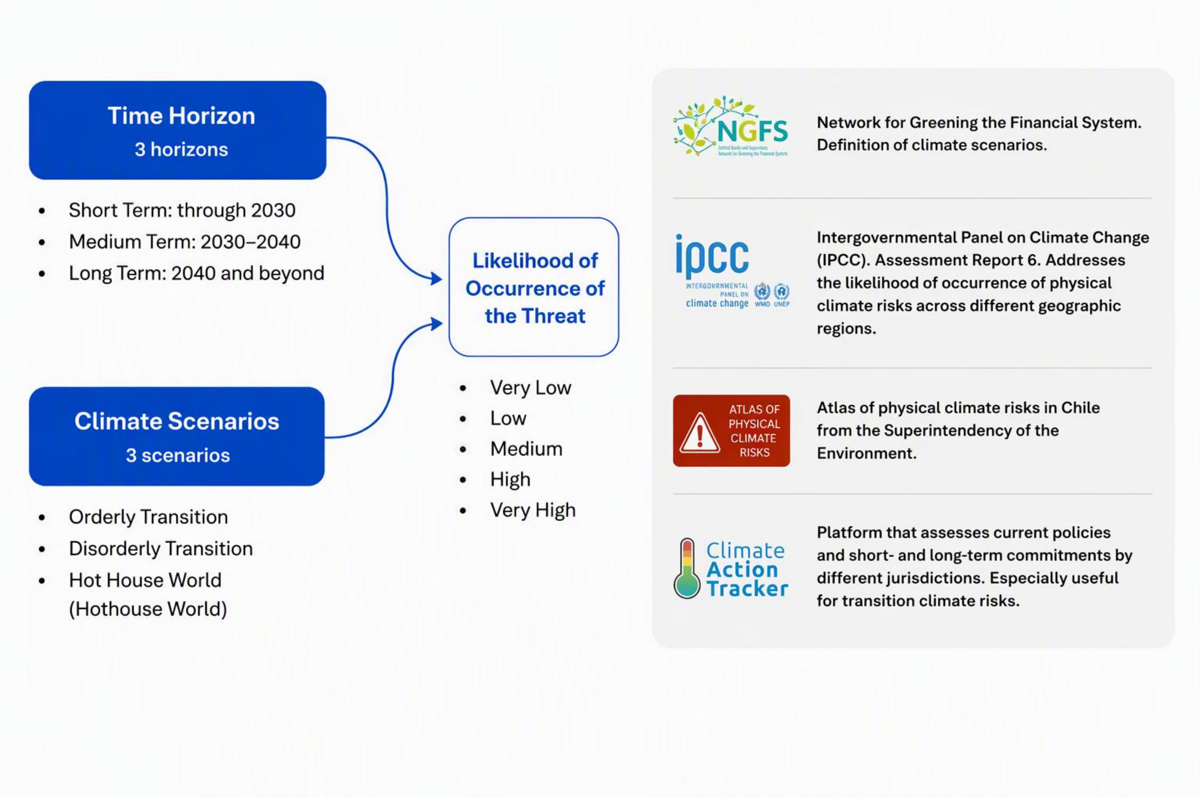
Climate-related risks and opportunities identified by the Bank:

Banco Itaú Chile conducted a climate risk identification exercise based on the risk inventory developed by Itaú Unibanco, which is supported by scientific reports and publications issued by organizations within the financial system.

[10] 100% of Itaú Chile's financed emissions are included in the assessment (including Itaú Colombia). Financed emissions data are verified by an independent third party. This verification process is conducted by Itaú Unibanco.

During 2026, the Itaú Bank updated its risk inventory and implemented a climate risk map with the objective of identifying, assessing, prioritizing, and managing the impacts of climate change across the different risk disciplines.

The methodology incorporated the quantification of risks, considering both the likelihood of occurrence of climate-related hazards and the probability and magnitude of their potential impact on the Itaú Bank. This assessment was conducted across three-time horizons—short term (up to 2030), medium term (2030–2040), and long term (2040 onwards)—and under three climate scenarios defined by the Network for Greening the Financial System (NGFS): Orderly Transition, Disorderly Transition, and Hot House World.



The table below summarizes the climate risks identified by the Bank:

Climate Risk	Hazard Driver	Impact Pathway	Value Chain Stage
Reduced profitability of clients whose operations depend on water availability due to changes in precipitation patterns (e.g., agriculture or hydroelectric power generation).	Water stress	Reduced client profitability	Downstream
Partial or permanent shutdown of client operations due to sea-level rise (e.g., ports or clients with assets located along the coastline).	Sea-level rise	Partial or permanent shutdown of client operations	Downstream
Loss of ecosystem services resulting from species extinction, leading clients to incur higher costs in seeking alternative solutions.	Species extinction	Increased client costs	Downstream
Reduced profitability of clients due to the increased prevalence of infectious diseases/fungi (e.g., livestock, agriculture, fisheries, and aquaculture).	Higher incidence of infectious diseases	Reduced client profitability	Downstream
Reduced profitability of clients resulting from lower productivity of ocean resources due to ocean warming and acidification.	Ocean warming and acidification	Reduced client profitability	Downstream
Increased costs for clients due to rising average temperatures (e.g., cooling costs and transmission line cooling requirements).	Increase in average temperature	Increased client costs	Downstream

Climate Risk	Hazard Driver	Impact Pathway	Value Chain Stage
Partial or permanent shutdown of client operations, as well as increased costs, due to damage to facilities caused by wildfires.	Wildfires	Partial or permanent shutdown of client operations	Downstream
Partial or permanent shutdown of client operations, as well as increased costs, due to facility damage caused by extreme rainfall flooding.	Flooding	Partial or permanent shutdown of client operations	Downstream
Partial or permanent shutdown of client operations, as well as increased costs, due to facility damage caused by other extreme weather events (e.g., tornadoes).	Extreme weather events	Partial or permanent shutdown of client operations	Downstream
Reduced client profitability/productivity due to the effects of heatwaves on workers.	Heatwaves	Reduced client profitability	Downstream
Loss in the value of assets acquired by the Bank (e.g., collateral) due to both physical risks (e.g., floods, droughts, wildfires) and transition risks (e.g., coal-fired power plants).	Multiple	Stranded assets	Own Operations
Reduced profitability of clients whose revenue streams depend on carbon-intensive products and services	Changes in consumption patterns	Reduced client profitability	Downstream
Loss of competitive advantage among clients due to failure to adopt new technologies.	New technologies	Loss of clients' competitive advantage	Downstream
Increased costs for clients resulting from the implementation of a carbon tax.	Carbon pricing	Increased client costs	Downstream
Increased costs for clients resulting from import/export tariffs associated with GHG emissions in certain jurisdictions (e.g., CBAM).	Carbon pricing	Increased client costs	Downstream
Increased likelihood of clients becoming subject to litigation due to inadequate climate-related disclosures.	Information disclosure	Increased likelihood of clients becoming involved in litigation	Downstream
Decline in the public perception of clients due to insufficient climate-related disclosures or disclosures regarding controversial actions and positions.	Information disclosure	Loss of clients' competitive advantage	Downstream
Increased costs for clients associated with compliance with new climate regulations (e.g., NCG 461, NCG 519).	Information disclosure	Increased client costs	Downstream
Reduction in the Bank's base of creditworthy clients due to stricter regulatory requirements and licensing and permitting processes.	Permitting requirements	Reduction in the customer base	Downstream
Increased costs for clients associated with achieving their GHG emissions reduction targets (e.g., vehicle electrification, purchase of carbon credits).	GHG emissions reduction targets	Increased client costs	Downstream
Increased probability of client default resulting from the adoption of unsuccessful technologies.	New technologies	Increased probability of client default	Downstream
Reduced client profitability due to inaccurate assessment of demand for green products (i.e., oversupply or undersupply of green products).	Changes in consumption patterns	Reduced client profitability	Downstream
Reduced client repayment capacity (particularly among individuals) due to broad societal impacts (e.g., higher unemployment and lower GDP).	Multiple	Reduced client repayment capacity	Downstream
Reduction in the Bank's base of creditworthy clients due to large-scale migration resulting from climate change impacts.	Multiple	Reduction in the customer base	Downstream
Reduction in the Bank's base of creditworthy clients due to their exposure to elevated climate risks.	Multiple	Reduction in the customer base	Downstream

Climate Risk	Hazard Driver	Impact Pathway	Value Chain Stage
Financial and reputational impacts resulting from regulatory non-compliance caused by weaknesses in the Bank's governance of climate-related information management.	New regulations	Increased costs	Own Operations
Financial and reputational impacts resulting from regulatory scrutiny due to inconsistencies between disclosed climate-related information and the Bank's strategy.	New regulations	Increased costs	Own Operations
Non-compliance with new regulations (e.g., NCG 461, NCG 519, Basel standards).	New regulations	Non-compliance with laws, regulations, or standards	Own Operations
Business continuity disruption due to water scarcity leading to the partial or permanent closure of offices and/or branches.	Water stress	Business continuity disruption	Own Operations
Business continuity disruption and damage to Bank assets caused by extreme rainfall flooding.	Flooding	Business continuity disruption	Own Operations
Business continuity disruption and damage to Bank assets caused by wildfires.	Wildfires	Business continuity disruption	Own Operations
Business continuity disruption and damage to Bank assets caused by other extreme weather events (e.g., tornadoes).	Extreme weather events	Business continuity disruption	Own Operations
Business continuity disruption due to heatwaves affecting employee attendance or productivity.	Heatwaves	Business continuity disruption	Own Operations
Business continuity disruption due to failures of information systems caused by heatwaves or other extreme weather events.	Multiple	Business continuity disruption	Own Operations
Business continuity disruption due to supply chain failures caused by wildfires, flooding, or other extreme weather events.	Multiple	Business continuity disruption	Upstream
Business continuity disruption and damage to Bank assets caused by sea-level rise.	Sea-level rise	Business continuity disruption	Own Operations
Increased electricity costs resulting from reduced hydroelectric power generation due to water stress.	Water stress	Increased costs	Upstream
Increased electricity costs resulting from higher air-conditioning demand due to rising average temperatures.	Increase in average temperature	Increased costs	Upstream
Increased costs associated with compliance with new climate-related disclosure requirements.	New regulations	Increased costs	Upstream / Own Operations
Increased costs associated with transitioning to lower-emission technologies (e.g., green buildings and vehicle electrification) in order to meet decarbonization targets.	New technologies	Increased costs	Own Operations
Increased costs associated with the purchase of carbon credits to meet decarbonization targets.	Acquisition of carbon credits	Increased costs	Own Operations
Increased costs associated with achieving strong performance in sustainability indicators (e.g., DJSI).	Growing importance of sustainability indicators	Increased costs	Own Operations
Large-scale withdrawals of funds due to wildfires.	Wildfires	Large-scale withdrawals of funds	Own Operations
Large-scale withdrawals of funds due to flooding.	Flooding	Large-scale withdrawals of funds	Own Operations
Large-scale withdrawals of funds due to other extreme weather events.	Extreme weather events	Large-scale withdrawals of funds	Own Operations
Decline in the value of shares of carbon-intensive companies.	Public perception of climate change	Decline in share value	Own Operations

Climate Risk	Hazard Driver	Impact Pathway	Value Chain Stage
Climate policies and supply chain disruptions may affect the supply and demand (and therefore pricing) of oil, gas, coal, and critical minerals.	Multiple	Commodity price volatility	Upstream
Restricted access to financing due to deficiencies in climate-related disclosure practices.	Information disclosure	Restricted access to financing	Own Operations
Restricted access to financing due to poor performance on sustainability indicators (e.g., DJSI).	Growing importance of sustainability indicators	Restricted access to financing	Own Operations

Impact of Climate-Related Risks and Opportunities on the Bank's Business, Strategy, and Financial Planning

During 2026, the Bank is in the process of defining the impacts of climate-related risks across the Bank's various risk disciplines (which have already been identified through the Climate Risk Map) and assessing how these risks affect the organization's business, strategy, and financial planning. (For additional information regarding the impacts of climate change on the Bank's business, please refer to Section 2.4.8, "Financial Risks of Climate Change.")

3. Gestión de riesgos

3. Risk Management

During 2025, Banco Itaú Chile developed a methodology, based on guidance from the TCFD, the IFC, and the Parent Company, to measure its local Environmental, Social, and Climate Risk Appetite, with the objective of monitoring the exposure of the credit portfolio to clients classified as having high environmental, social, and climate risk, given their exposure to climate-related factors, as well as potential impacts on communities, people, and the environment.

The methodology includes both a yellow alert threshold and a red alert threshold designed to provide early warnings of approaching limits and prevent breaches. Measurement is performed monthly by aggregating lending exposures to legal entities by sector and dividing the result by the Bank's total loan portfolio.

Should any threshold be exceeded, the underlying causes of the excess exposure (sector, client, or other factors) are assessed, and remediation plans are established. These plans are subsequently presented to and reviewed by a higher approval body within the Bank.
This metric also contributes to strengthening the resilience of the Bank's strategy to environmental, social, and climate-related risks by providing a continuous monitoring tool for portfolio exposure, enabling the early identification of deviations and supporting the timely adoption of management and mitigation measures.

Furthermore, Banco Itaú Chile follows guidelines established by Itaú Unibanco aimed at restricting and/or gradually phasing out financial support for activities that are highly dependent on thermal coal, in line with the global commitment of companies to positively impact the real economy while following international best practices.

To achieve this institutional objective, we support our clients in addressing their decarbonization challenges through the financing of specific transactions with contractually defined use-of-proceeds structures designed to promote the energy transition, provided that progress and achievement of transition objectives are monitored and demonstrated. We also support transactions that promote the responsible retirement of coal mining-related assets, encouraging the adoption of energy sources with lower greenhouse gas (GHG) emissions intensity.

In practice, we do not provide investment banking services or financial transactions directly intended to finance coal-fired power generation assets, coal extraction assets (coal mining), or dedicated infrastructure, nor do we support economic groups that exceed certain thresholds related to revenue, installed coal-fired generation capacity, or coal extraction volumes.

In addition, regardless of whether an economic group falls within the restricted category, for clients whose activities or assets are related to thermal coal—including coal extraction, coal-fired power generation, or dedicated infrastructure—the Bank commits not to provide direct financing or refinancing, participate in syndicated transactions, or engage in similar operations.

At the same time, in order to encourage companies within this sector to develop and implement transition plans, gradually moving away from thermal coal and prioritizing less greenhouse gas-intensive energy sources, the following transactions may be permitted, provided that they are subject to contractually defined conditions that include mitigation actions:

- Ring-Fenced Transactions: Financing for economic groups that own coal-related assets or projects, where the proceeds are allocated to energy transition initiatives (e.g., a coal-fired power generation company financing investment in solar panels).
- Managed Phase-Out: Direct financing of a carbon-intensive asset (e.g., a coal-fired power generation company financing the conversion of a coal plant to biomass), subject to a commitment to the early retirement of the coal-related asset and compliance with the following cumulative conditions, among others:
    - Contractually defined allocation of proceeds toward energy transition initiatives.
    - Monitoring and verification of transition progress.
    - Investments aimed at reducing and/or eliminating GHG emissions.

These guidelines also contribute to strengthening the resilience of the Bank's strategy to climate-related risks by promoting an orderly reduction in exposure to thermal coal-related activities and supporting clients in implementing transition plans toward lower-carbon business models.

4. Metrics and Targets

Client Perspective

For economic sectors identified by the Bank as sensitive—namely those that, due to their nature, are more exposed to Environmental, Social, and Climate Risks (ESCR)—a more in-depth assessment is conducted based on two components:

- Historical controversies that have materialized in environmental, social, or climate-related matters.
- Potential future risks associated with the client's economic sector and its management approach and strategy for mitigating such risks.

Based on this information, a tool referred to as the ESCR Form is used to calculate the client's Environmental, Social, and Climate Risk level. The assessment follows a scoring scale from 1 to 5 and may classify the client as Low, Medium, High, or Very High Risk. For clients whose assessment results in a High or Very High ESCR rating, approval must be obtained from a higher-level governance body.

Product Perspective
Under this approach, the assessment of environmental, social, and climate-related risks covers Credit Operations, Capital Markets Transactions, Guarantees, and Real Estate Projects, including transactions categorized as ESG and Project Finance.

- Environmental, Social, and Climate Risk (ESCR) Assessment for ESG Credit and Capital Markets Transactions: All credit transactions and capital markets transactions seeking an ESG label are subject to an ESCR assessment process. Products subject to this evaluation include:
  - Green Loans, Social Loans, and Sustainable Loans (SL)
  - Sustainability-Linked Loans (SLL)
  - Transition-Linked Loans

  The assessment is conducted by the Environmental, Social, and Climate Risk Team within the Risk Control Department. The outcome of the assessment, which may be classified as High, Medium, or Low, determines the required approval level.

- Environmental, Social, and Climate Risk Assessment for Structured Finance and Capital Markets Transactions: Structured transactions aimed at project financing and involving a known and traceable use of proceeds—that is, where the financing purpose is clearly identified—are subject to the ESCR assessment process. Products subject to this evaluation include:
  - Bridge Loans
  - Project Finance (PF)
  - Project-Related Corporate Loans (PRCL)
  - Project-Related Refinance & Project-Related Acquisition Finance

  In the case of capital markets products without an ESG label, all project-related transactions supported by committed guarantees and with a known and traceable financing purpose are subject to this assessment. The assessment is conducted by the Environmental, Social, and Climate Risk Team within the Risk Control Department. The outcome of the assessment, which may be High, Medium, or Low, determines the required approval level.

- Environmental, Social, and Climate Risk Assessment for Real Estate and Urban/Rural Land Collateral: Real estate assets and land used as collateral are subject to ESCR assessments because they are exposed to risks related to location, contamination exposure, and occupancy status. Products subject to this assessment include:

  - Urban and rural real estate collateral
  - Urban and rural land collateral
  - Land collateral for real estate development purposes
  - Real Estate and Land Leasing

  The assessment process is conducted by the Wholesale Credit Department (Real Estate Risk Technical Area), and cases classified as High Risk are escalated to the Environmental, Social, and Climate Risk Team within the Risk Control Department for validation. If a High ESCR rating is confirmed, the transaction must be approved by a higher governance body.

- Environmental, Social, and Climate Risk Assessment for Real Estate Projects:
  Real estate projects, both during construction and operation phases, are exposed to various Environmental, Social, and Climate Risks that may have significant impacts on communities and the environment. Key exposure factors include location, contamination risk, and the status of environmental permits and licenses. All financing transactions related to the construction of residential and commercial real estate projects are subject to this assessment.

To evaluate ESCR risks associated with real estate projects, a dedicated assessment form has been incorporated to identify and document risks that may affect such projects. The required information is requested by the Credit Department from the Commercial Area, which maintains the relationship with the client under evaluation. If a High ESCR rating is confirmed, the transaction must be approved by a higher governance body.

The assessment of environmental, social, and climate risks related to collateral and real estate projects also serves as a climate adaptation tool, enabling the Bank to anticipate potential impacts arising from physical and environmental risks affecting financed assets. In this way, the Bank can implement preventive and mitigation measures that reduce the vulnerability of its transactions, preserve collateral value, and strengthen portfolio resilience to the effects of climate change.

2.4.6. Climate-Related Management Incentives

According to the United Nations Framework Convention on Climate Change (UNFCCC), climate change is defined as a change in climate that is directly or indirectly attributable to human activity and alters the composition of the global atmosphere, in addition to natural climate variability observed over comparable time periods.

Banco Itaú Chile recognizes climate change as a potential risk to its operations and to the Chilean economy as a whole. According to its Climate Change and Environmental and Social Risk Policy11, the Bank has identified that the effects of climate change may affect borrowers' repayment capacity, leading to higher default rates, and may also reduce the value of assets used as collateral, thereby increasing credit risk. Although these impacts are still emerging, they have the potential to be transmitted to the financial sector, contributing to greater exposure to various types of risk.

The specialized literature distinguishes between two categories of climate-related risks: transition risks and physical risks.[12]

Transition risks arise from the adjustment process toward a low-carbon economy. These risks may affect the operations of the Bank or its clients through regulatory, technological, market, and consumer behavior changes, as well as through reputational and corporate image impacts.

Key climate transition risks include changes in environmental regulations, such as the implementation or increase of carbon taxes, emissions restrictions, and more stringent energy efficiency standards; changes in supply and demand dynamics resulting from preferences for more sustainable alternatives; the adoption of cleaner technologies that may render certain processes, equipment, or business models obsolete; and the loss of value of carbon-intensive assets, commonly referred to as stranded assets.

One of the most significant transition risks for the Itaú Bank is the implementation or increase of carbon taxes, which would directly affect companies that generate pollutant emissions and, consequently, the Bank through its financing exposure to such companies. This scenario could increase operating costs for these companies, reduce the value of their assets or collateral, and weaken their ability to generate revenue, resulting in higher default rates and increased expected credit losses for the Bank. If the Itaú Bank fails to adapt its strategy in a timely manner to

[11] See "Climate Change and Environmental and Social Risk Policy." - https://api.mziq.com/mzfilemanager/v2/d/4a2da77a-1e3e-41d5-8eb2-01dc7b15a10f/5523f4d5-21ce-4596-bc41-cda7c1eef492?origin=2
[12] See "Annual Integrated Report 2025 Itaú Chile," page 117.- https://assets.itau.cl/v3/assets/blt5ad73eb84118beed/blte17079d86e5acad5/6a0660e29889ff142c0bc3f1/(ENG)_Memoria_Integrada_Ita%C3%BA_2025.pdf?_gl=1*1kadtps*_gcl_au*MTU1ODcwMjczNi4xNzgwNjgxMzcz*_ga*MTQzMDM5MjU3NC4xNzQxODgxNzU1*_ga_CCS8FJFBWJ*czE3ODMzNjU0NDAkbzIwJGcxJHQxNzgzMzY2MDI2JGo2MCRsMCRoMA.

these changes, it could experience adverse effects on growth, competitiveness, profitability, funding costs, and financial stability. This risk is expected to materialize in the short term (up to 2030).

To estimate the associated financial implications, Itaú Bank considered the findings of the study by Gonzales, L., and Rojas, C.[13], which assesses the exposure of systemically important banks in Chile to an increase in the carbon tax to USD 70 per ton of CO_2. The study concludes that 5.6% of commercial loans are highly exposed14 to this risk. Based on this sector-wide analysis developed by the Chilean Financial Market Commission (CMF), Itaú Bank uses this percentage as a proxy reference to approximate the Bank's potential exposure under this transition scenario. Accordingly, by applying this proportion to Itaú Bank's commercial loan portfolio, it is estimated that approximately CLP 700 billion of the Bank's commercial portfolio as of year-end 2025 would be highly exposed to an increase in the carbon tax. This estimate should be understood as a proxy based on sector-level parameters derived from the CMF study and does not represent an assessment of the actual exposure of individual counterparties within the Bank's portfolio.

On the other hand, physical risks are those arising from the direct effects of climate change on the operations of the Bank or its clients. These risks can be classified into acute risks, associated with extreme weather events such as droughts, floods, wildfires, or heatwaves, and chronic risks, which are linked to long-term changes in climate patterns, such as sustained increases in temperature, changes in precipitation regimes, or rising sea levels.

Among the most significant physical risks identified by the Bank are those affecting three sectors with intensive use of natural resources: agriculture, energy, and mining. Each of these sectors faces specific material risks. In the agricultural sector, hydrological drought is a key concern; in electricity transmission, rising temperatures may affect transmission lines; in hydroelectric generation, declining water availability represents a significant risk; in solar generation, changes in solar radiation may affect performance; in wind generation, a reduction in wind resources may impact operations; and in the mining sector, reduced water availability is a critical concern. The increasing frequency and severity of these events could affect the operational continuity of these activities, increase heat stress, reduce labor productivity, and raise the costs associated with adaptation measures. For the Bank, these risks could result in a deterioration of the repayment capacity of exposed clients, leading to higher default rates and increased expected credit losses. In addition, the Bank could incur costs associated with adjusting or restricting lending activities in sectors with greater exposure, as well as developing financial products that support clients in adapting toward more sustainable and resilient practices. The Bank estimates that physical risks are more likely to materialize with greater intensity over the long term, from 2040 onwards, particularly under the Hot House World scenario. As part of its risk management approach, the Bank conducts periodic reviews of clients operating in economic sectors with higher exposure to environmental, social, and climate-related risks.

To estimate the financial implications of these risks, the Bank used the findings of the study conducted by Gonzales, L., and Rojas, C.[15], which assessed the exposure of systemically important banks in Chile to three natural resource-intensive sectors that are highly exposed to physical climate risks. The study concluded that 3.1% of commercial loans held by these banks are highly exposed16 to such physical risks. Applying this proportion to Banco Itaú Chile,

[13] See Gonzales, L., & Rojas, C. (2024), "Exposure of the Banking Sector in Chile to Climate-Related Financial Risks: Physical and Transition Risks." https://www.cmfchile.cl/portal/estadisticas/617/articles-88327_doc_pdf.pdf
[14] High exposure to transition risk is defined as the portion of an exposure where the increase in the carbon tax represents at least 10% of the outstanding debt or 10% of the company's sales revenue.

[15] Ver Gonzales, L., y Rojas, C. (2024). "Exposición de la Banca en Chile a los Riesgos Financieros relacionados al Clima: Riesgos Físicos y de Transición". https://www.cmfchile.cl/portal/estadisticas/617/articles-88327_doc_pdf.pdf
[16] High exposure to physical risk is considered to be the fraction of exposure whose loan-weighted risks are greater than the median.

it is estimated that approximately CLP 400 billion of its commercial loan portfolio as of year-end 2025 would be highly exposed to the most significant physical risks affecting the agricultural, energy, and mining sectors.

In addition, the Bank has adopted the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) and is a signatory to the Green Agreement, committing to integrate sustainability into its business strategy and into the management of climate-related risks and opportunities.

These actions reflect Itaú Chile's commitment to supporting the transition toward a low-carbon economy, in line with Chile's national carbon neutrality targets for 2050 established under the Climate Change Framework Law. In line with this commitment, and with the objective of contributing to its Net Zero commitments, the Bank structured Chile's first blue loan in 2025 and hosted the Southern Cone Sustainable Finance Congress organized by the United Nations Environment Programme Finance Initiative (UNEP FI).[17]

Finally, it is worth noting that the Bank has strengthened its climate risk management framework through an update of its risk inventory, using as reference the standards, methodologies, and guidelines applied by Itaú Unibanco, complemented by information from specialized organizations, internationally recognized climate scenarios, and external advisory support for the identification and management of climate-related risks. As a result of this work, the Bank developed a Climate Risk Map that enables it to identify, assess, prioritize, and monitor the potential impacts of climate change on its business, clients, and financial stability.

2.4.10. Physical Climate Risk Adaptation

From a business continuity and risk management perspective, Banco Itaú Chile has established mechanisms and plans aimed at adapting to physical climate risks that may affect the operation of its facilities, branches, and critical services. Through a dedicated Climate Risk Working Group and cross-functional teams from various management areas, the Bank periodically evaluates relevant climate scenarios and events, assessing their potential impacts on business continuity and infrastructure. The matters assessed include extreme weather events and climate variability phenomena, such as El Niño, which could affect branches, corporate buildings, employees, or essential services.

These governance and assessment processes enable the Bank to identify vulnerabilities, define preventive and mitigation measures, strengthen contingency preparedness, and enhance the organization's operational resilience to climate-related physical risks. The adaptation plan contemplates the continuous implementation of adaptation measures within a time horizon of less than five years, in alignment with the Bank's risk management and business continuity processes.

2.4.12. Internal Carbon Pricing

The overarching guidelines for climate strategy are established by the Holding Company. As scope, It applies at the company level. Itaú Chile adopts the internal carbon price defined by Itaú Unibanco for 2024.

Itaú Unibanco Holding applies this carbon pricing approach to identify and prioritize internal emission reduction measures and to support the Group's broader decarbonization strategy across its operations. The institution uses an implicit carbon price based on the cost of offsetting operational emissions through the purchase of carbon credits, scope 1. As Itau Unibanco says "In the context of operational emissions, internal carbon pricing is used as a tool to identify and prioritize measures to mitigate our own operational emissions, as well as to support the Bank's

[17] Ver "Annual Integrated Report 2025 Itaú Chile", página 4, 127, 128.
https://assets.itau.cl/v3/assets/blt5ad73eb84118beed/blte17079d86e5acad5/6a0660e29889ff142c0bc3f1/(ENG)_Memoria_Integrada_Ita%C3%BA_2025.pdf?_gl=1*1kadtps*_gcl_au*MTU1ODcwMjczNi4xNzgwNjgxMzcz*_ga*MTQzMDM5MjU3NC4xNzQxODgxNzU1*_ga_CCS8FJFBWJ*czE3ODMzNjU0NDAkbzIwJGcxJHQxNzgzMzY2MDI2JGo2MCRsMCRoMA.

decarbonization strategy." In 2025, the internal price set for carbon credits was R$42.76 per tCO_2e. Converted to Chilean pesos, this corresponds to CLP$ 7,046.6 CLP per tCO_2e or 7.77 USD per tCO_2e.

2.5. Decarbonization Strategy

2.5.2. Scope 3 Financed Absolute Emissions

Itaú Unibanco continued to improve his methodology for calculating the financed emissions. increasing the quality of the data and the scope of the loan portfolio analysis. Itaú Unibanco adopted the guidelines of the Partnership for Carbon Accounting Financials (PCAF) to quantify the Greenhouse Gas (GHG) emissions associated with our lending activities. In this measurement of financed issues we integrate all our subsidiaries. including Itaú Colombia. 100% of the portfolio is considered. This involves calculating the emissions generated by the customers' activities in relation to the financial resources granted to them. in an approach that recognizes the importance of our actions in supporting them on their decarbonization journey.

Methodology for Calculating Emissions

The PCAF methodology includes the measurement of emissions arising from asset categories. Itaú Unibanco has improved its methods by increasing the accuracy and scope of our data. both in Brazil and at its foreign entities (such as Chile and Colombia). The table below shows the criteria used to classify each score. and the percentage of the total portfolio in each level. In comparison of the past three years. It should be emphasized that the PCAF score measures the quality of the information used to calculate the financed emissions. i.e. the better the availability of data from our customers. the better the score (with 1 being the best and 5 being the worst). Total emissions Itaú Colombia and Itaú Chile: 1,315,627 tCO2e. Scope: On-Balance Sheet assets/ products.

Table by Country/Region:

Itaú Chile Financed Emissions	Dic/22	Dic/23	Dic/24	Dic/25
Financed Emissions – tCO_2e	900,000	1,000,000	777,800	903,627
Assessed Portfolio Amount – CLP MM	11,624.2	11,454.7	11,119.1	12,806.4
Emissions Intensity – $MMtCO_2e$/CLP MM	0.00008	0.00009	0.00007	0.00011
Weighted Data Quality Score (PCAF)	4.53	4.26	4.44	4.52
Percentage of Total Portfolio Covered by the Assessment (%)	100	100	100	100

Table by Country/Region:

Itaú Colombia Financed Emissions	Dic/24	Dic/25
Financed Emissions – tCO_2e	282,000	412,000
Assessed Portfolio Amount – CLP MM	3,005.6	3,115
Emissions Intensity – $MMtCO_2e$/CLP MM	0.00009	0.00013
Weighted Data Quality Score (PCAF)	4.71	4.33
Percentage of Total Portfolio Covered by the Assessment (%)	100%	100%

Consolidated Table:

Scope 3 Financed Absolute Emissions	2022	2023	2024	2025
Total Scope 3 Financed Absolute Emissions	900,000	1,000,000	1,059,800	1,315,627

Balance Sheet Asset/Product Portfolio Coverage (%)	100	100	100	100

Itaú Chile Asset Class Table

ACTIVO PCAF	ITAÚ CHILE Portfolio (CLP$ MMM)				Financed Emissions (Scopes 1 + 2) (mil ton. CO2eq)				Financed Emissions/ Portfolio ton CO2eq/CLP$ MMM			
	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025
Business Loans	11,624.2	11,347.8	11,002.3	12,575.6	888.0	990.3	777.3	1,443.5	0.00008	0.00009	0.00007	0.00011
Corporate Bonds	0.0	106.9	116.7	230.7	0.0	3.6	0.5	5.5	0.00000	0.00000	0.00000	0.00002
TOTAL PORTFOLIO	116,24.2	114,54.7	11,119.1	12,806.4	888.0	993.9	777.8	1,449.0	0.00008	0.00009	0.00007	0.00011

Itaú Colombia Asset Class Table

ACTIVO PCAF	ITAÚ Colombia Portfolio (CLP$ MMM)		Financed Emissions (Scopes 1 + 2) (mil ton. CO2eq)		Financed Emissions/ Portfolio ton CO2eq/CLP$ MMM	
	2024	2025	2024	2025	2024	2025
Business Loans	2,988.9	3,082.1	282.0	412	0.00009	0.00013
Corporate Bonds	16.7	33	0.0005	0.001	0.00000	0.0000
TOTAL PORTFOLIO	3,005.6	3,115	282.0	412	0.00009	0.00013

Table by Sector/Industry/Country: Chile

GHG emissions intensity. by sector of activity iSector ITAU CHILE	ITAÚ CHILE Portfolio (CLP$ MMM)				Financed Emissions (Scopes 1 + 2) (mil ton. CO2eq)				Financed Emissions /Portfolio ton CO2eq/CLP$ MMM			
	2022	2023	2024	2025	2022	2023	2024	2025	2022	2023	2024	2025
Agribusiness	301.3	533.2	525.6	593.3	127.6	163.8	167.6	297.4	0.00042	0.00031	0.00032	0.00050
Mining	231.4	349.7	419.5	494.5	62.6	223.4	103.0	113.3	0.00027	0.00064	0.00025	0.00023
Trade	1,525.9	1,639.4	1,616.0	1,598.70	386.1	87.3	95.0	508.9	0.00006	0.00005	0.00006	0.00032
Industry - miscellaneous	149.5	246.3	235.8	280.2	270.4	188.6	90.3	47.4	0.00181	0.00077	0.00038	0.00017
Metallurgy and steel industry	186.8	165.9	147.3	181.3	63.2	43.4	75.5	87.4	0.00034	0.00026	0.00051	0.00048
Services miscellaneous	899.7	677.5	1,076.5	1,631.70	18.4	17.9	46.2	63.5	0.00002	0.00003	0.00004	0.00004
Transportation	522.2	329.7	381.0	642.8	42.2	42.7	41.5	72.9	0.00008	0.00013	0.00011	0.00011
Real state	3,168.4	3,199.3	2,840.7	2,241.50	38.5	32.0	39.8	64.4	0.00001	0.00001	0.00001	0.00003
Food and beverages	229.6	248.9	242.0	214.3	22.7	24.7	31.5	17.0	0.00010	0.00010	0.00013	0.00008
Petrochemical and chemical	73.2	51.9	111.5	164.8	18.6	16.0	25.7	39.6	0.00025	0.00031	0.00023	0.00024
Civil construction	1,397.0	1,307.0	1,224.3	1,384.50	12.7	9.7	17.7	12.8	0.00001	0.00001	0.00001	0.00001

Energy	313.6	174.9	162.9	148.3	64.6	5.2	7.0	16.6	0.00021	0.00003	0.00004	0.00011
Miscellaneous	40.0	336.3	297.0	1,582.30	1.2	8.3	5.7	64.2	0.00003	0.00002	0.00002	0.00004
Logistics	50.5	81.0	38.5	0	0.6	2.2	5.0	0.1	0.00001	0.00003	0.00013	0.00001
Pulp and paper	54.6	49.7	30.4	16.5	14.0	15.6	4.7	3.2	0.00026	0.00031	0.00016	0.00019
Banks and financial institutions	1,342.7	1,137.1	1,019.7	1,120.80	1.5	16.4	3.8	3.2	0.00000	0.00001	0.00000	0
Leisure and tourism	218.7	213.8	189.7	65.9	2.8	48.7	3.5	3.8	0.00001	0.00023	0.00002	0.00006
Oil and gas	32.6	23.6	11.5	16.5	2.6	2.3	2.3	18.6	0.00008	0.00010	0.00020	0.00113
Education	116.9	98.8	89.0	65.9	0.7	0.7	1.9	0.9	0.00001	0.00001	0.00002	0.00001
Footwear and textiles	30.2	27.5	31.2	33	1.8	1.6	1.7	1.9	0.00006	0.00006	0.00005	0.00006
Healthcare	101.1	88.0	78.5	16.5	1.0	1.1	1.4	0.4	0.00001	0.00001	0.00002	0.00002
Recycling	22.8	23.6	5.4	0	8.7	12.2	1.2	1.7	0.00038	0.00052	0.00023	0.0001
Communications	142.4	131.2	140.4	98.9	1.8	1.9	1.2	1.4	0.00001	0.00001	0.00001	0.00001
Wood and furniture	19.5	21.5	19.4	65.9	2.5	2.5	0.9	2.0	0.00013	0.00012	0.00005	0.00003
Electrical & electronic equipment and IT	17.6	11.9	6.9	0	1.0	0.6	0.9	0.6	0.00006	0.00005	0.00013	0.00003
Cement	12.5	10.1	6.0	0	4.7	9.1	0.7	0.0	0.00037	0.00090	0.00012	0
Infrastructure	252.7	144.3	130.4	0	1.4	6.5	0.6	0.0	0.00001	0.00004	0.00000	0
Vehicles and auto parts	0.8	0.2	24.1	98.9	0.0	0.0	0.4	1.3	0.00004	0.00004	0.00002	0.00001
Services - public	1.1	0.9	5.1	0	0.0	0.0	0.3	0.6	0.00004	0.00004	0.00006	0.00004
Sanitation	131.2	103.0	4.7	16.5	10.3	7.0	0.3	2.5	0.00008	0.00007	0.00006	0.00015
Capital goods	14.8	10.0	5.5	0	0.6	0.5	0.2	0.3	0.00004	0.00005	0.00004	0.00002
Culture and entertainment	12.8	9.4	2.2	0	0.1	0.0	0.1	0.0	0.00001	0.00000	0.00006	0
Pharmaceutica and cosmetics	7.8	5.5	0.3	0	1.2	0.7	0.1	0.8	0.00015	0.00012	0.00025	0.00005
Coal	0.5	0.4	0.1	0	1.7	1.1	0.0	0.0	0.00305	0.00279	0.00001	0
Third sector	0.0	0.0	0.1	0	0.0	0.0	0.0	0.0	0.00002	0.00002	0.00001	0
Insurance. reinsurance and pensions	3.4	3.0	0.0	0	0.0	0.0	0.0	0.0	0.00001	0.00000	0.00003	0

Table by Sector/Industry/Country: Colombia

GHG emissions intensity. by sector of activity iSector	ITAÚ Colombia Portfolio	Financed Emissions (Scopes 1 + 2)	Financed Emissions /Portfolio
	(CLP$ MMM)	(mil ton. CO2eq)	ton CO2eq/CLP$ MMM

ITAU COLOMBIA[18]	2024	2025	2024	2025	2024	2025
Agribusiness	163.5	98.9	120.5	137.2	0.00074	0.00139
Food and drinks	210.6	181.3	40.0	33.5	0.00019	0.00139
Trade	348.0	428.5	19.1	30.7	0.00005	0.00139
Energy	241.5	197.8	16.8	22.8	0.00007	0.00139
Petrochemical and chemical	78.2	181.3	15.8	107.1	0.00020	0.00139
Metallurgy and steel industry	22.9	16.5	13.4	14.2	0.00059	0.00139
Services miscellaneous	250.4	214.3	8.1	4.2	0.00003	0.00139
Pharmaceutica and cosmetics	29.0	33	6.7	8.2	0.00023	0.00139
Industry – miscellaneous	16.4	16.5	6.6	8.3	0.00040	0.00139
Civil construction	247.6	230.7	6.5	8.7	0.00003	0.00139
Miscellaneous	188.4	428.5	5.7	12.1	0.00003	0.00139
Footwear and textiles	71.5	98.9	4.3	5.8	0.00006	0.00139
Pulp and paper	11.0	16.5	3.2	6.1	0.00029	0.00139
Real state	358.7	263.7	2.7	2.8	0.00001	0.00139
Oil and gas	38.6	49.4	2.7	2.7	0.00007	0.00139
Leisure and tourism	157.4	148.3	2.4	1.1	0.00002	0.00139
Transportation	39.0	33	2.3	0.9	0.00006	0.00139
Healthcare	104.6	98.9	1.7	1.5	0.00002	0.00139
Banks and financial institutions	160.4	131.9	0.6	1.4	0.00000	0.00139
Communications	105.8	115.4	0.6	0.5	0.00001	0.00139
Services - public	64.7	82.4	0.4	0.6	0.00001	0.00139
Culture and entertainment	8.2	16.5	0.4	0.6	0.00005	0.00139
Vehicles and auto parts	9.4	16.5	0.4	0.5	0.00004	0.00139
Capital goods	8.7	16.5	0.3	0.3	0.00004	0.00139
Education	33.8	33	0.2	0.2	0.00001	0.00139
Wood and furniture	7.1	0	0.2	0.2	0.00003	0.00139
Sanitation	4.8	0	0.2	0.1	0.00003	0.00139
Insurance. reinsurance and pensions	9.6	0	0.1	0.0	0.00001	0.00139
Mining	0.4	0	0.1	0.5	0.00026	0.00139
Electrical & electronic equipment and IT	5.6	0	0.1	0.1	0.00002	0.00139
Infrastructure	7.4	0	0.1	0.0	0.00001	0.00139
Logistics	2.5	0	0.0	0.0	0.00001	0.00139
Coal	0.0	0	0.0	0.0	0.00023	0.00139
Third sector	0.0	0	0.0	0.0	0.00000	0.00139
Recycling	0.0	0	0.0	0.0	0.00000	0.00139
Cement	0.0	0	0.0	0.0	0.00000	0.00139

[18] For the 2024 reporting year, financed emissions from Itaú Colombia were included in the reporting scope for the first time

2.5.3. Coal Financing Policy

At Itaú Chile, we fully adopt and implement the corporate policy of the Itaú Unibanco Group regarding restrictions and exclusions on thermal coal-intensive activities. This policy, updated in 2023, is global in scope and applies to all international operations of the Group, including Itaú Chile.

The policy reflects the Group's commitment to a low-carbon economy transition, aligned with scientific pathways to limit global warming to 1.5°C and with the guidelines of the Glasgow Financial Alliance for Net Zero (GFANZ). In this context, Itaú Unibanco has committed to a gradual phase-out of financing for the thermal coal sector by 2030, supporting a fair, orderly, and responsible energy transition.

In line with these guidelines, Itaú Chile does not engage in investment banking or financing activities with economic groups that:

- Derive more than 15% of their revenue from coal-fired power generation or coal mining.
- Operate with installed coal-fired generation capacity greater than 1,000 MW;
- Have annual coal production exceeding 10 million tonnes;
- Are expanding operations related to coal-fired power generation or coal-based infrastructure/mining.

Additionally, Itaú Chile does not establish new business relationships with economic groups that derive more than 10% of their revenue from any of the above criteria.

We only consider three types of exceptions, subject to strict conditions and continuous monitoring:

1. Specific coal supply contracts for steel production.
2. Transactions with clearly defined use of proceeds for energy transition initiatives.
3. Operations that facilitate the planned and monitored disposal of coal-related assets under defined conditions.

Furthermore, Itaú Chile remains committed to actively supporting its clients in their energy transition, provided that their plans include credible decarbonization measures and a commitment to eliminate carbon-intensive assets by 2030. [19]

19 For more information, see page 71 of Itaú Unibanco´s 2024 Climate Report.

2.5.4. Coal Investment Policy

Current exposure to thermal coal investments

As of December 31, 2025, Banco Itaú Chile does not hold any outstanding investments in thermal coal within the scope of its investment activities. This statement considers investments related to thermal coal mining, coal-fired power generation, and dedicated thermal coal infrastructure.

Preventive restriction on thermal coal investments

Additionally, Itaú Group has specific restrictions for transactions related to thermal coal. According to the Procedure Manual for Financing the Mineral Coal Sector, these restrictions include investments made through proprietary treasury or quasi-equity structures, in line with the commitment to phase out thermal coal by 2030.

2.5.5. Unconventional Oil and Gas Financing

Banco Itaú Chile is part of Itaú Unibanco Holding S.A. and adopts the Group's climate strategy, which aims to support the transition to a low-carbon economy while managing climate-related risks and opportunities. As reported in Itaú Unibanco's Integrated Annual Report 2025, the Group has established sectoral decarbonization objectives and financing restrictions for specific unconventional oil and gas activities as part of its climate transition strategy. Since 2021, Itaú Unibanco has committed not to provide credit lines, loans, project finance, infrastructure finance or fixed-income underwriting services related to assets or activities associated with unconventional oil and gas exploration in tar sands and the Arctic. This restriction also applies to the expansion of existing projects and to new operations associated with these activities.

These restrictions are presented by Itaú Unibanco as a climate risk mitigation measure and are integrated into the Group's broader climate strategy, which is aligned with internationally recognized frameworks and supports the transition towards a low-carbon economy. The scope of the restriction covers lending activities, project finance, infrastructure finance and fixed-income underwriting activities.

3. Social Dimension

3.1. Labor Practices

3.1.2 Labor Practices Programs

Pay Equity Programs

Banco Itaú promotes pay equity as a fundamental principle of its people management approach, ensuring that employees performing equivalent roles, with comparable levels of responsibility and experience, have access to consistent compensation conditions, regardless of gender. To support this, the Bank maintains a compensation structure based on the Hay Methodology[20], which enables the evaluation and classification of positions according to their organizational impact and level of contribution. Based on this framework, salary bands are established for each grade level and are used to guide both hiring processes and compensation adjustments, ensuring the application of objective and consistent criteria aligned with meritocracy and each employee's career path, regardless of factors such as gender, ethnicity, age, or other personal characteristics.

Within this framework, the Compensation Department conducts an annual internal equity review presented to the Directors' Committee, adopting a holistic perspective that extends beyond gender considerations. This review includes monitoring employee positioning within their respective salary bands, which helps ensure consistency in the application of compensation criteria and enables the timely identification of potential deviations and their underlying causes.

In addition, an annual gender pay gap analysis is conducted in accordance with the methodology reported to the Financial Market Commission (CMF)[21]. The assessment compares compensation across job families using indicators such as mean and median values, allowing the Bank to systematically evaluate gender equity within the organization and understand the factors that may explain any observed differences

Mean Gender Pay Gap by Job Category – Itaú Chile 2025

Job Category	Mean Pay Gap[22]
Senior Management	103%
Management	86%
Supervisory Roles	86%
Sales Force	101%
Administrative Staff	90%
Other Professionals	89%
Other Technical Staff	89%

[20] Internationally recognized methodology for job evaluation and compensation management, developed by Edward Hay.
21 See Annex 1, page 92 for details of the calculation methodology.
22 It is important to note that 100% indicates pay equality; values above 100% indicate that women earn more, while values below 100% indicate that women earn less.

Median Gender Pay Gap by Job Category – Itaú Chile 2025

Job Category	Median Pay Gap[23]
Senior Management	104%
Management	93%
Supervisory Roles	85%
Sales Force	104%
Administrative Staff	92%
Other Professionals	87%
Other Technical Staff	95%

The results of these analyses are reviewed with senior management, strengthening governance and oversight of this matter. In cases where differences cannot be explained by objective variables such as experience, seniority, or merit, measures are evaluated and implemented to safeguard equity, including targeted salary adjustments or reviews of employee positioning within salary bands.

The Bank also maintains specific goals and action plans designed to strengthen pay equity, including:

I. **Management Vacancy Coverage Initiative**: An initiative designed to ensure that the final shortlist for management-level recruitment processes includes at least one female candidate.
II. **Integrity Management Bonus:** A mechanism designed to prevent salary reductions or proportional bonus payments associated with pregnancy-related medical leave, both pre- and post-natal.

Additionally, we annually monitor the ratio between the Bank's entry-level salary and the national minimum wage.

Ratio of Banco Itaú Chile Salaries to the National Minimum Wage ($)[24]

	2023	2024	2025
Entry-Level or Minimum Employee Salary (CLP)	$875,227	$910,000	$950,000
Statutory Minimum Wage (Year-End) in Local Currency (CLP)	$460,000	$500,000	$510,636
Statutory Minimum Wage (Year-End) in USD	$520	$503	$567
Ratio of Entry-Level Salary to Local Minimum Wage	1.9	1.84	1.86

Training and Reskilling Programs

At Itaú Chile, we recognize the importance of anticipating and managing the impacts arising from industrial transformation and the transition to a climate-resilient economy. Accordingly, we actively promote employee training and reskilling as a key pillar of our sustainability strategy.

In this context, we deliver training initiatives designed to strengthen the capabilities required to address these challenges, facilitating adaptation to new operating models and evolving workforce requirements while supporting the long-term employability of our employees. These efforts are primarily implemented through

23 It is important to note that 100% indicates pay equality; values above 100% indicate that women earn more, while values below 100% indicate that women earn less.
[24] Considering employees working full-time, receiving fixed compensation, and employed under indefinite-term contracts.

programs focused on automation and artificial intelligence skills development, as well as courses and training on sustainable finance and other emerging trends relevant to wholesale banking employees.

During 2025, a total of 77 courses were delivered under these themes for Itaú Chile employees, as detailed below.

Number of Employees Trained During 2025

Job Category	F	M
Senior Management	-	3
Management	43	81
Supervisory Roles	89	132
Sales Force	3	-
Administrative Staff	16	6
Other Professionals	428	707
Other Technical Staff	42	40
Total	621	969

Total Effective Training Hours During 2025

Job Category	F	M
Senior Management	-	9
Management	118	163
Supervisory Roles	255	220
Sales Force	5	-
Administrative Staff	28	12
Other Professionals	1,164	1,740
Other Technical Staff	135	40
Total	**1,705**	**2,184**

Average Training Hours per Employee During 2025

Job Category	F	M
Senior Management	-	3.0
Management	2.8	2.0
Supervisory Roles	2.9	1.7
Sales Force	1.5	-
Administrative Staff	1	2.0
Other Professionals	2.7	2.5
Other Technical Staff	3.2	1.0

Training Programs Designed to Strengthen Capabilities Required to Address Industrial Transition Challenges

Topic	Training programs
Generative Artificial Intelligence, ChatGPT, and Productivity Tools	ChatGPT Training – Groups A, B, C and D
	ChatGPT for the Workplace
	Artificial Intelligence & ChatGPT: From Beginner to Advanced 2025
	AI Course: Artificial Intelligence + 12 Bonus Tools
	Complete Generative AI Course: ChatGPT, Midjourney and More

	DeepSeek: The Power of ChatGPT and ChatGPT Plus, Free of Charge
	Generative AI for Beginners
	GenAI – LATAM + Andes
	GenIA_Brazil
	Introduction to the World of Artificial Intelligence
	Artificial Intelligence
	Artificial Intelligence: Empower Your Future of Work
	Artificial Intelligence: Tools for Everyday Work
	AI Tools Workshop
	Workshop: Daily Uses and Potential of AI
	Prompt Engineering and Practical Applications for AI and ChatGPT
	Generative AI Interacting with Your Own Data
	Build Portable and Offline AI Solutions from a USB Drive
Microsoft Copilot and the Microsoft 365 Ecosystem	Microsoft Copilot 365 Course: Generative AI in Microsoft 365
	Microsoft Copilot from Scratch
	Microsoft Copilot Masterclass – Microsoft 365 Copilot Office
	Basic Copilot Course: Microsoft 365 AI
	Training Session: Discover the Potential of Copilot!
	Copilot Workshop
	Copilot Web – iELLAS
	Microsoft 365 Administration Course
AWS, Amazon SageMaker, Python, and Cloud-Based Artificial Intelligence	Complete AWS Certified AI Practitioner AIF-C01 Course
	AWS Certified AI Practitioner AIF-C01
	Ultimate AWS Certified AI Practitioner AIF-C01
	AWS Certified AI Practitioner AIF-C01 Comprehensive Course
	Python SageMaker Training
	Python SageMaker Training
	In-Person Python and SageMaker Workshop – Basic Level
	SageMaker
Machine Learning, Data Science, and Technical Foundations	Mathematical Foundations of Machine Learning
	Machine Learning Essentials: Master Core ML Concepts
	Machine Learning and Applications
	Data Science: Master Machine Learning Without Coding
	AI Training for Corporate Banking; AI Agents and Process Automation
Artificial Intelligence Agents and Process Automation	AI Engineer Agentic Track: The Complete Agent & MCP Course
	n8n Total: Build AI Agents and Automate Workflows Without Coding
	Microsoft Power Automate: Automation, AI and Data
	Copilot: Using Generative AI in Business Intelligence
Application of Artificial Intelligence to Business and Corporate Functions	How to Apply AI in Business
	Artificial Intelligence Applied to Business and Enterprises
	Artificial Intelligence for Finance and Accounting
	Artificial Intelligence for Audit
	Intelligent Project Management with AI and ChatGPT
	Excel in the Age of AI: Using ChatGPT and Claude from Scratch 2025
	Effective Communication in AI Initiatives
AI Strategy, Leadership, and Organizational Transformation	Comunicación Efectiva en Iniciativas de IA
	Lead the AI Transformation: Strategy, Culture, Results
	Innovative Leadership with ChatGPT and Copilot
	Content Creation with Artificial Intelligence – ChatGPT
	Create Beautiful Imagery with Midjourney AI

Content Creation, Design, and Architecture Using Artificial Intelligence	AI Video School Complete Beginner to Pro: Veo3, Sora 2 & More

3.1.3. Discrimination and Harassment

Zero tolerance for discriminatory conduct, harassment and workplace violence

Zero tolerance for discriminatory conduct, harassment and workplace violence

At Itaú Chile, we maintain a zero-tolerance policy toward any conduct that may constitute discrimination, sexual harassment, workplace harassment, or workplace violence. All professional relationships must be conducted on the basis of mutual respect, dignity, trust, and equal treatment, regardless of position, gender, sexual orientation, race, disability, religious beliefs, age, nationality, social status, marital status, political ideology, trade union affiliation, or any other personal characteristic.

This commitment is aligned with our Code of Ethics and Conduct, which promotes a work environment that is open to diverse perspectives and grounded in respect, continuous learning, and the appreciation of diversity. It is further reinforced through our Human Rights Policy, through which we recognize the importance of preventing and mitigating risks of human rights violations affecting our employees, including those associated with discrimination, harassment, workplace violence, or working conditions.

To ensure the effective implementation of these principles, we have established a Sexual Harassment, Workplace Harassment and Violence Investigation Procedure, which sets out the guidelines for addressing such situations in a formal, confidential, impartial, and timely manner. This procedure is complemented by our Internal Rules on Order, Hygiene and Safety, Code of Ethics and Conduct, Diversity and Inclusion Policy, Human Rights Policy, reporting channels, and designated investigators responsible for reviewing cases and determining the corresponding actions.

Corrective or disciplinary actions for discriminatory or harassing conduct

Our Internal Rules on Order, Hygiene and Safety, Code of Ethics and Conduct, and Itaú Chile's internal policies—including the Diversity and Inclusion Policy and the Human Rights Policy—establish guidelines, responsibilities, and explicit measures regarding conduct that may constitute sexual harassment, workplace harassment, workplace violence, or discrimination.

Within this framework, whenever a potential case involving discrimination, sexual harassment, workplace harassment, or workplace violence is identified, we manage the case in accordance with the Sexual Harassment, Workplace Harassment and Violence Investigation Procedure. Once the investigation has been completed and the severity of the facts has been assessed, we may implement corrective or disciplinary measures aimed at sanctioning the conduct, preventing its recurrence, and protecting a safe, respectful, and inclusive work environment.

Applicable measures may include:

i. Verbal warning issued to the individual found responsible for sexual harassment, workplace harassment, workplace violence, or discriminatory conduct.
ii. Written warning issued to the individual responsible for such conduct.
iii. Deduction of up to 25% of the daily wage of the employee found responsible, where applicable under the relevant internal regulations.

iv. Termination of employment on the grounds of sexual or workplace harassment, in accordance with Article 160, No. 1, subsections (b) or (f) of the Chilean Labor Code. In the case of subsection (f), we consider the severity of the incident as documented in the investigation report.
v. Any other measure or sanction established in our internal policies, Internal Rules, or applicable contractual agreements.

Reporting channels

As part of our prevention, management, and response system for such conduct, we provide formal, confidential, and, where appropriate, anonymous channels that enable employees, suppliers, contractual counterparties, and external third parties to report situations that are contrary to internal regulations, corporate ethics, or human rights.

These channels may be used to report, among other matters, irregularities, regulatory non-compliance, acts of corruption, breaches of internal policies, potential human rights violations, discrimination, sexual harassment, workplace harassment, or workplace violence.

Available channels include the **Anonymous Reporting Channel**, institutional email addresses for employees and suppliers, direct or remote reporting to the Compliance area, the **Law No. 21,643 (Karin Law) Channel** for complaints related to workplace harassment, sexual harassment, and workplace violence, and the Ombudsman Channel for reports involving senior executives.

Reports are managed in accordance with our internal reporting management procedures, which establish the stages of intake, assessment, investigation, monitoring, and implementation of disciplinary measures, while safeguarding confidentiality, the anonymity of the reporter where applicable, the impartiality of investigations, and the application of sanctions in cases of bad-faith reporting.

3.1.4. Workforce Breakdown: Gender

At Itaú Chile, we actively monitor the gender composition of our workforce with the aim of strengthening diversity, equity, and inclusion across all levels of the organization. This monitoring enables us to assess our progress in the representation of women across our total workforce, leadership positions, junior management roles, revenue-generating functions, and STEM-related positions.

As part of this monitoring, in 2025 we achieved the following results for our key gender diversity indicators:

Diversity Indicator	2025 Percentage
Percentage of women in the total workforce, as a percentage of the total workforce[25]	48.3%
Percentage of women in all management positions, including junior, middle, and senior management[26], as a percentage of total management positions	39.9%
Percentage of women in junior management positions[27], i.e., the first level of management, as a percentage of total junior management positions	41.7%
Percentage of women in senior leadership positions[28], i.e., up to two levels below the CEO or in equivalent positions, as a percentage of total senior leadership positions	28.4%

25 Percentage of women in the total workforce: 2025 target: 51%; year achieved: 2023
26 Percentage of women in all management positions, including junior, middle, and senior management: 2025 target: 46%; year achieved: 2023
27 Percentage of women in junior management positions: 2025 target: 44%; year achieved: 2023
28 Percentage of women in senior leadership positions: 2025 target: 25%; year achieved: 2023

Percentage of women in management positions within revenue-generating functions[29], as a percentage of total managers in those functions, excluding support areas such as Human Resources, IT, Legal, among others	45.1%
Percentage of women in STEM-related positions[30], as a percentage of total STEM positions	43.2%

These results reflect our commitment to managing gender diversity and creating equitable opportunities throughout the organization. In particular, women represent 48.3% of our total workforce and 45.1% of management positions within revenue-generating functions.

3.1.5. Workforce Breakdown: Nationality

At Itaú Chile, we monitor the composition of our workforce by nationality as part of our commitment to diversity, inclusion, and the creation of equitable employment opportunities. This monitoring enables us to better understand the representativeness of our teams and advance talent management practices that value diverse backgrounds, cultures, and experiences.

As part of this monitoring, in 2025 we recorded the following results for our key nationality diversity indicators:

Nationality	Representation in the Total Workforce, as a Percentage of the Total Workforce	Representation in All Management Positions, Including Junior, Middle, and Senior Management, as a Percentage of the Management Workforce
Chilean	92.6%	90.7%
Venezuelan	4.6%	3.4%
Colombian	0.7%	1.0%
Brazilian	0.6%	2.3%
Other Nationalities	1.4%	2.6%

These results reflect a workforce composed predominantly of individuals of Chilean nationality, alongside employees from other nationalities who contribute cultural diversity and different perspectives to our teams. Within management positions, we also observe representation of individuals of Venezuelan, Colombian, Brazilian, and other nationalities, contributing to a more diverse and inclusive organizational culture.

3.1.6. Gender Pay Indicators

At Itaú Chile, we measure the gender pay gap with the objective of strengthening internal equity, transparency, and the responsible management of our compensation practices. This analysis enables us to identify aggregate differences between male and female employees and to continue promoting actions aimed at achieving more equitable pay management.

As part of this monitoring, in 2025 we recorded the following results:

Indicator	Diferencia entre empleados hombres y mujeres
Mean gender pay gap	39,8%
Median gender pay gap	53,3%%
Mean bonus gap	48,9%
Median bonus gap	34,2%

These results reflect an aggregated measurement of pay differences between men and women. Based on this analysis, we continue to strengthen the review of our compensation practices, with a focus on identifying

29 Percentage of women in management positions within revenue-generating functions: 2025 target: 44%; year achieved: 2023
30 Percentage of women in STEM-related positions: 2025 target: 26%; year achieved: 2023

opportunities for improvement and advancing an approach to compensation management that is increasingly equitable, transparent, and consistent with our commitments to diversity, equity, and inclusion.

3.1.7. Libertad de asociación

Banco Itaú Chile recognizes and respects the right of its employees to establish, join, and participate in trade unions, as well as to exercise other rights related to freedom of association. This commitment is aligned with the relevant provisions of the Chilean Constitution, the International Covenant on Economic, Social and Cultural Rights, and Conventions No. 87 and No. 98 of the International Labour Organization (ILO).

Collective bargaining coverage is measured based on Itaú's direct workforce in Chile as of the end of each fiscal year (December). For the purposes of this indicator, only employees classified under the "general staff" category are included, as employees in the "executive staff" category and those classified as "without benefits" have their employment terms governed entirely through individual employment contracts, in accordance with applicable legislation.

During the 2022–2025 period, the percentage of employees covered by collective bargaining agreements showed only minor year-to-year variations. This trend is mainly explained by the Bank's relatively stable workforce and Itaú's ongoing commitment to extending the benefits available under these agreements to the largest possible number of eligible employees.

Metric	Unit	FY 2022	FY 2023	FY 2024	FY 2025
Employees covered by collective bargaining agreements	%	93%	94%	93%	92%
Total employees in scope (December workforce)	N.º	5,118	4,594	4,681	4,629
Employees covered	N.º	4,741	4,309	4,336	4,252
Workforce variation vs. previous year	*%*	—	*+1.02%*	*+1.02%*	*+0.99%*

3.2. Human Rights

3.2.3. Human Rights Assessment

Itaú Chile conducts a human rights due diligence process every three years, the results of which are publicly available in our Integrated Report (pp. 199–201). 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:

I. United Nations Guiding Principles.
II. Law No. 21.595 on criminal liability of legal persons.
III. 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 Total Assessed Over the Last Three Years	% of Total Assessed (Column A) Where Risks Were Identified	% of Identified Risks (Column B) With Mitigation Measures Adopted
Own operations	55%	100%	100%

(including joint ventures over which the company has management control)			
Contractors and Tier 1 Suppliers (as a percentage of contractors or Tier 1 suppliers)	50%	100%	97%

As also explained in our integrated report, 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.

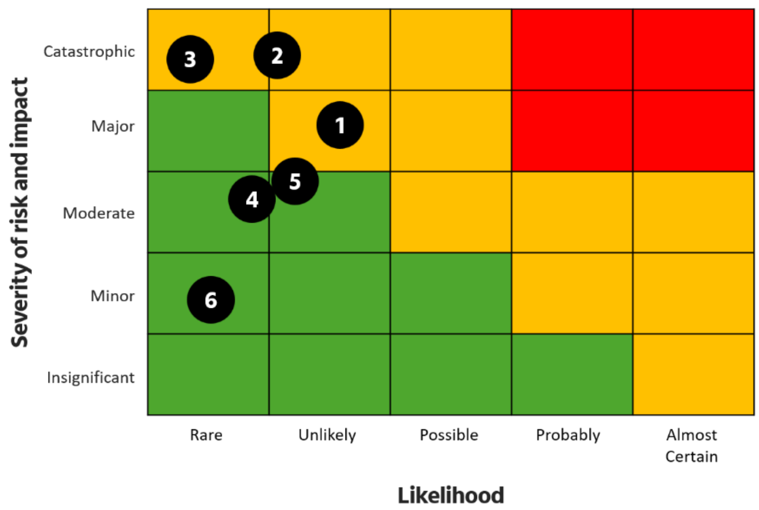
Likewise, no risks classified as "high" were detected in these areas. Potential medium-level risks were identified, mainly linked to:

- Management of contractors and suppliers.
- Due diligence procedures in certain financed projects.
- Financial accessibility and digital barriers for vulnerable groups.

The due diligence process helped us identify, prioritize and monitor the most salient human rights risks, including those related to our employees, unions, contractors, suppliers, and wholesale and retail customers. Based on this assessment, the findings were incorporated into the Human Rights Risk Map presented below, which distinguishes between low, medium and higher-priority risks according to their severity and likelihood. As shown in the map, no real or potential risks were classified as high, while the main medium-level potential risks relate to contractor and supplier management, due diligence processes in certain financed projects, and financial accessibility for vulnerable groups.

These findings also served as the basis for the action plans described in our Integrated Report (pg. 200), which are aimed at strengthening risk management and addressing the areas identified for improvement.

Identified human rights topics with potential impact



Identified potential topics

1. **Supply chain management.**
2. **Corporate banking credits and financed projects.**
3. **Personal data protection.**
4. **Welcoming, diverse and accessible workplaces.**
5. **Respectful and safe work environment.**
6. **Responsible labor relations.**

3.3. Human Capital Management

3.3.1. Training & Development Inputs

At Banco Itaú, we understand learning as a key enabler for the development of our organization and the strengthening of our capabilities. During 2025, we achieved **99% employee training coverage**, representing a total of **4,577 employees trained** out of a year-end workforce of **4,629 employees**. This result reflects a robust and organization-wide approach to learning management, ensuring that virtually the entire organization has access to training opportunities aligned with the Bank's strategic priorities.

This high level of coverage demonstrates not only the availability of training initiatives, but also the commitment of our teams to actively participate in their own development, reinforcing a culture in which continuous learning is part of everyday work and a fundamental pillar for addressing the challenges of an evolving environment.

Indicador	FY 2022	FY 2023	FY 2024	FY 2025
Average training and development hours per employee/FTE	117.5 hrs	42 hrs	25.4 hrs	16.5 hrs
Average investment in training and development per employee/FTE*	CLP $563,637	CLP $520,461	CLP $433,882	CLP $459,908

• Currency for average investment: Chilean pesos (CLP).

During 2025, a total of 75,979 training hours were delivered, averaging 16,5 hours per employee. An analysis of the trend over time shows a progressive decline in average training hours since 2023 and 2024 compared to the levels reached in 2022, when the average exceeded 117,5 hours per employee. This difference is mainly attributable to the exceptional context of that period, when, as a result of the COVID-19 pandemic, intensive training programs were implemented to support adaptation to remote work, adoption of new technologies, and the development of digital capabilities.

Since 2023, the Bank has evolved toward a more strategic approach to learning, prioritizing training opportunities with greater relevance and direct applicability to employees' roles. This shift explains the sustained reduction in average training hours without affecting either training coverage or access to learning opportunities.

2025 Training Coverage

Indicator	2025 result
Year-end workforce	4,629 employees
Employees trained	4,577 employees
Training coverage	99%
Scope of reported data	99% of workforce / FTEs
Total training hours	75,979 hours
Average hours per employee/FTE	16.5 hours

Training Hours Distribution by Gender – 2025

Indicator	Men	Women	Overall Average
Average training hours per employee/FTE	17.05 horas	15.87 horas	16.5 horas

During 2025, training intensity remained balanced between men and women. From an equity perspective, this distribution reflects a relatively homogeneous allocation of development opportunities, with only limited differences between the two groups.

Learning Distribution by Role and Gender – 2025

Employee Category	Women – Average Hours	Men – Average Hours	Management Focus
Senior management	2.3 horas	8.4 horas	Specific and targeted training programs consistent with the strategic nature of these positions.
Management	20.2 horas	15.9 horas	Strengthening leadership and management capabilities.
Supervisory roles	23.4 horas	22.5 horas	Greater concentration of training hours associated with leadership and team management development.
Other professionals	18.4 horas	18.8 horas	Development of technical and specialized capabilities supporting business operations and evolution.
Other technical employees	14.0 horas	12.5 horas	Technical and operational training is linked to role-specific needs.

During 2025, training intensity varied by employee category, with a greater concentration of training hours among supervisory and management roles. Other segments, such as professional and technical employees, also demonstrated significant participation in training activities focused on the development of technical and specialized capabilities. Administrative functions and sales force employees recorded lower training intensity levels, although they remained consistent across genders, demonstrating balanced coverage within these groups.

Learning Trends by Employee Category (2023–2025)

The evolution of learning over recent years reflects an increasingly strategic approach to training allocation, taking into account the specific characteristics of each role within the organization.

Employee Category	FY 2023	FY 2025	Observed Trend
Supervisory roles	54.0 horas	22.9 horas	Reduction associated with more targeted and relevant training.
Management	43.0 horas	17.4 horas	Decline consistent with a more efficient and role-relevant learning model.
Administrative employees	36.0 horas	9.6 horas	Organization-wide adjustment in training intensity.
Other professionals	42.0 horas	18.6 horas	Reduction while maintaining a focus on technical and specialized capabilities.

Sales force	15.0 horas	6.3 horas	More focused training aligned with specific commercial needs.
Senior management	15.0 horas	7.9 horas	Specific and targeted training consistent with strategic positions.

An analysis of the 2023–2025 period shows a sustained decline in average training hours across all employee categories. This trend reflects an organization-wide adjustment in training intensity and demonstrates a transformation in how training hours are allocated within the Bank, while maintaining differentiated allocation based on role and organizational level.

Training Typology – 2025

Learning management is structured around a clear framework designed to address both regulatory requirements and the strategic needs of the business. During 2025, this approach was implemented through **835 training initiatives**, distributed across three main areas of focus: cross-functional, business-line, and regulatory training.

Training Type	No. of Initiatives	Employees Reached	Main Topics
Cross-functional	499	2,266	Leadership, data, artificial intelligence, diversity and inclusion, and enabling capabilities.
Business-line	271	3,345	New products, platforms, processes, and business unit-specific requirements.
Regulatory / compliance-related	65	4,523	Certifications, continuous professional education, compliance, and regulatory requirements.
Total	835	—	Comprehensive learning model.

Regulatory training achieved the broadest coverage, reaching **4,523 employees** and ensuring compliance with regulatory requirements and internal standards related to certifications, continuous professional education, and compliance. Business-line initiatives reached **3,345 employees**, strengthening capabilities that are critical to the Bank's operations and competitiveness. Meanwhile, cross-functional training programs reached **2,266 employees**, reflecting a significant commitment to developing enabling capabilities across the organization.

3.3.2. Employee Development Programs

Learning Teams and Networks

The Bank has developed a comprehensive learning ecosystem that combines digital platforms, learning pathways, and structured programs aimed at developing critical capabilities and strengthening organizational learning. This ecosystem not only delivers training, but also:

- Enables continuous learning.
- Democratizes access to knowledge.
- Connects capabilities with business priorities and the needs of our customers.

The platforms and communities operate in an integrated manner, enabling:

- Access to learning content (IOX, Udemy).
- Participation in programs that strengthen capabilities relevant to managers' roles (Leadership Ecosystem).
- Application of learning in the workplace through a practical methodology.

This model is articulated through:

- **IOX (internal platform):** ensures broad access to and standardization of foundational knowledge, enabling equity in learning and learning pathways that strengthen internal networks.

- **Udemy Business (strategic licensing):** enables flexible and personalized development in emerging skills that are business priorities and key areas of focus.
- **Mentoring Community:** a formal peer-learning program that, during 2025, implemented more than 70 mentor–mentee pairings, promoting knowledge transfer, career development, and internal networking.
- **Leadership Ecosystem:** brings together programs that support the development cycle of current and future managers, promoting learning that is directly applicable to leadership roles. The Leadership Ecosystem includes initiatives such as Incubator, Manager Onboarding, Lead "Customer Moments", Middle Management Leadership, and Executive Coaching, all of which encourage applied learning, the exchange of experiences, and cross-functional collaboration.

The collaborative learning dimension is promoted through peer-to-peer interaction by means of:

- Formal mentoring.
- Networking across programs.
- Internal communities.
- Exchange of experiences between business areas.

This model supports our ESG commitments by promoting equitable access to learning, strengthening human capital development, and fostering collaborative networks that enhance inclusion and organizational learning.

Cultural Education

The Bank has established a robust cultural education program, systematically incorporating learning opportunities aimed at strengthening an inclusive, equitable, and respectful organizational culture, aligned with ESG standards and inclusion-related regulations.

This approach is reflected not only through content available on learning platforms, but also through an **active portfolio of training activities, workshops, talks, and structured programs**, primarily driven by communities such as **IELLA (gender equity), *Soy como Soy* (LGBTIQ+), and *ItuVoz* (disability inclusion)**, among others.

In particular, during 2025, multiple training and awareness-raising initiatives were conducted on diversity, equity, and inclusion topics, including:

- **Gender equity and women's development:** Programs and activities such as Female Career Development, Sorority and Collaboration, Women's Empowerment, Itaú for ALL Women, motherhood and non-motherhood, beauty standards, body and gender discussions, among others. These initiatives seek to strengthen women's professional development, address structural gaps, and promote more equitable workplace environments.
- **Unconscious bias, identity, and personal development:** Learning sessions such as *Unconscious Bias Workshops, Impostor Syndrome, "Good Girl Syndrome," Personal Branding,* and *Female Archetypes*, which address cultural barriers that influence development and decision-making in the workplace.
- **Broad diversity and inclusion:** Activities such as Bank-wide Diversity Dialogues, Women's Development Conversations, Let's Talk About Diversity, Generational Diversity, Workplace Inclusion of Persons with Disabilities, Inclusive Customer Experience, and LGBTIQ+ Inclusive Language Tools, which help raise awareness among employees regarding different realities and promote a more inclusive organizational culture. We also developed our DEI module within IOX, to which all Itubers have access.
- **Interculturality and organizational coexistence:** Discussion forums, workshops, and programs (e.g., IELLA communities, Inclusive Experience Committees, networking opportunities, and mentoring programs) that encourage the exchange of experiences and the creation of respectful workplace environments.
- **Training diversity champions and internal networks:** Affinity communities where diversity champions are developed, including IELLA facilitators, IELLA male allies and leaders, members and allies of *the Soy como*

Soy community, and members and allies of *iTuVoz*. These initiatives help amplify these topics throughout the organization, build internal capabilities, and promote peer-to-peer learning.

These initiatives combine in-person and remote formats (talks, workshops, webinars, and learning communities), enabling broader participation and engagement across different employee groups.

Collectively, these programs not only raise awareness but also **develop concrete capabilities in inclusive leadership, unbiased decision-making, and the management of diverse teams**, contributing to an organizational culture that is aligned with the Bank's values.

Furthermore, the frequency, diversity of formats, and broad range of topics demonstrate a systematic approach to cultural education that extends beyond isolated initiatives and has become a structural component of the Bank's development model.

Transition Programs for Employees Approaching Retirement or Separation

We provide broad access to financial education content that supports informed decision-making and financial autonomy. As part of our employee separation support process, we offer basic transition assistance, institutional support, and appropriate closure of the employment cycle.

The Bank is currently evaluating the design of a structured program that would incorporate dimensions such as retirement preparation, employability, career transition, and comprehensive support.

Given that the Bank's learning model, based on platforms such as IOX and Udemy Business, provides broad access to development content, it can serve as an enabler of self-directed learning that strengthens skills and employability, including during later stages of employees' career cycles.

Disclosure of Quantitative Business Impact

Development programs, particularly those structured through **Itaú University**, are designed with a focus on building critical business capabilities and include measurement mechanisms at different stages of the learning process.

Itaú University has become a learning ecosystem for account executives, designed to strengthen their capabilities and connect their development with the Ituber culture and customer centricity. This initiative originated in Corporate Banking—first within the SME segment and subsequently in Small Corporate Banking—promoting a learning model intended to evolve the executive role toward a more comprehensive, relationship-focused, and sustainable advisory approach, capable of building long-term customer relationships.

Within this context, during 2025, the Itaú Corporate Banking University program was implemented, further advancing this approach through the development of a stronger and more differentiated advisory role and by creating greater collaboration opportunities across internal areas. These efforts contributed to generating business value and strengthening a more human and holistic customer relationship, in line with the principles that drive the Bank: progressing together, working for the customer, focusing on results, and viewing learning as a continuous process.

Program Design:

- **Objective:** Strengthen commercial, financial, and management capabilities among SME segment executives while promoting a distinctive strategic advisory approach and sustainable customer relationships.
- **Scope:** 242 executives across the SME and Small Corporate Banking segments.
- **Methodology:** Modular training with an applied-learning focus, delivered primarily internally with the participation of 14 Itubers as instructors, and including a final evaluation based on a business case study.

Implementation Indicators:

- Average attendance: 94%.
- 30 hours of training content collaboratively designed with multiple internal areas.
- Completion rate: 100% (excluding two cases of medical leave).
- Average final examination score (applied case study): 82%

Experience Indicators:

- Overall eNPS:87%
- Highest-rated modules:
  - Negotiation (100%)
  - Purpose-Driven Selling (99%)
  - Tax Management (93%)

Learning and Performance:

- Module scores ranged between 72% and 97%, demonstrating broad assimilation of key content.

Business Impact:

Itaú Corporate Banking University had a direct impact on business performance, achieving increases of **6,6% in total lending**, **48,7% in customer acquisition**, and **7,2% in gross sales** during 2025. These results demonstrate how capability development translates into better advisory services, stronger customer trust, and improved commercial outcomes.

This success enabled the program to be expanded to other commercial segments, consolidating Itaú University as a strategic platform for professional growth, cross-functional collaboration, and the development of an increasingly human and sustainable banking model.

Additionally, the program's high effective coverage contributed to closing capability gaps in business-critical roles.

The model incorporates continuous measurement (experience, learning, and application), enabling **evidence-based management and continuous improvement of training programs**.

Coverage of Contractual or Part-Time Employees

The Bank has implemented a learning model designed to ensure broad access to capability development opportunities, incorporating different employee groups according to their roles and business needs.

Broad-Based Coverage Approach:

The organization does not make structural distinctions in access to training programs based on whether employees work full-time or part-time. Training plans are therefore designed to include all Itubers, prioritizing participation according to required capabilities, job responsibilities, and business priorities rather than employment status.

This approach supports equitable development management, ensuring that employees have access to learning opportunities relevant to their performance and growth, in line with organizational objectives.

Coverage Through Platforms and Foundational Training:

- IOX (internal platform): provides broad access to mandatory and self-directed learning content, helping establish a common organizational knowledge standard.
- Through this platform, a development ecosystem is delivered that integrates, among others, the libraries of the Bank's various corporate universities, leadership development programs, manager-focused initiatives, the mentoring program, and learning pathways in artificial intelligence and data.
- In this way, IOX serves as a key enabler of continuous learning, aligning employee development with the Bank's strategic priorities**.
- Udemy Business: operates under a targeted coverage model, where licenses are strategically assigned based on participation in learning pathways and specific development needs, while maintaining flexibility to include different employee profiles whenever required by the business.
- Mandatory Training and Onboarding: are implemented across the organization, including temporary employees, interns, and trainees, ensuring a common minimum standard of organizational, regulatory, and cultural knowledge while facilitating successful integration into the Bank.

Manager Onboarding Training: This is a structured process that supports employees transitioning into leadership roles by combining practical sessions, peer learning, and direct on-the-job application. Its objective is to accelerate integration into leadership roles while strengthening leadership effectiveness and performance in alignment with the Bank's culture and customer focus.

Differentiated Programs for Early-Career Profiles (Young Professionals and Interns): Additionally, the Bank has developed specific initiatives for employees at the early stages of their careers, enhancing both their learning experience and their integration into the organization.

- Young Professionals Program (YPP): A structured program that combines technical training, skills development, and experiential learning through:
    - Modules covering risks, lending, insurance, customer experience, international trade, leasing, and factoring.
    - Commercial skills development (consultative selling, objection handling, customer service).
    - Cultural education (e.g., Ituber Identity).
    - Rotational assignments across different business areas.
    - Mentoring and continuous follow-up

This approach supports the development of a talent pipeline aligned with the Bank's needs while fostering critical capabilities from an early stage.

- Training for Interns:
  During their time with the organization, interns receive additional learning benefits designed to support their development and future employability, including:
    - Expanded access to learning platforms such as Udemy Business.
    - Specific learning pathways focused on tools, corporate language, and organizational culture.
    - Content focused on foundational workplace skills (e.g., Excel, high-impact presentations, and organizational behavior).

One example is the learning pathway **"De la sala a la oficina: Cómo brillar en tu primer trabajo"**, designed to facilitate the transition from academia to the workplace by strengthening practical and adaptive skills.

Together, these initiatives not only ensure foundational training coverage but also provide differentiated learning experiences tailored to the different stages of employees' development journeys.

3.3.3. Human Capital Return on Investment

	2022	2023	2024	2025
Total revenue	1,447,034,000,000	1,479,173,000,000	1,609,531,000,000	1,517,699,000,000
Total operating expenses	735,807,000'000	747,916,000,000	795,413,000,000	824,847,000,000
Total employee-related expenses	341,498,000,000	340,092,000,000	357,000,000,000	393,766,000,000
HC ROI	3.08	3.15	3.28	2.76
Total employees	7,558	6,831	6,893	6,528

3.3.4. Hiring

At Itaú Chile, we monitor new hires in order to track the evolution of our talent attraction capabilities, strengthen internal mobility, and promote employment opportunities across different organizational levels.

Over the past four years, we have monitored both the total number of new hires and the percentage of vacancies filled by internal candidates, enabling us to assess the effectiveness of our talent development, succession, and professional growth practices within the Bank.

Metricc	2022	2023	2024	2025
Total number of new employee hires	1,073	612	800	740
Percentage of vacancies filled by internal candidates	55.3%	57.4%	52.2%	53.5%

In 2025, we made 740 new hires. Of these, 53.5% of vacancies were filled by internal candidates, reflecting our commitment to developing internal talent and creating professional growth opportunities for our employees.

Number of new hires by age range and gender — 2025

Age Group	Female	Male	Total
Under 30 years old	92	184	276
30–40 years old	121	197	318
41–50 years old	49	73	122
51–60 years old	10	13	23
61–70 years old	0	1	1
Over 70 years old	0	0	0
Total	**272**	**468**	**740**

The breakdown by age group and gender allows us to observe the distribution of new hires and strengthen evidence-based talent management. In 2025, the highest concentration of new hires was recorded in the under-30 and 30–40 age groups, reflecting the incorporation of talent in the early and mid-stages of professional development.

Number of New Hires by Job Level — 2025

Job Level	New Hires 2025
Administrative Employees	104
Managers	11
Corporate Managers	1
Supervisors	32
Professionals	499
Deputy Managers	15
Technicians	78
Total	**740**

The breakdown by job level shows that most new hires in 2025 were concentrated in professional positions, followed by administrative and technical roles. This information allows us to better understand the organization's talent requirements and guide our talent attraction, internal mobility, and professional development initiatives.

3.3.5. Employee Turnover Rate

At Itaú Chile, we monitor employee turnover, considering both total turnover and voluntary turnover. This monitoring enables us to assess trends in talent retention, identify relevant patterns, and strengthen our talent attraction, development, and retention efforts.

As part of this monitoring, we recorded the following results over the last four years:

Turnover Rate	2022	2023	2024	2025
Total employee turnover rate	20.6%	23.4%	15.4%	17.0%
Voluntary employee turnover rate	6.2%	4.2%	4.2%	4.6%
Data coverage, as a percentage of total global FTEs	100%	100%	100%	100%

In 2025, our total employee turnover rate increased from 15,4% to 17,0% compared with 2024. This change was primarily attributable to company-initiated departures as part of restructuring and optimization processes involving both internal functions and the roles within them.

Looking ahead, attracting the right talent while developing and retaining key employees will remain increasingly challenging, particularly in light of emerging technologies, evolving skill requirements, and changing market dynamics. Accordingly, priorities will include strengthening internal people development programs, reskilling and upskilling talent, and implementing an attractive Total Rewards offering, among other initiatives. These efforts will be essential to continue fostering a sustainable, high-performing, and differentiated employee experience.

Additionally, we disaggregate the total employee turnover rate by relevant categories, such as age group and gender, in order to identify specific patterns and assess potential gaps or differences among employee groups.

Breakdown of Total Employee Turnover Rate by Age Group

Year	Age Category	Total Turnover	Voluntary Turnover
2022	18–34 years old	11.1%	6.1%
2022	35–44 years old	22.8%	8.0%
2022	45–60 years old	24.8%	4.6%

2022	61 years and older	52.7%	0.8%
2023	18–34 years old	11.7%	4.7%
2023	35–44 years old	22.3%	5.2%
2023	45–60 years old	31.0%	2.9%
2023	61 years and older	91.7%	0.0%
2024	18–34 years old	12.4%	6.1%
2024	35–44 years old	14.6%	4.4%
2024	45–60 years old	18.4%	2.2%
2024	61 years and older	29.6%	2.0%
2025	18–34 years old	17.1%	9.0%
2025	35–44 years old	15.6%	3.5%
2025	45–60 years old	18.1%	1.7%
2025	61 years and older	23.8%	1.9%

Breakdown of Total Employee Turnover Rate by Gender

Year	Gender	Total Turnover	Voluntary Turnover
2022	Female	20.9%	5.5%
2022	Male	20.3%	6.8%
2023	Female	21.8%	3.2%
2023	Male	25.0%	5.2%
2024	Female	14.9%	3.9%
2024	Male	15.8%	4.5%
2025	Female	17.3%	3.6%
2025	Male	16.7%	5.6%

This breakdown complements our aggregate turnover analysis by providing a more detailed view of different employee groups. Based on this information, we seek to identify opportunities to strengthen our people management practices and continue promoting equitable, inclusive, and talent-retention-oriented workplace conditions.

3.3.6. Type of Performance Appraisal

Itaú implements a comprehensive performance management model that combines individual and team evaluations, with a multidimensional approach focused on achieving objectives, developing behaviors, and generating sustainable business value.

The main types of performance evaluations used are:

i. **Management by objectives:** As part of the annual meritocracy cycle, each employee establishes challenges aligned with the business strategy, reinforced through a structured methodology for challenge definition (levers) that ensures greater clarity, traceability, and strategic alignment.
ii. **Multidimensional performance assessment (360°):** Considers multiple sources of feedback (manager, peers and partners, and team members), enabling a comprehensive evaluation of both results and behaviors aligned with organizational values.
iii. **Team-based performance assessment:** Complements individual evaluations by incorporating the achievement of collective objectives for areas operating as agile cells, promoting collaboration and shared accountability for business results.

iv. **Agile conversations and continuous feedback:** Regular feedback opportunities are promoted throughout the year, facilitating performance monitoring, continuous learning, and adaptation to evolving business challenges.

Additionally, the model evolved during the reporting period through the following enhancements:

- Transformation of evaluation and calibration committees, strengthening consistency and objectivity in performance management.
- Elimination of the concept of a final evaluation, transitioning toward a continuous and evolving approach to performance.
- Alignment of the L1 leadership evaluation model with Brazil, ensuring consistent regional standards for our executive leadership team.
- Incorporation of a new organizational value ("We Choose and Make Decisions"), integrating it as an explicit criterion in the behavioral assessment process for the 2026 cycle.

With respect to evaluation frequency, the organization maintains a hybrid approach:

- Formal performance evaluations conducted at least once per year.
- Ongoing monitoring and feedback processes implemented throughout the year through structured conversations between employees and leaders.

This model is supported by an organizational culture focused on talent development and continuous improvement, as evidenced by results such as:

- During 2025, 98% of our employees met the participation requirements and completed the annual performance assessment process.
- Results from the same year enabled the evaluation of 4,386 employees, of whom 60% achieved performance aligned with expectations, 32% exceeded expectations, and 8% performed below expectations.
- 99% of employees participated in training and development activities, totaling 75,979 hours of training.
- High levels of employee engagement (eNPS close to 90%), reflecting a positive employee experience.
- A strategic focus on talent development as part of the business's material topics, including organizational culture, talent management, and diversity.

This comprehensive approach strengthens alignment between individual performance, organizational culture, and business results, promotes the development of critical capabilities, and contributes to the sustainable management of human capital, in line with CSA international best practices.

3.3.8. Employee Support Programs

Employee Support, Health and Well-being Programs

At Banco Itaú Chile, we maintain a continuous and well-established employee well-being strategy, which we regard as a key pillar of human capital management and business sustainability. Through this strategy, we take a comprehensive approach to supporting the physical, mental, social, financial, and organizational well-being of our employees, helping to improve their quality of life, engagement, productivity, and work-life balance.

During **2024**, we strengthened our employee support programs through various health and well-being initiatives. In **2025**, this approach evolved into an integrated and strategic ecosystem, incorporating well-being as part of our ESG management framework and linking it to the material topic **"Comprehensive Employee Well-being."**

This transition enabled us to move from a model of **standalone programs** to an **integrated ecosystem**; from a traditional well-being approach to a **well-being + digital** model through tools such as **Kyan Health**; and from a primarily operational approach to a strategic model connected to business materiality and sustainability.

Workplace Stress Management

We offer initiatives designed to support employees' emotional health, emotional well-being, and stress management, as well as that of their families.

Through the **Your Emotional Health** pillar, we deliver the **Te Orienta** program, which provides psychological, social, and legal support to employees and their families. This program promotes work-life balance, family well-being, and timely support in response to personal or work-related situations that could affect emotional health.

During **2025**, we strengthened this approach through digital well-being tools, including **Kyan Health**, a platform that provides ongoing access to emotional support, well-being monitoring, and personalized guidance. We also complemented these resources with telemedicine services, emotional health webinars, and awareness initiatives aimed at preventing and managing both work-related and personal stress.

Sports and Health Initiatives

Through the **Your Physical Health** pillar, we promote healthy habits, preventive care, and access to healthcare services for our employees. This pillar includes health campaigns, physical wellness initiatives, medical guidance, healthcare agreements, and benefits related to overall well-being.

We also organize recreational and sports initiatives that encourage physical activity, team integration, and employee participation, including recreational workshops, **Recreo Ituber**, and internal tournaments such as the **table football championship**.

These initiatives promote healthy lifestyles, provide opportunities for workplace breaks, strengthen team cohesion, and contribute to a positive working environment.

Flexible Working Hours

We promote work-life balance through flexible work arrangements that provide employees with greater control over their schedules, according to business needs and the nature of their roles. In compliance with Law No. 21,645 on Work-Life Balance, the Bank guarantees access to flexible work arrangements for positions and functions where such arrangements are feasible.

These schemes aim to facilitate work-life balance, improve employee experience, strengthen productivity, and contribute to the overall well-being of our workforce.

Work-from-Home and Hybrid Working Arrangements

We offer hybrid working arrangements for positions and functions that support this model. These arrangements combine in-person and remote work, enabling greater flexibility and improved organization of employees' working schedules.

Hybrid work contributes to enhanced quality of life, reduced commuting times, improved productivity, and better alignment between professional, personal, and family responsibilities.

Part-Time Work Options

We offer differentiated work schedules, including part-time arrangements for certain roles and functions, in accordance with the Bank's operational and contractual requirements.

These alternatives allow employment arrangements to be adapted to different working schedules and contribute to greater flexibility in work organization.

Work-Life Balance Initiatives for Employees with Children

We support work-life balance through benefits and initiatives aimed at employees with children. These include family activities and recreational programs for children and adolescents, such as **Mini Itubers in Action Summer/Winter**, which provides recreational, integration, and support opportunities during school holiday periods.

These initiatives contribute to family well-being and work-life balance.

Lactation Facilities or Benefits

We support our employees throughout pregnancy, maternity leave, and their return to work through benefits related to maternity, gradual return-to-work arrangements, and work-life balance.

These benefits include measures such as early departure from work beginning at **week 30** of pregnancy and a phased return following maternity leave.

Paid Parental Leave for the Primary Caregiver

We promote shared responsibility and support employees during maternity, paternity, and adoption processes.

For the **primary caregiver**, we ensure full salary continuation during maternity and parental leave periods.

Total number of weeks of paid parental leave for the primary caregiver: 30 weeks.

Paid Parental Leave for the Secondary Caregiver

For the **secondary caregiver**, Banco Itaú Chile provides an additional benefit beyond the statutory paternity leave entitlement.

This benefit includes five additional working days beyond the legally mandated five working days of paternity leave, totaling **10 working days**, equivalent to **2 working weeks**.

Total number of weeks of paid parental leave for the secondary caregiver: 2 weeks.

These days may be taken consecutively from the time of birth or distributed within the first month, allowing each family to organize this period according to its needs.

Family or Caregiver Leave Beyond Parental Leave

We provide special leave arrangements that support employees during significant personal and family events, including leave related to marriage or civil unions, relocation, the death of an immediate family member, preventive medical examinations, and family caregiving situations.

Law No. 21,645 extends recognition of caregiving responsibilities beyond parental leave by granting employees the right to be absent from work or adjust their schedules to attend to the needs of immediate family members due to illness, dependency, or other circumstances requiring care. The Bank incorporates this principle through the additional leave arrangements and benefits it provides to employees.

We also provide support benefits for employees with children with disabilities, including financial assistance for attendance at schools or foundations offering inclusion programs.

Recognition and Organizational Well-being

Our well-being strategy is also supported by cultural initiatives that strengthen engagement, motivation, and workplace climate.

Through the **ReconoceR** program, we promote a culture of recognition and appreciation, strengthening employee engagement, retention, and sense of belonging.

In addition, through the **Your Social Health** pillar, we promote recreational workshops, social spaces such as **Recreo Ituber**, internal tournaments including the **table football championship**, and other activities that encourage team connection, positive breaks from routine work activities, and the creation of a healthy working environment.

Financial Well-being

Through the **Your Financial Health** pillar, we seek to strengthen employees' financial well-being through financial education, access to benefits, and tools that support responsible management of personal and family finances.

Key initiatives include financial education webinars, personal finance training, financial benefits, agreements for Itubers, and programs such as **ItuEmprendimiento Mujer**, which is designed to promote economic development and entrepreneurship.

This pillar helps reduce financial stress, improve financial decision-making, and strengthen employees' financial stability and peace of mind.

Contribution to Business Sustainability

Taken together, our benefits and well-being strategy:

- Improves the quality of life of our employees;
- Strengthens engagement and organizational culture;
- Reduces risks associated with health issues, stress, and workplace climate; and
- Contributes to business Sustainability.

By integrating well-being into our ESG strategy and recognizing **Comprehensive Employee Well-being** as a material topic, we are advancing toward a more systematic, preventive, and strategic approach to well-being management, aligned with the creation of value for both our people and our organization.

3.3.9. Trend of Employee Wellbeing

We Are a Great Place to Work

At Itaú, we continuously measure our performance to keep building a better workplace and identify opportunities to enhance the employee experience. We conduct internal assessments three times per year (April, July, and November) through our iTú Hablas survey, which provides recurring insights into our current performance, progress achieved, and areas where we need to strengthen or redirect our management efforts. We also participate in various external assessments (EFY, Great Place to Work, and MERCO Talento), which allow us to benchmark against the market, strengthen our employer brand, and evaluate our evolution over time.

Within our internal assessments, we measure eNPS (Employee Net Promoter Score) three times per year. We achieved an average eNPS of 75% in 2023, 81% in 2024, and 87% in 2025, representing a consistent annual increase of 6 percentage points. This result reflects the likelihood that Itubers would recommend Itaú as a great place to work. Our objective is to maintain an **eNPS of 80% or higher**, a target that we exceeded during 2025.

Additionally, in July, we complemented the eNPS indicator with a cultural adherence assessment, achieving a result of 95% favorable responses, positioning us at the desired aspiration level for this indicator.

In November, in addition to eNPS, we conducted our **Pulse Survey**, achieving a **93% favorable response rate, exceeding our target of 90% by 3 percentage points**, across the following dimensions: Team, Leadership, Development, Recognition, Benefits, Well-being, Prioritization, Engagement, and Communication. This assessment is conducted through 29 statements covering topics such as job satisfaction, sense of purpose and alignment with vision, stress associated with workload and work-life balance, as well as happiness and motivation, among other indicators. Responses are collected on a scale from 1 to 5, where "1" represents "Strongly Disagree" and "5" represents "Strongly Agree," with the objective of evaluating employee satisfaction and engagement.

The evolution of our results is presented below:

Year	2022	2023	2024	2025
Pulse Indicator	88.6	91.4	92	93
Participation Rate	89.9	93.0	91	92

The response rate achieved in this survey during 2025 was 92%, exceeding the expected target of 90% by 2 percentage points.

External assessments complement the information gathered internally, as they evaluate many of the same drivers. For example, the **Great Place to Work** ranking recognized us as the best company to work for in Chile in 2025, advancing from the No. 2 position achieved in 2024. GPTW measures employee perceptions of the work environment across dimensions such as pride, camaraderie, respect, and credibility, among others. During 2025, we achieved a score of 94 points in this assessment.

Through the **MERCO Talento** ranking, we also measure employee satisfaction within the "Quality of Work Life" category. In 2025, we achieved a score of 8.93, compared with the study average of 8.15, securing 11th place.

Additionally, in **EFY** (a study focused on professionals up to 35 years of age), we achieved a score of 87.3% in the quality-of-life dimension, outperforming the average score of 77.6% and ranking third overall.

3.4. Occupational Health & Safety

3.4.2. OHS Programs

ISO 45001:2018 OHSMS Audit Conducted by SGS:

An assessment audit of Banco Itaú Chile's Occupational Health and Safety Management System (OHSMS) was conducted to verify the degree of alignment of the existing system with the requirements of ISO 45001:2018, considering both the corporate functions and their implementation across branch locations.

The methodology included interviews with process owners and a documentary review of supporting evidence, covering strategic, operational, and management components of the system.

In terms of results, the assessment demonstrated a partially compliant level of implementation, with progress identified across the three categories of requirements evaluated (strategic, operational, and management). Regarding the gap analysis, most requirements were classified as presenting a low level of risk.

As a conclusion of the assessment, the management system demonstrates an early-to-intermediate level of maturity, with established foundations and existing capabilities; however, further progress is required in formalization, integration, and control processes in order to achieve full compliance with ISO 45001 and support an effective certification process.

Occupational Health

As part of actions aimed at strengthening the occupational health and well-being of employees, a preventive health campaign program was implemented. These initiatives addressed a range of relevant topics, including the promotion of physical activity, self-care, prevention of respiratory illnesses, workplace ergonomics and posture, the importance of adapting workstations to prevent musculoskeletal injuries, and the adoption of healthy habits.

In addition, specific campaigns were carried out focusing on safe cycling and cardiovascular health. The latter was further reinforced through our first-aid facilities, where employees had access to preventive cardiovascular screenings, enabling health guidance, preventive care, and, when necessary, referral for medical assessment and treatment.

Collectively, these actions contributed to promoting a preventive culture, supporting employees' overall well-being, and enabling the timely management of health-related risk factors.

3.4.3. Absentee Rate

Target

In 2025, we established a target absenteeism rate of 9.3%, with the objective of continuing to monitor the health, well-being, and workforce availability of our employees. Compared to 2024, the absenteeism rate increased significantly from 4.2% to 9.3% in 2025. This increase is primarily attributable to a material rise in employee medical leave; particularly medical leave associated with illness and other curative conditions. No specific concentration of increased absenteeism was observed within particular business areas; rather, the increase was widespread across the organization, indicating challenges of a more structural nature. In response, we will continue strengthening targeted well-being, occupational health, and preventive management initiatives, with a focus on physical self-care, mental health, and monitoring potential psychosocial risks that may materialize. These efforts are intended to contribute to reducing absenteeism and supporting the comprehensive well-being of our teams.

3.6. Customer Relations

3.6.1. Customer Relationship Management

General Customer Relationship Management Program

Since 2019, Itaú Chile has maintained a **Customer NPS and Experience Program**, designed to systematically manage customer feedback, interactions, requests, complaints, and suggestions. Through this program, we seek to identify improvement opportunities, strengthen trust, drive corrective and preventive actions, and enhance customer experience across the Bank's key customer journeys, products, segments, and channels.

The program has a corporate-wide scope and is deployed across business lines, customer segments, products, and service channels. It covers both individual and corporate customers served by Itaú Chile, including retail banking customers, corporate banking customers, SMEs, corporations, and other commercial segments that represent the core of our business activity.

Responsibility for the program rests with the Retail Banking Division, with active participation from multiple areas across the organization, including Customer Service (SAC), Digital Channels, Wholesale Banking, Branch Network, Contact Center, Products, Operations, Technology, Operational Risk, Compliance, Legal, Marketing and Communications, as well as commercial teams. Its implementation is framed within our **Quality Policy 2026**.

From an operational perspective, the program includes the systematic collection of customer feedback through NPS surveys, service channels, complaints, and requests. This information is consolidated into management and reporting tools, enabling us to analyze root causes, identify key pain points, and define improvement actions together with the responsible business areas.

We also maintain regular monitoring processes for customer experience indicators, complaints, requests, and key customer pain points through executive reports, management dashboards, and working sessions focused on cascading key insights.

These forums include the **Customer Experience and Contact Center Committee**, where we review progress, priorities, and relevant actions aimed at strengthening the customer experience.

Channels for Requesting Support and Providing Feedback

At Itaú Chile, we provide multiple service channels through which customers can contact us, submit requests, report concerns, provide feedback, and file complaints. These channels allow us to strengthen active listening, ensure timely management of requests, and promote transparent and close relationships with our customers.

Available channels are described below:

1. Online Form or Email Contact

Customers may contact us through the **Contact Us** section available on our website: https://www.itau.cl/personas/contactanos

Through this channel, customers may submit compliments, complaints, reports of unauthorized transactions, complaints related to debt matters before the **Financial Market Commission (CMF)**, AML reports, requests related to creditworthiness assessment results, and other inquiries.

The online form is available 24 hours a day. Responses to matters submitted through this channel are provided via email or telephone from Monday through Friday between 9:00 a.m. and 6:00 p.m.

We also maintain the dedicated email address correoservicioalcliente@itau.cl for the receipt and management of customer inquiries, requests, and complaints.

2. Dedicated Telephone Line

We offer a dedicated customer service line in Chile: 600 686 0888. For calls from outside Chile, customers may contact us at +56 2 2686 0888.

Through this channel, customers can submit inquiries, requests, complaints, and service-related matters associated with our products and services.

Service is provided by our Telephone Banking and Contact Center teams during the following hours:

- Monday through Friday: 7:30 a.m. to 10:30 p.m.
- Saturdays: 8:00 a.m. to 9:00 p.m.
- Sundays and public holidays: 9:00 a.m. to 9:00 p.m.

Additionally, we provide 24/7 banking emergency support through our IBR system, allowing customers to manage urgent situations such as product blocking, ONP events, security device unblocking, and other critical incidents.

3. In-Person Service

We maintain in-person service points throughout our Itaú Chile Branch Network, which can be located through the public branch locator available on our website: https://www.itau.cl/personas/sucursales.

At these locations, customers can submit requests, file complaints, and receive guidance regarding our banking products and services. We also provide commercial assistance, request management, complaint intake or escalation, and support related to accounts, cards, loans, investments, insurance products, and other contracted services.

In-person service operates according to the schedules published and regularly updated on the website referenced above.

Process for Incorporating Customer Feedback into the Development or Improvement of Products and Services

Information received through our various service channels is reviewed by the Retail Banking Division, with the objective of identifying opportunities for improvement in service processes, critical customer journeys, products and services, digital channels, branches, the Contact Center, complaints, requests, and feedback received through NPS measurements.

This analysis enables us to identify root causes, recurring pain points, response times, operational friction points, and opportunities for simplification, with the aim of strengthening customer experience and continuously improving our products, services, and service channels.

This information is reviewed at different frequencies depending on the nature of the monitoring process. On a monthly basis, we conduct executive monitoring of key indicators, major pain points, and improvement opportunities. On an ongoing basis—weekly or daily—we operationally manage complaints, critical alerts, and situations requiring priority attention.

Where appropriate, identified findings are escalated to the responsible areas for analysis and potential incorporation into action plans. During the reporting period, customer feedback enabled us to prioritize improvements related to process simplification, the clarity of information provided, response times, experience across digital channels, branch and Contact Center service, and the management of recurring pain points identified through complaints and NPS measurements.

A concrete example of this approach is the launch of **ItaúX** as part of our digital transformation process. This commercial intelligence platform, integrated across all of our channels, enables us to better anticipate and respond to each customer's needs by considering their circumstances, needs, and preferred communication methods.

Through a **360° Customer View**, ItaúX consolidates information, automates processes, and enhances commercial management based on four fundamental pillars. These include **smart agendas**, which enable the prioritization of campaigns according to the "Best Conversation," aligning commercial objectives with the context and specific needs of each customer.

Accessibility, Inclusion, and Service Improvement Mechanisms for Customers with Disabilities, Older Adults, and Other Segments Requiring Additional Support

We recognize the importance of ensuring that our services are accessible, timely, and appropriate for all customer segments, including persons with disabilities, older adults, individuals with specific support needs, and other groups that may face barriers when accessing or using our service channels.

Accordingly, we have implemented inclusive service mechanisms and accessibility measures designed to promote a respectful, clear, and discrimination-free experience across both our physical and digital channels. These actions seek to facilitate customer interaction with the Bank, strengthen autonomy in the use of our services, and ensure service that is aligned with each customer's needs.

Key initiatives implemented include:

- **Digital accessibility:** We continue advancing the incorporation of accessibility criteria into our digital channels to facilitate navigation, comprehension, and use of information by different customer profiles. Measures implemented include:
    - **Typography adjustments:** We maintain a typographic scale aligned with accessibility best practices, including minimum font sizes of 13 px, base text sizes of 16 px, and appropriate line spacing to support readability.
    - **Color contrast:** In general, the contrast ratios used comply with the AA accessibility standard. In cases where certain buttons are subject to brand guideline restrictions, code-based adjustments have been implemented to mitigate potential visibility barriers.
    - **Simplified navigation:** We have worked to establish a multi-level navigation structure with clear visual hierarchies that facilitate user journeys and the identification of relevant content.
    - **Plain language:** We use clear, direct, and easy-to-understand communication designed to facilitate navigation and informed decision-making.

  - **Compatibility with assistive technologies:** This aspect is validated in conjunction with development teams. We continue advancing the use of semantic HTML, ARIA labels, and focus states that improve keyboard navigation and compatibility with screen readers.

- **Training customer service personnel in inclusive and accessible service:** We promote the training of our teams to provide respectful, empathetic, and discrimination-free service while considering the diverse needs of our customers. This includes guidance on clear communication, active listening, appropriate support, and assistance with requests or administrative procedures.
- **Specialized support for older adults:** We maintain trained personnel to guide and assist older adult customers in using our service channels, including support for website navigation, completion of procedures, understanding banking information, resolving questions, and directing requests when appropriate. This approach seeks to provide attentive, patient, and actively supportive service tailored to the specific needs of this segment.
- **Inclusive treatment guidelines related to gender identity:** We maintain guidelines that reinforce respect for gender identity, including the appropriate use of preferred names and pronouns, information confidentiality, and inclusive communication practices. These criteria contribute to providing respectful, inclusive, and discrimination-free customer service.
- **Differentiated or priority service protocols:** We maintain a **Priority Service Protocol for Physical Branches**, communicated internally through BDO, which establishes guidelines for providing differentiated and priority support to customers requiring additional assistance, including persons with disabilities and older adults.
- **Alternative or adapted channels to facilitate communication with these customer groups:** In line with the ABIF Protocol, we continue advancing the implementation of accessible applications and websites, as well as the availability of adapted ATMs. We also incorporate accessibility criteria and plain language into our digital communications to facilitate interaction with our channels and services.

Complaint Intake, Management, and Resolution Process

We maintain a structured process for the receipt, registration, management, and resolution of customer complaints, known as the **Request Resolution Procedure**.

This process is administered by Customer Service, Branch Operations, the Branch Network, and other relevant functions, with the participation of the corresponding resolution areas and oversight by the Customer Experience team when applicable. The process is supported by the **SAC**, the Bank's internal customer case and complaint management system.

The process includes the following stages:

- **Receipt of the complaint or request:** We receive complaints and requests through the "Contact Us / Write to Itaú" web form, telephone banking, branches, relationship managers, authenticated digital channels, and other applicable regulatory or referral channels.
- **Case registration and assignment:** Once a complaint or request is received, it is registered in our management systems and assigned a case or tracking number, enabling monitoring and maintaining traceability throughout the process.
- **Acknowledgment of receipt and initial customer contact:** We confirm receipt of the case through the contact channels registered in our systems, primarily email or telephone. We seek to review and manage complaints or requests on the same day they are submitted or the following business day, depending on available information and case type. In situations requiring additional analysis, internal validation, or

escalation to specialized resolution areas, the timeframe may be extended, with a reference maximum of up to **10 days**, depending on the nature, complexity, and criticality of the complaint or request, and always in accordance with applicable regulatory and internal deadlines.

- **Classification and initial analysis:** We classify the case according to the type of issue, request, product, service, or channel involved to determine its criticality, scope, and responsible management area.
- **Escalation to specialized resolution areas:** When specialized review is required, the case is referred to the corresponding responsible area, such as Products, Operations, Technology, Digital Channels, Branch Network, Contact Center, Fraud/Security, Operational Risk, Legal, Compliance, or another competent unit depending on the matter involved.
- **Investigation and case resolution:** We analyze available information, investigate the causes of the complaint or request, and manage its resolution within the regulatory and/or internal timeframes established according to case type, criticality, and applicable service-level agreements.
- **Communication of the response to the customer:** We communicate the response or resolution through the contact methods available and registered in our systems, such as email or telephone. Depending on the intake channel, the nature of the case, and customer contact information, communication may also be provided through digital channels, letters, relationship managers, or branches.
- **Closure and follow-up:** Once the response has been communicated, the case is closed in the relevant systems. When applicable, follow-up actions are carried out to verify customer satisfaction and identify opportunities to improve the service experience.

This process contributes to strengthening customer voice management, improving case traceability, and driving corrective or preventive actions when recurring causes or significant customer pain points are identified.

Confirmation to Customers that a Complaint Has Been Received

Once a request or complaint is received through our available channels, we confirm to the customer that the request has been registered and will be managed in accordance with the applicable procedure and timelines for its respective category.

When a request is submitted through telephone or in-person channels, customers are provided with a **service reference number or SAC number**, which enables identification and tracking of the case. For cases submitted through digital channels or email, customers receive an acknowledgment of receipt, generally by email, confirming that their request has been received and registered.

This confirmation is generally provided immediately or on the same business day, depending on the channel used and the nature of the request. In many cases, resolution may be immediate. However, when a complaint or request requires additional analysis or escalation to a specialized area, we inform the customer either on the same day or within the timeframe established for the corresponding request category.

The confirmation may include information such as the case or reference number, a general description of the registered request, the applicable follow-up channel, and, where relevant, the estimated response timeframe.

Transparency Regarding Complaint Resolution Timeframes

We inform customers of the applicable timelines for resolving their complaints and requests, taking into account both current regulatory requirements and our internal service standards. These timelines may vary depending on the nature of the case, the intake channel, the complexity of the complaint, and the responsible resolution area.

As a management reference, we monitor compliance with internal SLAs and the deadlines established by applicable regulations. Our primary objective is to resolve complaints on the same day they are received or, at the latest, by the following business day. Internally, this indicator is referred to as D0D1.

However, in cases requiring additional analysis, internal validation, or escalation to specialized areas, resolution may require a longer period depending on the type of complaint or request, its complexity, criticality, and the responsible resolution area. In these cases, timeframes may range from responses delivered within hours or on the same day to longer predefined periods for each case category, with a reference maximum of up to 10 days, in accordance with internal SLAs and applicable regulatory requirements.

Information regarding the status and resolution of complaints is communicated to customers through the corresponding service channel. At the beginning of the inquiry or when the case is submitted, customers are informed that the request will be managed in accordance with the applicable timelines. Once the matter is resolved, we contact the customer to communicate the final response or resolution.

If the resolution requires a longer period than originally estimated, we inform the customer that the case remains under review and, where appropriate, communicate the reason for the delay while reinforcing our commitment to resolving the matter as quickly as possible in accordance with internal procedures and applicable regulatory requirements.

Customers may also inquire about the status of their case directly through our service channels.

Independent External Verification of the Complaint Management Process

Complaint management and complaint handling processes are subject to periodic reviews through internal audits conducted by the Internal Audit team, as well as external audits performed by independent auditors. The most recent external review was conducted by PwC using the SOX Standard methodology. These reviews are conducted annually and include an assessment of the process's key controls, compliance with established guidelines, and other relevant aspects associated with the effective management of complaints.

3.6.2. Customer Satisfaction Measurement

Measurement Methodology:

At Itaú Chile, we conduct an annual customer satisfaction study across the principal segments we serve—individual customers, SMEs, companies, and corporations. The survey is conducted once per year (each study lasts two months, beginning in the second quarter of each year). To ensure objectivity and independence, the study is conducted by an external firm specializing in customer experience measurement within the financial industry, which designs the survey instrument, manages fieldwork, and validates the results before delivering them to the Bank.

The methodology used is the Net Promoter Score (NPS), which measures the likelihood that a customer would recommend the Bank to others. This metric is comparable across industries and banking institutions, enabling robust competitive benchmarking and trend monitoring over time. For 2025, Itaú Chile established a target of 62% NPS, which was successfully achieved at the close of the measurement period, demonstrating the Bank's commitment to continuously improving customer experience.

The eligible survey population consists of checking account customers who are not delinquent, have at least one year of tenure with the Bank, and have not expressly indicated that they do not wish to be contacted (whether through SERNAC, CRM systems, or surveys).

Within this eligible population, the sample is selected randomly using predefined statistical criteria, including resting rules designed to avoid over-surveying. This procedure ensures that the results are representative of the customer base and accurately reflect customer perceptions of the Bank.

The measurement instrument consists of a structured survey that includes the standard NPS question— **"How likely are you to recommend Itaú Chile to a family member or friend?"**—complemented by additional variables related to channels, products, and the customer's overall relationship with the Bank. This approach enables us to capture not only recommendation levels but also the key drivers influencing them. It should be noted that the survey is conducted by telephone.

The following table presents the evolution of results and data coverage over the last four years:

Aspect	2022	2023	2024	2025
Customer satisfaction measurement (NPS)	51%	51%	56%	**62%**
Data coverage	68%	68%	68%	**68%**

Data Coverage

The second row of the table reflects the survey coverage rate, defined as the percentage of surveyed customers relative to the total eligible customer population. Since 2020, this rate has remained stable at **68%**, ensuring both statistical and operational representativeness.

The methodological attributes supporting the consistency of the data are detailed below:

1. **Statistical and operational representativeness:** The coverage level achieved ensures a sufficiently broad and diverse sample of the customer base, enabling the reliable capture of customer perceptions, recommendation levels, and behaviors. This representativeness is essential for making strategic decisions based on real data, anticipating market needs, and continuously improving the customer experience.
2. **Methodological consistency for longitudinal analysis:** Maintaining the same coverage rate and methodology since 2020 enables year-over-year comparisons that are not biased by methodological changes, facilitates trend identification, and supports the evaluation of customer relationship initiatives. This consistency strengthens analytical robustness and result traceability.
3. **Transparency and rigor in data collection:** The sample is selected randomly according to predefined statistical criteria and includes resting rules designed to prevent over-surveying. The process is conducted and validated by the external provider, ensuring impartiality and reliability in the reported findings.

3.7. Privacy Protection

3.7.1. Privacy Policy: Systems/ Procedures

Privacy and the protection of personal data are priorities for Itaú. To this end, we have a dedicated Privacy and Personal Data Protection Team, responsible for implementing, overseeing, and promoting best practices across the Bank's processes and initiatives. This team is led by Javiera Letelier, Data Protection Officer (official contact: oficialprotecciondedatos@itau.cl) who, together with the areas responsible for personal data processing and in an advisory capacity, works with Legal and Information Security teams to implement processes, best practices, and training programs that ensure the appropriate protection and safeguarding of personal data.

Our privacy and data protection practices are governed by our Privacy and Data Protection Policy, which is integrated into the Bank's compliance governance and risk management framework. This policy outlines our principles, guidelines, and transparency commitments regarding the processing of personal data and must be followed by all employees, suppliers, and strategic partners who process personal data.

Privacy, data protection, and data security processes and controls, as well as compliance with the Policy and related regulations, are subject to annual internal assessments and audits conducted by the Operational Risk and Internal

Audit teams. In addition, specific external audits are performed in line with local regulatory requirements. These reviews focus on ensuring the reliability, effectiveness, execution, and coverage of the controls and processes established for the protection and privacy of personal data.

Non-compliance with, or violations of, the principles and guidelines established in our Policy and/or related regulations may result in disciplinary measures. Such measures are assessed according to the nature, severity, and potential impacts of the violation, in accordance with our internal regulations and the guidelines established in our Code of Ethics and Conduct. These measures may range from guidance and warnings to termination of employment, depending on the determination of the designated review committee.

3.7.2. Información de Privacidad del Cliente

With respect to the use of personal data, Itaú establishes that 100% of personal data may be processed for secondary purposes other than those that originally motivated its collection, provided that such processing activities have been duly disclosed, comply with applicable regulations, and the data subject has not exercised their right to object or opt out, in accordance with the applicable personal data protection legislation.

In line with the above, Itaú provides different service channels for customers and non-customers to exercise the rights established by law, including:

I. Access the information that Itaú holds about them.
II. Update, correct, or modify their personal data.
III. Request the deletion of their personal data, where applicable.
IV. Provide prior consent for data processing and/or object to such processing.
V. Request the delivery of their personal data for transfer to another service provider.

Annexes

Annex 1: **General Rule No. 461 – CMF (Financial Market Commission)**

Gender Pay Gap

Entities must report the annual gender pay gap by sex and for each job category defined at the beginning of Section 5, measured as the percentage that women's gross salary represents relative to men's gross salary, taking into account the following:

- Gross salary must include all fixed and variable components comprising employees' gross compensation, including base salary, social security-related payments under Law No. 16, transportation and meal allowances, bonuses, overtime, commissions, and other compensation elements. Any salary components granted on a basis other than monthly must be converted into a monthly equivalent.
- "N.A." must be reported whenever a job category is composed exclusively of individuals of the same sex.
- A value of 100% must only be reported when the mean or median salary, as applicable, is identical for women and men.
- Under no circumstances may a pay gap of 0% or a negative value be reported.
- Gross hourly pay must be calculated, meaning monthly gross salary divided by the number of monthly hours worked by each individual.

$$Gross\ hourly\ wage_i = \frac{Gross\ monthly\ wage_i}{Total\ monthly\ working\ hours_i}$$

Where *i* corresponds to each employee of the entity, and the total monthly working hours correspond to the hours stipulated under the employment relationship applicable to that individual.

Entities must report the pay gap calculation based on both the mean and median for each job category, as detailed below.

Mean Calculation

The entity must divide the average gross hourly salary of women by the average gross hourly salary of men within the same job category.

For these purposes, the following calculations shall apply:

Mean gross hourly wage of women:

$$Mean\ gross\ hourly\ wage_W = \frac{\left(\sum_i Gross\ hourly\ wage_i \mid woman\right)}{number\ of\ women\ workers}$$

Where W refers to female workers, and the number of women workers refers to those considered in the sum of gross hourly wages.

Mean gross hourly wage of men:

$$Mean\ gross\ hourly\ wage_M = \frac{\left(\sum_i Gross\ hourly\ wage_i \mid man\right)}{number\ of\ men\ workers}$$

Where H refers to employees, and the number of male employees corresponds to those included in the gross hourly salary aggregation.

Mean Pay Gap

Corresponds to the ratio, expressed as a percentage, between the mean gross hourly salary of women and the mean gross hourly salary of men.

$$\textbf{Mean Pay Gap} = \frac{\textbf{Mean gross hourly wage}_W}{\textbf{Mean gross hourly wage}_M} \times 100$$

Median Calculation

The entity must divide the median value of women's gross hourly salary data by the median value of men's gross hourly salary data within the same job category.

For this purpose, gross hourly salary values must be ordered from lowest to highest. If the number of observations is odd, the median will correspond to the gross salary value located at the center of the distribution. If the number of observations is even, the median will correspond to the average of the two gross hourly salary values located at the center of the distribution.

For these purposes, the following calculations shall apply:

Median gross hourly wage W

$Median\ gross\ hourly\ wage_W$ = the gross hourly wage value found at the central position of the ordered wage data for women.

Median gross hourly wage M

$Median\ gross\ hourly\ wage_M$ = the gross hourly wage value found at the central position of the ordered wage data for men.

Median Pay Gap

$$\textbf{Median Pay Gap} = \frac{\textbf{Median gross hourly wage}_W}{\textbf{Median gross hourly wage}_M} \times 100$$

For further information, please refer to: https://www.cmfchile.cl/normativa/ncg_461_2021.pdf