



Banco Itaú Chile and Subsidiaries

Interim Consolidated Financial Statements

As of March 31, 2026 and December 31, 2025 and for the three months periods ended as of March, 2026 and 2025



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INDEPENDENT AUDITOR'S REVIEW REPORT
(This translation has been prepared and reviewed by PwC Chile)

Santiago, April 29, 2026

To the Shareholders and Directors
Banco Itaú Chile

Introduction

We have reviewed the accompanying interim consolidated statement of financial position of Banco Itaú Chile and subsidiaries as of March 31, 2026, and the related interim consolidated statements of income, other comprehensive income, changes in equity and cash flows for the three-month period then ended, and the notes thereto, comprising material accounting policy information. Management is responsible for the preparation and fair presentation of these interim consolidated financial statements in accordance with accounting standards and instructions issued by the Financial Market Commission. Our responsibility is to express a conclusion on this interim consolidated financial information based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2410, "Review of interim financial information performed by the independent auditor of the entity". A review of interim financial reporting consists mainly of making inquiries with those responsible for financial and accounting matters, as well as applying analytical procedures and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Generally Accepted Auditing Standards in Chile, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Consequently, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the interim consolidated financial position of the entity as of March 31, 2026, and the results of its operations and its cash flows for the three-month period then ended in accordance with accounting standards and instructions issued by the Financial Market Commission.

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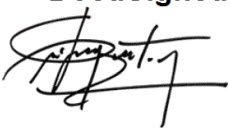
Santiago, April 29, 2026

Banco Itaú Chile

2

Other matters

The audit of the consolidated financial statements of Banco Itaú Chile and subsidiaries as of December 31, 2025, for which we issued an unqualified opinion dated February 25, 2026, includes the consolidated statement of financial position as of December 31, 2025, presented in the accompanying interim consolidated financial statements. The review of the interim consolidated financial statements of Banco Itaú Chile and subsidiaries as of March 31, 2025, for which we issued an unqualified conclusion dated April 29, 2025, includes the corresponding interim consolidated statements of income, other comprehensive income, changes in equity and cash flows for the three-month period ended on March 31, 2025, which are presented for comparative purposes in the accompanying interim consolidated financial statements.

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PricewaterhouseCoopers

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Financial Statements

Content	Page
Interim Consolidated Statements of Financial Position	2
Interim Consolidated Statements of Income of the period	4
Interim Consolidated Statements of Other Comprehensive Income of the period	5
Interim Consolidated Statements of Changes in Equity of the period	6
Interim Consolidated Statements of Cash Flows of the period	7
Notes to the Interim Consolidated Financial Statements of the period	9

\$	= Amounts expressed in Chilean pesos
MCh\$	= Amounts expressed in millions of Chilean pesos
US\$	= Amounts expressed in US dollars
MUS\$	= Amounts expressed in thousands of US dollars
MMUS\$	= Amounts expressed in millions of US dollars
COP\$	= Amounts expressed in Colombian pesos
MMCOP\$	= Amounts expressed in millions of Colombian pesos
UF	= Amounts expressed in Unidades de Fomento (a Chilean inflation-indexed, peso-denominated monetary unit that is set daily based on changes in the Chilean Consumer Price Index)

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Financial Position

(In millions of Chilean pesos – MCh\$)

	Notes	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
ASSETS			
Cash and deposits in banks	7	3,342,468	2,892,660
Cash items in process of collection	7	849,170	897,258
Financial assets for trading at fair value through profit or loss	8	5,550,169	4,620,072
Financial derivative contracts	8	4,482,077	3,956,486
Financial debt instruments	8	1,019,823	598,794
Other	8	48,269	64,792
Financial assets not held for trading valued mandatorily at fair value through profit or loss	9	9,277	8,837
Financial assets designated at fair value through profit or loss	10	—	—
Financial assets at fair value through other comprehensive income	11	5,214,956	3,815,427
Financial debt instruments	11	5,214,956	3,815,427
Other	11	—	—
Derivative financial instruments held for hedge accounting	12	171,020	139,856
Financial assets at amortized cost	13	30,270,296	29,356,116
Investments under resale agreements	13	270,381	197,770
Financial debt instruments	13	994,191	991,908
Interbank loans	13	12,799	47,332
Loans and accounts receivable from customers - Commercial	13	17,069,455	16,547,863
Loans and accounts receivable from customers - Mortgage	13	8,766,673	8,520,104
Loans and accounts receivable from customers - Consumer	13	3,156,797	3,051,139
Investments in associates	14	49,019	47,697
Intangibles	15	686,074	686,225
Fixed assets	16	26,330	25,406
Right of use asset under lease agreements	17	117,973	119,931
Current taxes	18	74,114	58,877
Deferred taxes	18	409,108	404,513
Other assets	19	2,003,612	825,744
Non-current assets and disposal groups held for sale	20	21,311	17,659
TOTAL ASSETS		48,794,897	43,916,278

The accompanying explanatory notes are an integral part of these Interim Consolidated Financial Statements.

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Financial Position, continued

(In millions of Chilean pesos – MCh\$)

	Notes	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
LIABILITIES			
Cash in process of being cleared	7	954,072	890,109
Financial liabilities for trading at fair value through profit or loss	21	4,363,160	3,899,837
Financial derivative contracts	21	4,363,160	3,899,837
Other	21	—	—
Financial liabilities at fair value through profit or loss	10	—	—
Financial derivative contracts and accounting hedges	12	224,283	104,428
Financial liabilities at amortized cost	22	35,021,212	31,488,777
Deposits and other demand liabilities	22	7,356,471	6,895,773
Time deposits and other time liabilities	22	15,626,477	14,561,042
Obligations under repurchase agreements	22	1,823,703	518,259
Interbank borrowings	22	2,378,920	1,892,176
Debt instruments issued	22	7,153,893	6,858,083
Other financial liabilities	22	681,748	763,444
Lease contracts liabilities	17	107,933	109,096
Financial instruments of regulatory capital issued	23	1,496,153	1,496,400
Provisions for contingencies	24	113,457	149,882
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	25	153,597	131,241
Special provisions for credit risk	26	159,060	163,019
Current taxes	18	5,001	5,243
Deferred taxes	18	—	—
Other liabilities	27	1,860,340	1,169,493
Liabilities included in disposable groups for sale	20	—	—
TOTAL LIABILITIES		44,458,268	39,607,525
EQUITY			
Capital	28	2,687,951	2,687,951
Reserves	28	236,039	236,039
Other accumulated comprehensive income	28	70,369	87,663
Items not reclassified in income or loss	28	6,107	5,337
Items that can be reclassified in income or loss	28	64,262	82,326
Retained earnings from prior years	28	1,421,202	995,901
Net income (loss) for the period/year	28	69,240	428,092
Less: Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	28	(152,099)	(130,640)
Of owners of the Bank:		4,332,702	4,305,006
Of non-controlling interest	28	3,927	3,747
TOTAL EQUITY		4,336,629	4,308,753
TOTAL LIABILITIES AND EQUITY		48,794,897	43,916,278

The accompanying explanatory notes are an integral part of these Interim Consolidated Financial Statements.

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Income

(In millions of Chilean pesos – MCh\$)

	Notes	For the three months periods ended as of March 31,	
		2026	2025
		MCh\$	MCh\$
Interest income	30	621,943	629,788
Interest expense	30	(353,747)	(336,766)
Net interest income	30	268,196	293,022
Readjustments income	31	23,877	105,489
Readjustments expenses	31	(23,158)	(106,841)
Net income from readjustments	31	719	(1,352)
Commission income	32	83,927	77,778
Commission expense	32	(30,209)	(29,660)
Net fee and commission income	32	53,718	48,118
<i>Financial income (loss) from:</i>	33		
Financial assets and liabilities for trading	33	30,116	(17,680)
Financial assets not held for trading valued mandatorily at fair value through profit or loss	33	(1,277)	3,117
Financial assets and liabilities at fair value through profit or loss	33	—	—
Profit or loss on disposal of financial assets and liabilities at amortized cost and financial assets at fair value through other comprehensive income	33	3,519	(532)
Changes, readjustments and accounting hedge of foreign currencies	33	38,467	23,322
Reclassifications of financial assets due to change of business model	33	—	—
Other financial income (loss)	33	(2,511)	(3,383)
Financial income (loss), net		68,314	4,844
Income (loss) from investments in companies	34	1,071	1,218
Income (loss) from non-current assets and disposal groups held for sale not qualifying as discontinued operations	35	290	(2,521)
Other operating income	36	3,628	2,163
TOTAL OPERATING INCOME		395,936	345,492
Expenses from obligations to employee benefits	37	(94,799)	(94,180)
Administrative expenses	38	(89,805)	(79,430)
Depreciation and amortization	39	(27,900)	(25,685)
Impairment	40	—	—
Other operating expenses	36	(2,681)	(2,684)
TOTAL OPERATING EXPENSES		(215,185)	(201,979)
OPERATING INCOME (LOSS) BEFORE CREDIT LOSSES		180,751	143,513
<i>Expense on credit losses from:</i>			
Provisions for credit risk due from banks and loans and accounts receivable from customers	41	(98,719)	(83,358)
Special provisions for credit risk	41	4,579	(5,090)
Recovery of written off loans	41	17,020	14,754
Impairment for credit risk on other financial assets at amortized cost and financial assets at fair value through other comprehensive income	41	(63)	(6)
Expense for credit losses		(77,183)	(73,700)
OPERATING INCOME (LOSS)		103,568	69,813
Result of continued operations before income taxes		103,568	69,813
Income tax	18	(34,348)	40,946
Result of continued operations after income taxes		69,220	110,759
Result of discontinued operations before income taxes		—	—
Taxes on discontinued operations	18	—	—
Result of discontinued operations after income taxes	42	—	—
CONSOLIDATED INCOME FOR THE PERIOD	28	69,220	110,759
Attributable to:			
Equity holders of the Bank	28	69,240	110,730
Non-controlling interest	28	(20)	29
Earnings per share of the equity holders of the Bank:			
Basic earnings	28	320	513
Diluted earnings	28	320	513

The accompanying explanatory notes are an integral part of these Interim Consolidated Financial Statements.

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Other Comprehensive Income

(In millions of Chilean pesos – MCh\$)

	Notes	For the three months periods ended as of March 31,	
		2026	2025
		MCh\$	MCh\$
CONSOLIDATED INCOME FOR THE PERIOD		69,220	110,759
Other comprehensive income (loss) for the period:			
Items not reclassified in income or loss			
Actuarial results for net defined benefit plans and actuarial results from other employee benefit plans	28	(497)	(31)
Changes in fair value of equity instruments designated at fair value through other comprehensive income	28	1,183	1,024
Changes in the fair value of financial liabilities designated at fair value through profit or loss attributable to changes in the credit risk of the financial liability	28	—	—
Other	28	—	—
Other comprehensive income that will not be reclassified to income before income taxes		686	993
Income taxes related to changes in fair value of equity instruments designated at fair value through other comprehensive income	18	(86)	(106)
Income taxes related to defined benefits obligations	18	173	18
TOTAL OTHER COMPREHENSIVE INCOME THAT WILL NOT BE RECLASSIFIED TO INCOME OR LOSS AFTER INCOME TAXES		773	905
Items that can be reclassified in income or loss			
Changes in fair value of financial assets at fair value through other comprehensive income	28	3,316	(18,209)
Exchange differences	28	44,518	(13,917)
Hedge of net investment in foreign operations	28	(8,856)	20,227
Cash flows hedge	28	(83,821)	2,501
Ownership in other comprehensive income of entities recorded using the equity method	28	—	—
Non-current assets and groups held for sale	28	—	—
Other comprehensive income that can be reclassified to income before income taxes		(44,843)	(9,398)
Income tax over comprehensive income that can be reclassified to income or loss	18	26,976	(4,624)
TOTAL OTHER COMPREHENSIVE INCOME THAT WILL NOT BE RECLASSIFIED TO INCOME OR LOSS AFTER INCOME TAXES		(17,867)	(14,022)
OTHER TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	28	(17,094)	(13,117)
CONSOLIDATED COMPREHENSIVE INCOME FOR THE PERIOD	28	52,126	97,642
Attributable to:			
Equity holders of the Bank	28	51,946	97,619
Non-controlling interest	28	180	23

The accompanying explanatory notes are an integral part of these Interim Consolidated Financial Statements.

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Changes in Equity

(In millions of Chilean pesos – MCh\$)

	Equity attributable to the owners									Total equity
	Capital		Reserves	Other accumulated comprehensive income	Non-distributed profits from prior years	Retained earnings		Equity attributable to the owners	Non-controlling interest	
	Number of shares	Paid-in capital				Net income (loss) for the period	Provision for minimum dividends and Interest Payments on Capital Financial Instrument issued			
	MM	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Closing balances as of December 31, 2024	216	2,687,951	236,039	37,401	746,506	376,627	(113,211)	3,971,313	3,518	3,974,831
Transfer of income (loss) from prior year	—	—	—	—	376,627	(376,627)	—	—	—	—
Opening balances as of January 1, 2025	216	2,687,951	236,039	37,401	1,123,133	—	(113,211)	3,971,313	3,518	3,974,831
Distribution of dividends	—	—	—	—	—	—	—	—	—	—
Provision for minimum dividends	—	—	—	—	—	—	(33,219)	(33,219)	—	(33,219)
Share exchange	—	—	—	—	—	—	—	—	—	—
Provision for payment of interest on bonds with no fixed maturity date	—	—	—	—	—	—	(3,360)	(3,360)	—	(3,360)
Subtotal Transactions with the owners in the period	—	—	—	—	—	—	(36,579)	(36,579)	—	(36,579)
Income (loss) for the period	—	—	—	—	—	110,730	—	110,730	29	110,759
Other comprehensive income for the period	—	—	—	(13,111)	—	—	—	(13,111)	(6)	(13,117)
Subtotal Comprehensive income for the period	—	—	—	(13,111)	—	110,730	—	97,619	23	97,642
Closing balances as of March 31, 2025	216	2,687,951	236,039	24,290	1,123,133	110,730	(149,790)	4,032,353	3,541	4,035,894
Closing balances as of December 31, 2025	216	2,687,951	236,039	87,663	995,901	428,092	(130,640)	4,305,006	3,747	4,308,753
Transfer of income (loss) from prior year	—	—	—	—	428,092	(428,092)	—	—	—	—
Opening balances as of January 1, 2026	216	2,687,951	236,039	87,663	1,423,993	—	(130,640)	4,305,006	3,747	4,308,753
Distribution of dividends	—	—	—	—	—	—	—	—	—	—
Provision for minimum dividends	—	—	—	—	—	—	(20,772)	(20,772)	—	(20,772)
Share exchange	—	—	—	—	—	—	—	—	—	—
Provision for payment of interest on bonds with no fixed maturity date	—	—	—	—	(2,791)	—	(687)	(3,478)	—	(3,478)
Subtotal Transactions with the owners in the period	—	—	—	—	(2,791)	—	(21,459)	(24,250)	—	(24,250)
Income (loss) for the period	—	—	—	—	—	69,240	—	69,240	(20)	69,220
Other comprehensive income for the period	—	—	—	(17,294)	—	—	—	(17,294)	200	(17,094)
Subtotal Comprehensive income for the period	—	—	—	(17,294)	—	69,240	—	51,946	180	52,126
Closing balances as of March 31, 2026	216	2,687,951	236,039	70,369	1,421,202	69,240	(152,099)	4,332,702	3,927	4,336,626

The accompanying explanatory notes are an integral part of these Interim Consolidated Financial Statements.

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Cash Flows

(In millions of Chilean pesos – MCh\$)

	For the three months periods ended as of March 31,	
	2026 MCh\$	2025 MCh\$
CASH FLOW FROM OPERATING ACTIVITIES:		
Income for the period/year before income tax	103,568	69,813
Charges (credits) to income that do not represent cash	(145,318)	(250,748)
Depreciation and amortization	27,900	25,685
Provisions for loans, accounts receivable and others	94,203	88,454
Loss (gain) from assets received in lieu of payment	2,153	7,059
Impairment	—	—
Provisions for contingencies	24,794	26,866
Fair value adjustment for trading instruments	(25,797)	17,627
Net interest income	(268,915)	(291,670)
Fee and commission income	(83,927)	(77,778)
Fee and commission expense	30,209	29,660
Net foreign exchange loss (gain)	(38,467)	(23,322)
Loss (gain) on goods received in lieu of payment	(2,813)	(4,414)
Other charges and (credits) that do not represent cash movements	95,342	(48,915)
Changes due to increase/decrease in assets and liabilities affecting EBITDA	(175,426)	(1,004,085)
Decrease (increase) in financial assets and liabilities held for trading at fair value through profit or loss	26,423	110,601
Decrease (increase) in financial assets and liabilities at fair value through other comprehensive income	(628,885)	(559,205)
Decrease (increase) in securities lending and borrowing agreements	1,232,833	(201,564)
Decrease (increase) in debt financial instruments	(406,789)	333,395
Decrease (increase) in Interbank loans and loans and borrowings	(851,269)	501,240
Increase (decrease) in Financial liabilities at amortized cost	1,526,133	(1,177,358)
Decrease (increase) in deferred tax assets and liabilities	(4,595)	(42,067)
Decrease (increase) in other assets and liabilities	(1,884,350)	244,177
Loans obtained	674,841	213,040
Payments of loans obtained	(262,178)	(795,491)
Interest paid	(332,976)	(380,887)
Earned interests	729,931	763,963
Net commissions	37,119	31,669
Tax payments	(32,606)	(46,140)
Sale of goods received in payment or foreclosed	942	542
Total net cash flows provided by (used in) operating activities	(217,176)	(1,185,020)
CASH FLOWS PROVIDED BY INVESTING ACTIVITIES:		
Acquisition of investments in companies	—	—
Disposal of investments in companies	—	—
Dividends received from investments in companies	3,631	1,044
Acquisitions of fixed assets	(2,366)	(757)
Disposals of fixed assets	948	943
Acquisition of intangible assets	(4,562)	(15,571)
Disposals of intangible assets	—	—
Total net cash flows provided by (used in) investing activities	(2,349)	(14,341)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Attributable to owners' interest		
Issuance of letters of credit	—	—
Loans obtained from the Central Bank of Chile	—	—
Rescue and payment of interests / capital of letters of credit	(809)	(1,369)
Issue of tender bonds	263,786	80,209
Rescue and payment of interests / capital of tender bonds	(71,859)	(67,976)
Mortgage bond issue	—	—
Rescue and payment of interests / capital of mortgage bonds	—	—
Payment of interests / capital of obligations from lease contracts	(7,172)	(7,345)
Subordinated bonds issue	—	—
Payment of interests and capital of subordinated bonds	(24,244)	(23,389)
Issuance of bonds without a fixed term of maturity	—	87,094
Rescue and payment of bond issuance without fixed maturity term	(3,539)	—
Issue of preferred shares	—	—
Rescue of /preferred shares and payment of preferred shares	—	—
Increase in paid-in capital through issuance of ordinary shares	—	—
Payment of dividends from common shares	—	—
Attributable to non-controlling interests	—	—
Payment of dividends and/or withdrawals of paid-in capital performed regarding the subsidiaries corresponding to the non-controlling interests	—	—
Total net cash flows provided by (used in) financing activities	156,163	67,224
VARIATION OF CASH AND CASH EQUIVALENT DURING THE PERIOD	(63,362)	(1,132,137)
EFFECT OF VARIATIONS OF THE EXCHANGE RATES	80,282	188,284
INITIAL BALANCE OF CASH AND CASH EQUIVALENTS	3,872,122	4,193,358
FINAL BALANCE OF CASH AND CASH EQUIVALENTS	3,889,042	3,249,505

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Cash Flows

(In millions of Chilean pesos – MCh\$)

Item	Balances as of January 1 2026	Cash flows		Changes other than cash					Balance as of March 31, 2026
		Received	Paid	Changes other than cash	Acquisition	Interests and readjustments	Movement of currency	Fair Value Changes	
	Mh\$	Mh\$	Mh\$	Mh\$	Mh\$	Mh\$	Mh\$	Mh\$	Mh\$
Debt instrument issued	—	—	—	—	—	—	—	—	—
Finance lines of the Central Bank of Chile	—	—	—	—	—	—	—	—	—
Contractual obligations	109,096	—	(7,172)	670	2,874	1,521	944	—	107,933
Letters of credit	5,457	—	(809)	—	—	71	—	—	4,719
Tender bonds	6,852,626	263,786	(71,859)	—	—	75,192	29,429	—	7,149,174
Bonds with no fixed maturity	270,002	—	(3,539)	131	—	3,539	6,623	—	276,756
Subordinated bonds	1,226,398	—	(24,244)	—	—	15,174	2,069	—	1,219,397
Total	8,463,579	263,786	(107,623)	801	2,874	95,497	39,065	—	8,757,979
Dividends paid	(119,459)	—	—	—	—	—	—	—	(119,459)
Dividends received INC	—	—	—	—	—	—	—	—	—
Capital Increase	—	—	—	—	—	—	—	—	—
Subtotal of cash from financing activities	8,344,120	263,786	(107,623)	801	2,874	95,497	39,065	—	8,638,520
Total cash flow provided by financing activities (net)	—	156,163	—	—	—	—	—	—	—

The accompanying explanatory notes are an integral part of these Interim Consolidated Financial Statements.

Notes to the Interim Consolidated Financial Statements

Page

Note 1	BACKGROUND OF THE INSTITUTION	10
Note 2	SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES	11
Note 3	NEW ACCOUNTING PRONOUNCEMENTS ISSUED AND ADOPTED OR ISSUED BUT NOT YET ADOPTED	64
Note 4	ACCOUNTING CHANGES	68
Note 5	SIGNIFICANT EVENTS	69
Note 6	REPORTING SEGMENTS	71
Note 7	CASH AND CASH EQUIVALENTS	76
Note 8	FINANCIAL ASSETS HELD FOR TRADING AT FAIR VALUE THROUGH PROFIT OR LOSS	78
Note 9	FINANCIAL ASSETS NOT HELD FOR TRADING MANDATORILY MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	80
Note 10	FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	81
Note 11	FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	82
Note 12	DERIVATIVE FINANCIAL INSTRUMENTS HELD FOR HEDGE ACCOUNTING	85
Note 13	FINANCIAL ASSETS AT AMORTIZED COST	93
Note 14	INVESTMENTS IN ASSOCIATES	113
Note 15	INTANGIBLE ASSETS	115
Note 16	FIXED ASSETS	118
Note 17	ASSETS FOR RIGHT OF USE AND LEASE CONTRACTS LIABILITIES	120
Note 18	TAXES	123
Note 19	OTHER ASSETS	129
Note 20	NON-CURRENT ASSETS AND DISPOSAL GROUP AND LIABILITIES INCLUDED IN DISPOSAL GROUP FOR SALE	130
Note 21	FINANCIAL LIABILITIES HELD FOR TRADING AT FAIR VALUE THROUGH PROFIT OR LOSS	131
Note 22	FINANCIAL LIABILITIES AT AMORTIZED COST	132
Note 23	REGULATORY CAPITAL FINANCIAL INSTRUMENTS ISSUED	139
Note 24	PROVISIONS FOR CONTINGENCIES	141
Note 25	PROVISIONS FOR DIVIDENDS, INTEREST PAYMENTS AND REPRICING REGULATORY CAPITAL FINANCIAL INSTRUMENTS ISSUED	147
Note 26	SPECIAL PROVISIONS FOR CREDIT RISK	148
Note 27	OTHER LIABILITIES	152
Note 28	EQUITY	153
Note 29	CONTINGENCIES AND COMMITMENTS	160
Note 30	INTEREST INCOME AND EXPENSE	166
Note 31	READJUSTMENT INCOME AND EXPENSE	168
Note 32	COMMISSION INCOME AND EXPENSE	170
Note 33	NET FINANCIAL INCOME	174
Note 34	INCOME FROM INVESTMENT IN COMPANIES	176
Note 35	NON-CURRENT ASSETS AND DISPOSAL GROUPS NOT ADMISSIBLE AS DISCONTINUED OPERATIONS	177
Note 36	OTHER OPERATING INCOME AND EXPENSES	178
Note 37	EMPLOYEE BENEFIT OBLIGATIONS EXPENSES	179
Note 38	ADMINISTRATIVE EXPENSES	180
Note 39	DEPRECIATION AND AMORTIZATION	181
Note 40	IMPAIRMENT OF NON-FINANCIAL ASSETS	182
Note 41	CREDIT LOSS EXPENSE	183
Note 42	INCOME FROM DISCONTINUED OPERATIONS	186
Note 43	RELATED PARTY DISCLOSURES	187
Note 44	FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES	192
Note 45	MATURITY ACCORDING TO REMAINING TERMS OF FINANCIAL ASSETS AND LIABILITIES	210
Note 46	FINANCIAL AND NON-FINANCIAL ASSETS AND LIABILITIES BY CURRENCY	212
Note 47	RISK MANAGEMENT	214
Note 48	INFORMATION ON REGULATORY CAPITAL AND CAPITAL ADEQUACY INDICATORS	236
Note 49	SUBSEQUENT EVENTS	243



Note 1 - Background of the Institution

General Information – Background of Banco Itaú Chile and subsidiaries

Banco Itaú Chile (ex Itaú CorpBanca) (hereinafter “Itaú Chile” or “the Bank”) is a corporation incorporated under the laws of the Republic of Chile and regulated by the Commission for the Financial Market (hereinafter CMF for its acronym in Spanish). As of June 1, 2019, the CMF took over the functions of the Superintendency of Banks and Financial Institutions (“SBIF”) in accordance with Decree with Force of Law (DFL) 3 dated January 12, 2019, which set a new consolidated, systematized and agreed wording for the General Banking Law. The entity is the consequence of the merger of Banco Itaú Chile and CorpBanca, which took place on April 1, 2016, with the latter being the legal successor¹.

The Bank is controlled by Itaú Unibanco, which holds a 67.42% ownership. The remaining 32.58% is owned by minority shareholders².

Banco Itaú Chile is headquartered in Chile and has operations in Colombia and Panamá. In addition, Banco Itaú Chile has a branch in New York and a representative office in Lima³. The Bank has total consolidated assets for MCh\$48,794,897 (MUS\$52,525) and its consolidated equity for MCh\$4,336,629 (MUS\$4,668). Focused on large and medium size companies and people, Banco Itaú Chile offers universal banking services.

The legal address of Banco Itaú Chile is Av. Presidente Riesco 5537, Las Condes, Santiago, Chile, and its website is www.ita.cl.

The Interim Consolidated Financial Statements as of March 31, 2026, were approved by the Board of Directors on April 29, 2026.

¹ The business combination was a “reverse acquisition” as established in IFRS 3, “Business Combinations”, in which Banco Itaú Chile is the successor for accounting purposes and CorpBanca is the legal successor.

² The percentage of minority interest has been rounded for presentation in this report. This percentage has been calculated on the basis of the total not rounded number of shares.

³ None of the markets in which Itaú Chile and subsidiaries operate qualify as a hyperinflationary economy.



Note 2 - Summary of Significant Accounting Policies

a) Accounting Year

The Interim Consolidated Financial Statements are referred as of March 31, 2026 and December 31, 2025 and cover the three months periods ended as of March 31, 2026 and 2025.

b) Basis of preparation of the Interim Consolidated Financial Statements

These Interim Consolidated Financial Statements have been prepared in accordance with the Banking Compendium of Accounting Standards (here in after "the compendium") issued by the CMF, and in force since January 1, 2022. Banks must use the accounting criteria set forth in the compendium and in everything that is not dealt with by it and does not contradict its instructions, they must adhere to International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). If there are discrepancies between IFRS and the accounting criteria set forth in the compendium, the latter will prevail.

Likewise, these Interim Consolidated Financial Statements in connection with the application of IAS 34 "Interim Financial Reporting", are prepared mainly with the intention of updating the content of the last Annual Consolidated Financial Statements, emphasizing new activities, events and circumstances that occurred during the three months periods ended as of March 31, 2026, subsequent to year-end, and not duplicating the information previously published in the last Consolidated Financial Statements.

These Interim Consolidated Financial Statements, by express provisions in Chapter C2, must include all the notes that apply to the annual financial statements in accordance with Chapter C1, plus additional requirements related to the disclosures of components of the Interim Consolidated Statements of Income for the period.

Notwithstanding the foregoing, for a correct understanding of the information included in these Interim Consolidated Financial Statements, they should be read together with the annual Consolidated Financial Statements for the immediately preceding annual period (information available at www.itaú.cl).

The notes to these Interim Consolidated Financial Statements contain additional information to that presented in the Interim Consolidated Statements of Financial Position, the Interim Consolidated Statements of Income, the Interim Consolidated Statements of Other Comprehensive Income, the Interim Consolidated Statements of Changes in Equity and the Interim Consolidated Statements of Cash Flows. On them descriptive and disaggregated information is presented. They provide narrative descriptions or disaggregation of such Interim Consolidated Financial Statements in a clear, relevant, reliable, and comparable manner. These Interim Consolidated Financial Statements as of March 31, 2026, and 2025 have not been audited.



Note 2 - Summary of Significant Accounting Policies

c) Consolidation criteria

The same accounting policies, presentation and calculation methods applied in these Interim Consolidated Financial Statements were used in the preparation of the separate Financial Statements of Banco Itaú Chile and subsidiaries (hereinafter "Group" or the "Bank"), corresponding to the balances as of March 31, 2026 and December 31, 2025 and for the three months ended as of March 31, 2026 and 2025 and include the adjustments and reclassifications necessary to standardize the accounting policies and valuation criteria applied by the Bank, in accordance with the standards established by the compendium.

Intercompany balances and any unrealized income or loss arising from intercompany transactions are eliminated upon consolidation during the preparation of the Interim Consolidated Financial Statements.

The assets, liabilities, income, and results of operations of subsidiaries, net of consolidation adjustments, represent 22.32%, 24.49%, 28.14% and 17.19% respectively, of total consolidated assets, liabilities, income, and operating results as of March 31, 2026 (19.82% and 21.97% as of December 31, 2025, of our consolidated total assets and liabilities; and 26.31% and 13.53% of our consolidated income, and operating results as of March 31, 2025).

(i) Controlled entities

The Bank, regardless of the nature of its involvement with an entity (the investee), shall determine whether it is a parent by assessing whether it controls the investee.

The Bank controls an investee when it is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee.

Thus, the Bank controls an investee if and only if has all the following:

- 1) Power over the investee, which is related to the existing rights that give the Bank the current ability to direct the relevant activities, these being those that significantly affect the investee's returns;
- 2) Exposure, or rights, to variable returns from its involvement with the investee;
- 3) Ability to use its power over the investee to affect the amount of the Bank's returns.

When the Bank has less than a majority of the voting rights over an investee, but such voting rights are sufficient to have the actual ability to direct the relevant activities, then it will be concluded that the Bank has control over the investee.



Note 2 - Summary of Significant Accounting Policies, continued

The Bank considers all relevant factors and circumstances when assessing if the voting rights are sufficient to obtain control, these include:

- The amount of voting rights held by the Bank in relation to the amount and dispersion of those held by other vote holders.
- Potential voting rights held by the Bank, other voting holders or other parties.
- Rights that arise from other contractual agreements.
- Any additional facts and circumstances that indicate that the Bank has, or does not have, the current ability to direct the relevant activities at the time those decisions need to be made, including the patterns of voting behavior in previous shareholders meetings.

The Bank reassesses whether or not it has control over an investee when facts and circumstances indicate that there are changes in one or more of the control elements listed above.

The Financial Statements of the controlled companies are consolidated with those of the bank through the global integration method (line by line). In accordance with this method, all balances and transactions between consolidated companies are eliminated through the consolidation process. Therefore, the Interim Consolidated Financial Statements refer to assets, liabilities, equity, income, expenses, and cash flows of the parent and its subsidiaries presented as if they were a single economic entity.

The Bank prepares their Interim Consolidated Financial Statements using uniform accounting policies for transactions and other events that, being similar, have occurred in similar circumstances.

The following table details the entities controlled by Banco Itaú Chile, therefore, they are part of the consolidation perimeter:

	Market	Country	Functional Currency	Percentage of ownership					
				As of March 31, 2026			As of December 31, 2025		
				Direct	Indirect	Total	Direct	Indirect	Total
			%	%	%	%	%	%	%
Itaú Corredores de Bolsa Ltda. (1)	Domestic	Chile	\$	99.987	0.013	100.000	99.987	0.013	100.000
Itaú Administradora General de Fondos S.A. (1)		Chile	\$	99.994	0.006	100.000	99.994	0.006	100.000
Itaú Corredores de Seguros Ltda. (1)		Chile	\$	99.990	0.010	100.000	99.990	0.010	100.000
Itaú Asesorías Financieras Ltda. (1)		Chile	\$	99.990	0.010	100.000	99.990	0.010	100.000
Recaudaciones y Cobranzas Ltda. (1)		Chile	\$	99.990	0.010	100.000	99.990	0.010	100.000
Itaú Chile New York Branch (1) (4)	Foreign	EE.UU	US\$	100.000	—	100.000	100.000	—	100.000
Itaú Colombia S.A. (2)		Colombia	COP\$	94.990	4.472	99.462	94.990	4.472	99.462
Itaú Corredor de Seguros Colombia S.A. (2)		Colombia	COP\$	94.987	5.000	99.987	94.987	5.000	99.987
Itaú Comisionista de Bolsa Colombia S.A. (2)		Colombia	COP\$	2.219	97.253	99.472	2.219	97.253	99.472
Itaú Asset Management Colombia S.A. Sociedad Fiduciaria (3)		Colombia	COP\$	—	99.443	99.443	—	99.443	99.443
Itaú (Panamá) S.A. (3)		Panamá	US\$	—	99.462	99.462	—	99.462	99.462
Itaú Holding Colombia S.A.S (2)		Colombia	COP\$	100.000	—	100.000	100.000	—	100.000

(1) Company regulated by the Financial Market Commission (CMF) of Chile.

(2) Companies regulated by the Colombian Financial Superintendency (SFC), which has a supervision agreement with the CMF.

(3) Company regulated by the Superintendency of Banks of Panamá.

(4) Company regulated by Office of the Comptroller of the Currency (OCC) and Federal Reserve (FED).



Note 2 - Summary of Significant Accounting Policies, continued

(ii) Associated entities and/or business support

Associated entities are those over which the Bank has significant influence; although not control or joint control. If the Bank holds, directly or indirectly (e.g. through subsidiaries), 20% or more of the voting power of the investee, it is presumed that the Bank has significant influence, unless it can be clearly demonstrated that this is not the case, and subsequently increased or decreased to recognize either the Bank's proportional share in the net profit or loss of the associate and other movements recognized in its equity. The lower value arising from the acquisition of an associate is included in the book value of the investment net of any accumulated impairment loss.

Other factors considered to determine the significant influence on an entity are the representations in the Board of Directors and the existence of material transactions. The existence of these factors could determine the existence of significant influence on an entity, despite having a participation of less than 20% of the shares with the right to vote.

The following entities are considered "Associated entities", in which the Bank has participation and are accounted for by applying the equity method, according to IAS 28 "*Investments in Companies and Joint Ventures*".

Name of the Associates	Main Activity	Place of Operation	As of March 31, 2026	As of December 31, 2025
			% interest	% interest
Transbank S.A.	Credit and debit card services	Santiago, Chile	8.7188 %	8.7188 %
Combanc S.A.	High-value payment clearing house	Santiago, Chile	10.3295 %	10.3295 %
Imerc OTC S.A.	Administration of financial instrument clearing and settlement systems	Santiago, Chile	8.6624 %	8.6624 %

(iii) Investments in other companies

Investments in other companies, represented by shares or rights in other companies, are those in which the Bank has neither control nor significant influence. These equity instruments must be measured in compliance with IFRS 9, at their fair value; however, equity instruments that are neither held for trading and on which the equity method is not applied for investments in companies with significant influence ("associates" or "joint ventures") according to IAS 28, may be recorded after their initial recognition and irrevocably at fair value, with variations recognized in Statements of Other Comprehensive Income instead of as "Non-trading financial assets mandatorily at fair value through profit or loss". Dividends received from these investments are recorded in "Income (loss) from investments in companies" in the Interim Consolidated Statement of Income. These instruments are not subject to the impairment model of IFRS 9.

(iv) Funds management, trust business and other related businesses

The Bank and its subsidiaries manage assets held in publicly offered investment funds and other investment vehicles on behalf of investors and receive market-rate compensation for providing this type of services. Managed funds belong to third parties and, therefore, are not included in the Interim Consolidated Statement of Financial Position.



Note 2 - Summary of Significant Accounting Policies, continued

The Bank provides trust commissions and other fiduciary services that result in the participation or investment of assets by clients. Assets held in a fiduciary activity are not reported in the Interim Consolidated Financial Statements, since they are not Bank assets and there is no control over them. Contingencies and commitments arising from this activity are disclosed in Note 29 "Contingencies and Commitments", letter c) Responsibilities recorded in off-balance-sheet accounts.

In accordance with IFRS 10 "*Consolidated Financial Statements*" for consolidation purposes, the role of the Bank and its subsidiaries with respect to the managed funds must be evaluated to determine whether it is acting as Agent or Principal. According to this standard, an Agent is a party primarily engaged in acting on behalf and for the benefit of another party or parties (the Principal or Principals) and, therefore, it does not control the investee when it exercises decision-making authority. This evaluation must take into account the following aspects:

- Scope of its decision-making authority over the investee.
- Rights held by other parties.
- The remuneration to which it is entitled to in accordance with the remuneration agreements.
- Decision-maker's exposure to variability of returns from other interests that it holds in the investee.

The Bank does not control or consolidate any trusts or other entities related to this type of business.

The Bank manages the funds on behalf and for the benefit of investors, acting solely as an Agent. The assets managed by the Bank and its subsidiaries are owned by third parties. Under this category, and in accordance with the aforementioned standard, they do not control the assets when they exercise their decision-making authority. Therefore, as of March 31, 2026 and December 31, 2025 they act as Agents and, therefore, none of these investment vehicles is consolidated.

d) Non-controlling interest

Non-controlling interest represents the portion of net income and net assets which the Bank does not own, either directly or indirectly. It is presented as "Attributable to non-controlling interest" separately in the Interim Consolidated Statement of Income, and separately from equity in the Consolidated Other Comprehensive Income.

Additionally, the non-controlling interests in the Interim Consolidated Statements of Financial Position will be presented, within the equity under item "Non-controlling interest", separately from the equity attributable to owners of the Bank. Changes in the ownership interest of a parent in a subsidiary that do not result in a loss of control are equity transactions (i.e., transactions with owners in their capacity as owners).

The Bank attributes the result of the year and each component of other comprehensive income to the owners of the Bank and to the non-controlling interests. The Bank also attributes the total integral result to the owners of the Bank and to the non-controlling interests even if the results of the non-controlling interests give rise to a debit balance.



Note 2 - Summary of Significant Accounting Policies, continued

e) Business combinations, Goodwill and Intangible Assets

Business combinations are accounted for using the acquisition method. The cost of an acquisition is measured as the sum of the consideration transferred, measured at its fair value at the acquisition date, and the amount of any non-controlling interest in the acquiree. For each business combination, the acquirer measures the non-controlling interest in the acquiree either at fair value or at the share, under the equity method, of the identifiable net assets acquired. Acquisition costs incurred are expensed and included in administrative expenses.

When Banco Itaú Chile and its subsidiaries (the Group) acquires a business, evaluates the identifiable assets acquired and liabilities assumed to determine proper classification and designation based on contractual conditions, economic circumstances, and other relevant conditions as of the acquisition date. This includes the separation of embedded derivatives in host contracts by the acquiree and identification of intangible assets. Goodwill, defined as the difference between the consideration transferred and the amount recognized for the non-controlling interest in the net identifiable assets acquired and liabilities assumed, is measured initially at cost. If this consideration is less than the fair value of the net assets of the acquired subsidiary, the difference is recognized directly in profit or loss as of the acquisition date. While intangible assets are initially recorded at the value assigned to the identifiable asset in the business combination.

After initial recognition, both Goodwill and any identifiable or non-identifiable intangible assets are measured at cost less any accumulated impairment losses. Goodwill acquired in a business combination is assigned, from the date of acquisition to each of the Group's cash generating units (CGU) that are expected to benefit from the combination, independently of whether other assets or liabilities of the acquiree are assigned to those units.

When goodwill is allocated to a CGU and an operation within that unit is sold, the goodwill associated with that operation is included in the carrying amount of the operation sold when determining the gain or loss on disposal. Goodwill that is derecognized under such circumstances is measured on the basis of the relative values of the operation disposed of and the retained portion of the CGU.

f) Common control transaction

A common control transaction is a transfer of assets or an exchange of equity interests among entities under the same parent's control. A common control transaction has no effect on the parent's Consolidated Financial Statements. Net assets are derecognized by the transferor and recognized by the transferee at their carrying amount. Any difference between the value of the item transferred or received and the carrying amount of the net assets is recognized in equity in the separate financial statements of the transferring and receiving entities and eliminated on consolidation.

g) Functional and presentation currency

The Bank has defined as its functional and presentation currency the Chilean peso, financial figures are expressed in millions of Chilean pesos (MCh\$), rounded to the nearest unit, for the purposes of these Consolidated Financial Statements, which is the currency of the primary economic environment in which the Bank operates and the currency that influences its costs and revenue structure. Therefore, all balances and transactions denominated in currencies other than the Chilean peso are treated as "foreign currency".



Note 2 - Summary of Significant Accounting Policies, continued

The Bank translates accounting records of its subsidiaries in New York and in Colombia into Chilean pesos from US dollars and Colombian pesos, respectively, in accordance with instructions established by the CMF, which are consistent with IAS 21 "*Effects of the variations in the exchange rates of the foreign currency*". All amounts in the Consolidated Statements of Income, Consolidated Statements of Other Comprehensive Income and the Consolidated Statement of Financial Position are translated into Chilean pesos according to the exchange rate indicated in letter h) below. None of the markets in which Banco Itaú Chile and subsidiaries operate qualify as a hyperinflationary economy.

h) Foreign currency

Transactions in foreign currency are initially recorded by the Bank entities at the exchange rates of their respective functional currencies at the date these transactions first meet the conditions for their recognition.

Monetary assets and liabilities denominated in foreign currency are converted at the closing exchange rate of the functional currency in force at the closing date of the reporting period.

All differences arising from the settlement or conversion of monetary items are recognized in the results, except for those that correspond to the monetary items that are part of the hedge of a net investment, at which time the cumulative difference in equity is reclassified to profit and loss (settlement). Tax effects attributable to the exchange differences on such monetary items are also recorded in Interim Consolidated Other Comprehensive Income.

Non-monetary items in foreign currency, which are measured in terms of historical cost, are converted using the exchange rate on the date of the transaction. Non-monetary items that are measured at their fair value in foreign currency are translated using the exchange rates on the date on which that fair value is measured. Gains or losses arising from the translation of non-monetary items measured at their fair value are recognized based on how the gains and losses arising from the change in fair value are recognized in Interim Consolidated Statements of Other Comprehensive Income or in Interim Consolidated Statements of Income, in accordance with IAS 21.

The Bank grants loans and receives deposits in amounts denominated in foreign currency, mainly in US dollars and Colombian pesos.

The balances of the Financial Statements of the consolidated entities whose functional currency is different from the Chilean peso are converted to the presentation currency, according to the following:

- Assets and liabilities, by using exchange rates as of the date of the Interim Consolidated Financial Statements.
- Income and expenses and cash flows, by using the exchange rates as of the date of each transaction.

Exchange differences arising from translating balances in functional currencies of the consolidated entities other than Chilean pesos into Chilean pesos, are recorded as "Exchange differences" in Equity under the line item "Accumulated other comprehensive income", until they meet the derecognition criteria for the Interim Consolidated Statement of Financial Position, and is subsequently recorded in profit or loss.



Note 2 - Summary of Significant Accounting Policies, continued

The net amount of foreign exchange gains and losses includes the recognition of the effects of changes in the exchange rate over assets and liabilities denominated in foreign currencies and gains and losses arising from exchange rate changes affecting current and future transactions (highly probable transactions) entered into by the Bank.

Assets and liabilities in foreign currencies are shown at their equivalent amount in pesos, calculated using the exchange rate of \$928.98 per US\$1 (US dollar) as of March 31, 2026 (\$906.90 as of December 31, 2025) and the exchange rate of \$0.2538 per COP\$1 (Colombian peso) as of March 31, 2026 (\$0.2401 as of December 31, 2025). The Financial Statements of the New York branch, as well as the Colombian subsidiaries, have been translated using these exchange rates for consolidation purposes, in accordance with IAS 21, related to the valuation of investments abroad in countries with stable economy.

i) Use of estimates and judgments

The preparation of the Interim Consolidated Financial Statements requires Bank's management to make estimates, judgments and assumptions that affect the application of the accounting policies and the reported balances of assets and liabilities, disclosures of contingencies with respect to assets and liabilities as of the date of the Interim Consolidated Financial Statements, as well as income and expenses during the year. Actual results may differ from these estimates.

Estimates and relevant assumptions are regularly reviewed by Management in order to properly measure some assets, liabilities, income, and expenses. Accounting estimates changes due to reviews are recognized in the year in which the estimate is reviewed and in any future year affected.

In certain cases, CMF rules and International Financial Reporting Standards require that assets and liabilities be recorded or disclosed at their fair values. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction in the principal (or most advantageous) market at the measurement date under current market conditions (i.e. an exit price) regardless of whether that price is directly observable or estimated using another valuation technique. When market prices in active markets are available, they have been used as a basis for valuation. When market prices in active markets are not available, the Bank has estimated those values as values based on the best available information, including the use of modeling and other valuation techniques.

The Bank has established allowances to cover possible credit losses in accordance with the compendium criteria. These criteria require that, in order to estimate allowances, they be evaluated regularly, taking into account factors such as changes in the nature and size of the loan portfolio, trends in the expected portfolio, credit quality and economic conditions that may affect the payment capacity of the debtors. Changes in allowances for loan losses are reflected as "Special provisions for credit risk" in the Interim Consolidated Statement of Income.

Loans are charged-off when the Bank's management determines that the loan or a portion cannot be collected, in accordance with the compendium, as stated in chapter B-2 "Impaired loans and charge-offs". Charge offs are recorded as a reduction of the allowance for loan losses.



Note 2 - Summary of Significant Accounting Policies, continued

In particular, information on most significant areas of estimate due to uncertainties and critical judgments in the application of accounting policies that have the most important effect on the amounts recorded in the Interim Consolidated Financial Statements are the following:

- Allowances for loan losses (Notes 13 and 41).
- Current taxes and deferred taxes (Note 18).
- Provision for contingencies (Note 24).
- Provision for dividends, interest payments and repricing of issued regulatory capital financial instruments (Note 25).
- Special provisions for loan loss risk (Note 26).
- Contingencies and commitments (Note 29).
- Fair value of financial assets and liabilities (Note 44).
- Impairment losses on certain assets, including Goodwill (Notes 13, 15, 16, 17, 40 and 41).

During the three months period ended as of March 31, 2026, there were no significant changes in estimates (see Notes 40 and 41).

j) Operating segments

The Bank provides financial information for each operating segment in conformity with IFRS 8 *“Operating Segments”* in order to disclose information that enables Interim Consolidated Financial Statement users to evaluate the nature and financial effects of the business activities in which the Bank engages and the economic environments in which it operates and to allow them to:

- Better understand the Bank’s performance.
- Better evaluate its future cash flow projections.
- Form better opinions regarding the Bank as a whole.

To comply with IFRS 8, Banco Itaú Chile identifies operating segments (Chile and Colombia) used by the Executive Committee to analyze and make decisions regarding operating, financing and investment matters, based on the following elements:

- (i) The nature of the products and services;
- (ii) The nature of the processes;
- (iii) The type or class of customer for their products and services;
- (iv) The methods used to distribute their products or provide their services; and
- (v) If applicable, the nature of the regulatory environment, for example, banking, insurance or public utilities.



Note 2 - Summary of Significant Accounting Policies, continued

The Executive Committee manages these segments using an in-house system of internal profitability reports and reviews its segments on the basis of the operating results and uses efficiency, profitability and other indicators to evaluate performance and allocate resources. The Bank has also included geographic disclosures on its operations in New York and Colombia. More information on each segment is presented in Note 6 "Reporting Segments".

k) Operations with Repurchase and Resale Agreements

Transactions with resale agreements are entered into as a form of investment. Under these agreements, financial instruments are purchased, which are included as assets under "Rights under resale agreements and securities lending agreements", and are accounted for at amortized cost using the effective interest rate of the agreement. There are also sales transactions with a repurchase agreement as a form of financing. In this regard, investments that are sold under a repurchase obligation and that serve as collateral for the loan, are part of the investment items "Financial assets held for trading at fair value through profit or loss", "Financial assets at fair value through other comprehensive income" or "Financial assets at amortized cost".

The obligation to repurchase the investment is classified in Liabilities under "Obligations under repurchase agreements and securities lending transactions" and recognized in financial liabilities at amortized cost, recognizing accrued interest and indexation at the closing date or "Financial assets at amortized cost".

The Bank applies IFRS 9 for determining the impairment of its financial assets carried at amortized cost, except for assets classified under the compendium as "Interbank Loans", "Loans and receivables from customers and contingent loans" whose impairment determination follows the guidelines established in Chapters B1, B2 and B3 of the compendium. See Note 13 "Financial assets at amortized cost" and Note 41 "Credit loss expenses".

l) Classifications of Financial Instruments

i. Classifications of Financial Instruments

a) Classification of Financial Assets

The Bank classifies its Financial Assets under the following category as established by IFRS 9:

- Measured at amortized cost,
- Measured at fair value through other comprehensive income
- Measured at fair value through profit or loss
- And those that by management's decision are irrevocably measured at fair value through other comprehensive income.

The classification of financial instruments into an amortized cost or fair value category depends on the business model with which the entity manages the assets and the contractual characteristics of the cash flows, commonly referred to as the "Solely Payments of Principal and Interest" approach (hereinafter "SPPI"). The business model valuation should reflect how the Bank manages groups of financial assets and is not dependent on the intent for an individual instrument. Therefore, in each Interim Consolidated Financial Statement there are different business models for managing assets.



Note 2 - Summary of Significant Accounting Policies, continued

In determining the business model, the following are taken into account:

- How the performance of the business model (and the assets that are part of the business model) is evaluated and reported to the entity's key personnel.
- The risks and the way in which risks that affect the performance of the business model are managed.
- How business model managers are remunerated. The frequency, amount and timing of sales in prior years, the reasons for such sales and expectations regarding future sales.

With regard to the assessment of contractual cash flows, it determines whether the cash flows of the financial asset meet the SPPI criterion, i.e. whether the contractual terms of the financial asset give rise, on specific dates, to cash flows that are solely payments of principal and interest. Principal is the fair value of the financial asset at initial recognition, and interest is the consideration for the time value of money, the credit risk associated with the principal outstanding and may also include liquidity risk, administrative cost and profit margin.

For the classification, the Bank performs the SPPI test, which evaluates the contractual term to identify whether it meets the SPPI criteria, and whether the contract is a basic loan agreement. The Bank applies its judgment and considers relevant factors such as the currency in which the financial asset is denominated and the period for which the interest rate is set.

The Bank's business model represents how financial assets are managed to generate cash flows and does not depend on management's intent with respect to an individual instrument, but relates to a higher aggregate portfolio level, and is based on observable factors such as: risks affecting business model performance; how business managers are compensated; and how business model performance is evaluated and reported to management.

In addition, the Bank's business model is not evaluated on an instrument-by-instrument basis, but at a higher aggregate portfolio level, and is based on observable factors such as: the performance of financial assets, the risk affecting performance, and the frequency, value and timing of sales, among others.

In accordance with IFRS 9, the business models are:

- **Business model held for collection:** financial assets that are held under a business model whose objective is to collect principal and interest flows over the life of the instrument and on which there are no significant unjustified sales and fair value is not a key element in the management of these assets and the contractual conditions give rise to cash flows on specific dates, which are only payments of principal and interest on the principal amount outstanding. In this sense, sales other than those related to an increase in credit risk, to manage credit concentration risk, or unforeseen financing needs (liquidity stress scenarios) are considered unjustified, and are not incompatible with a business model whose objective is to hold financial assets to collect the contractual cash flows.



Note 2 - Summary of Significant Accounting Policies, continued

- **Held to collect and sell:** financial assets under this business model whose objective is achieved through the collection of principal and interest flows and the sale of such assets, with fair value being a key element in the management of these assets. This model involves a higher frequency and value of sales than the model held for collection.
- **Another business model:** includes financial assets with the objective of realizing cash flows through the sale of the assets. The Bank makes decisions based on the assets' fair values and manages the assets to realize those fair values.

Financial assets will only be reclassified when there is a change in the business model. In this case, all financial assets in that business model are reclassified. The change in the business model objective must be prior to the reclassification date.

b) Classification of financial liabilities

Financial liabilities are classified in the following categories:

- **Financial liabilities at amortized cost:** contractual obligation to deliver cash to a third party which is measured at its effective rate.
- **Financial liabilities that are accounted for at fair value through profit or loss:** these correspond to financial liabilities that meet the definition of held for trading;
- **Financial liabilities designated at fair value through profit or loss at the time of initial recognition (Fair value option):** financial instruments in which the Bank should carry the effective rate, but upon initial recognition it exercises the option to recognize them at market value or significantly reduce any accounting asymmetry.

The Bank has the option to irrevocably designate, at the time of initial recognition, a financial liability as measured at fair value through profit or loss if the application of this criterion eliminates or significantly reduces inconsistencies in valuation or recognition, or if it is a group of financial liabilities, or a group of financial assets and liabilities, that is managed, and its performance evaluated, on a fair value basis in line with a risk management or investment strategy.

c) Embedded derivatives in hybrid financial instruments

Embedded derivatives in other financial instruments or in other host contracts are accounted for separately as financial derivatives contracts when the following criteria are met:

- Its risks and characteristics are not directly related with those of the host contract.
- A separated instrument with same characteristics of the embedded derivative meets the derivative instrument definition, and
- The host contract is not classified as "other financial assets (liabilities) at FVTPL" or as "trading instruments".



Note 2 - Summary of Significant Accounting Policies, continued

d) Reclassifications

Reclassification of financial assets is required if, and only if, the objective of the Bank's business model for managing those financial assets changes. Financial liabilities cannot be reclassified. There are no reclassifications in these Interim Consolidated Financial Statements.

ii. Measurement of financial instruments

a) Initial measurement

On initial recognition, financial assets and liabilities are measured at the transaction price, i.e. the fair value of the consideration given or received (IFRS 13). In the case of financial instruments that are not measured at fair value through profit or loss, transaction costs of financial assets and financial liabilities recorded at fair value are recorded in profit or loss.

b) Subsequent measurement - Financial assets

After initial recognition, the Bank will measure a financial asset at:

i. Amortized cost

Financial assets that are held in a business model to collect contractual cash flows and contain contractual terms that give rise on specified dates to cash flows that are SPPI are measured at amortized cost.

The effective rate method is used in the calculation of the amortized cost of a financial asset or financial liability and in the allocation and recognition of interest income or interest expense in profit or loss for the relevant year. The effective interest rate (EIR) is the rate that exactly discounts estimated future cash payments or collection through the expected life of the financial asset or financial liability to the gross carrying amount of a financial asset or the amortized cost of a financial liability.

The net impairment losses of the assets recorded in these items occurring in each year are determined in accordance with IFRS 9, except for assets classified under the compendium as "due from banks", "loans and receivables from customers and contingent loans" whose impairment determination follows the guidelines established in Chapters B1, B2 and B3 of the compendium. For purposes of recording the impairment loss, this is recorded under the caption "Provisions for credit risk due from banks and loans and accounts receivable from customers" and "Impairment for credit risk of other financial assets at amortized cost and financial assets at fair value through other comprehensive income" in the Interim Consolidated Statements of Income. See note 41 "Credit loss expense".



Note 2 - Summary of Significant Accounting Policies, continued

ii. Fair value through other comprehensive income (FVTOCI)

Financial assets that are debt instruments held in a business model that is achieved through the collection of contractual cash flows and sale, and that contain contractual terms that result on specified dates in cash flows that are SPPI, are measured at FVTOCI. They are subsequently remeasured at fair value and changes in fair value (except for those related to impairment, interest income and foreign exchange gains and losses) are recognized in other comprehensive income, until the assets are sold. At the time of disposal, gains and losses accumulated in other comprehensive income are recognized in the Interim Consolidated Statement of Income.

On the other hand, the net impairment losses on financial assets at fair value through other comprehensive income occurring during the year are recorded under the item "Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value through other comprehensive income" in the Interim Consolidated Statements of Income. (See Note 41).

Interest income on these instruments is recorded in the consolidated income and loss account for that year. Exchange differences are recorded in "Changes, indexation and accounting hedge of foreign currencies" in the Interim Consolidated Statements of Income.

iii. Fair value through profit or loss (FVTPL)

The caption "Financial assets held for trading at fair value through profit or loss" includes financial assets whose business model is intended to generate profits through the realization of purchases and sales or to generate results in the short term.

Financial assets recorded under "Financial assets not held for trading mandatorily measured at fair value through profit or loss" are assigned to a business model whose objective is achieved by obtaining contractual cash flows and/or selling financial assets, but the contractual cash flows have not met the conditions of the SPPI test. Financial assets are classified under "Financial assets designated at fair value through profit or loss" only when such designation eliminates or significantly reduces the inconsistency in valuation or recognition that would arise from valuing or recognizing the assets on a different basis.

The assets recorded in these captions of the Interim Consolidated Statements of Financial Position are valued after their acquisition at fair value and the changes in their value (gains or losses) are recorded, at their net amount, in the items "Financial income or loss from financial assets and liabilities held for trading" and "Financial income or loss from financial assets not held for trading mandatorily valued at fair value through profit or loss" of the Interim Consolidated Statements of Income.

Changes arising from exchange differences are recorded in "Changes, indexation and accounting hedge of foreign currencies" in the Interim Consolidated Statements of Income.



Note 2 - Summary of Significant Accounting Policies, continued

iv. Financial assets not held for trading mandatorily measured at fair value through profit or loss

Under this item, they are allocated to a business model the objective of which is achieved by obtaining contractual cash flows and/or by selling financial assets, but where the contractual cash flows have not met the SPPI test conditions. The assets recorded under this item of the Interim Consolidated Statement of Financial Position are measured subsequently to their acquisition at fair value and their market value variations are recorded, at their net amount, under "Financial income (loss), net".

v. Equity instruments

For certain equity instruments, the Bank may make an irrevocable election to present subsequent changes in the fair value of the instrument in other comprehensive income, except for dividend income which is recognized in profit or loss.

Gains or losses on derecognition of these equity instruments are not transferred to income. These instruments are not subject to the impairment model of IFRS 9.

c) Subsequent measurement - Financial liabilities

After initial recognition, the Bank will measure a financial liability at amortized cost, except for derivatives that are measured at fair value through profit or loss.

iii. Derecognition of financial assets and liabilities

Financial assets are derecognized when, and only when:

- The contractual rights to the cash flows from the financial asset expire, or
- The Bank transfers substantially all the risks and rewards of ownership of the financial asset, and therefore the Bank derecognizes the financial asset and separately recognizes the rights and obligations created or retained in the transfer.

In certain cases, the Bank engages in transactions in which it retains the contractual rights to receive the cash flow of a financial asset and assumes an obligation to pay those cash flows under an agreement that meets all required conditions; that is, the Bank transfers the financial assets. Additionally, the contractual arrangement must prohibit the sale or pledging of the original asset except as security, and the entity must remit the cash flow without delay and is not permitted to reinvest them, except in short-term cash or cash equivalent investments.

When a financial asset is sold and the Bank simultaneously agrees to repurchase it (or an asset that is substantially the same) at a fixed price on a future date, the Bank continues to recognize the financial asset in its entirety in the Interim Statements of Financial position because it retains substantially all the risks and rewards of ownership. The cash consideration received is recognized as a financial asset and a financial liability is recognized for the obligation to pay the repurchase price.

Financial liabilities are derecognized when, and only when, they are extinguished, canceled or mature.



Note 2 - Summary of Significant Accounting Policies, continued

a) Derecognition due to substantial modification of terms and conditions

The Bank derecognizes a financial asset, such as a loan to a customer, when the terms and conditions have been renegotiated to the extent that it has essentially become a new asset, with the difference recognized as a gain or loss on derecognition, to the extent that an impairment loss has not yet been recorded.

A change in terms and conditions does not result in derecognition if it does not result in cash flows that are substantially different. Based on the change in cash flows discounted at the original Effective Interest Rate ("EIR"), the Bank records a gain or loss on modification, to the extent that an impairment loss has not yet been recorded. For financial liabilities, the Bank considers a substantial modification based on qualitative factors, and if it results in a difference between the adjusted discounted present value and the original carrying amount of the financial liability of ten percent or more. For financial assets, this assessment is based on qualitative factors.

iv. Renegotiated and modified loans

The Bank in certain situations makes concessions or modifications to the original terms of loans in response to the borrower's financial difficulties, in lieu of taking possession or enforcing collection of collateral, or in some cases to renegotiate loans. The Bank considers a loan modified when such concessions are made as a result of the borrower's present or expected financial difficulties and the Bank would not have accepted them had the borrower been in good financial standing. Indicators of financial difficulties include covenant defaults and/or significant additional history identified by the Credit Risk area. Modification may involve extending payment terms and agreeing to new loan terms. It is the Bank's policy to monitor refinanced loans to help ensure that future payments are probable.

If the modifications are substantial, the loan is written off, as explained in "III. Derecognition of financial assets and liabilities". If the terms have been renegotiated without resulting in the derecognition of the loan, any impairment is measured using the original EIR calculated prior to the modification of the terms. The Bank also reassesses whether there has been a significant increase in credit risk and whether the assets should be classified in another credit risk portfolio.

Derecognition decisions and classifications in the substandard and non-performing portfolios are determined on a case-by-case basis. If these procedures identify a loss related to a loan, it is disclosed and managed as a refinanced asset of the impaired non-performing portfolio until collected or paid.

v. Contingent Credits

The Bank provides standby loans (including letters of credit, foreign letters of credit and performance bonds) and loan commitments.

Contingent loans and unused loan commitments are commitments under which, during the term of the commitment, the Bank is obligated to provide a loan with a pre-specified term to the customer.



Note 2 - Summary of Significant Accounting Policies, continued

The face value of the contractual loan, when the agreed loan is on market terms, is not recorded in the Interim Consolidated Statement of Financial Position. The related provision for expected credit loss is disclosed in Note 24 "Provisions for contingencies", letter b).

vi. Offsetting

Financial assets and financial liabilities are offset in the Interim Consolidated Statement of Financial Position only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle them on a net basis, or to realize the asset and settle the liability simultaneously.

vii. Derivatives and hedging activities

The Bank has decided to continue to apply the hedge accounting requirements of IAS 39 when adopting IFRS 9.

For presentation purposes, derivatives are presented according to their positive or negative fair value as assets or liabilities, respectively, and include trading and hedging instruments separately (see Notes 8 "Financial assets held for trading through profit or loss" and Note 12 "Financial derivative contracts for accounting hedges").

a) Hedging transactions

The Bank uses financial derivatives for the following purposes:

- i. To sell to customers who request these instruments in the management of their market and credit risks.
- ii. To use these derivatives in managing the risks of the Bank's own positions and assets and liabilities of the Bank's entities ("hedging derivatives"); and
- iii. To obtain gains from changes in the price of these derivatives ("trading derivatives").

All financial derivatives that are not held for hedging purposes are accounted for as trading derivatives.

A derivative qualifies for hedge accounting if all of the following conditions are met:

- i. The derivative hedges one of the following three types of risks to which the Bank is exposed:
 - a) Changes in the value of assets and liabilities due to fluctuations, among others, in the interest rate and/or exchange rate to which the position or balance to be hedged is subject ("fair value hedge");
 - b) Changes in the estimated cash flows derived from financial assets and liabilities, and highly probable forecast transactions ("cash flow hedge");
 - c) The net investment in a foreign operation ("hedge of a net investment in a foreign operation").



Note 2 - Summary of Significant Accounting Policies, continued

- ii. It is effective in offsetting the exposure inherent in the hedged item or position over the expected term of the hedge, which means that:
 - a) At the trade date the hedge is expected, under normal conditions, to be highly effective ("prospective effectiveness").
 - b) There is sufficient evidence that the hedge was effective during the life of the hedged item or position ("retrospective effectiveness").

There must be adequate documentation evidencing the specific designation of the financial derivative to hedge certain balances or transactions and how this effective hedge was expected to be achieved and measured, provided that it is consistent with the Bank's own risk management.

Changes in the value of financial instruments that qualify for hedge accounting are recorded as follows:

- a. For fair value hedges, gains or losses arising on both hedging instruments and hedged items (attributable to the type of risk being hedged) are included as "Financial income (loss) from Financial Asset and Liabilities for Trading" in the Interim Consolidated Statement of Income.
- b. For fair value hedges of interest rate risk in a portfolio of financial instruments, gains or losses arising on measurement of the hedging instruments within "Interest income and expense", and other gains or losses due to changes in the fair value of the underlying hedged item (attributable to the hedged risk) are recorded in the Interim Consolidated Statement of Income (Loss) under "Net trading income (expense)".
- c. For cash flow hedges, the effective portion of the fair value of the hedging instrument is included as "Cash flow hedges" in the Interim Consolidated Statements of Other Comprehensive Income".
- d. The valuation differences of the hedging instrument corresponding to the ineffective portion of cash flow hedging transactions are recorded directly in the Interim Consolidated Statement of Income under "Net income (expense) from financial operations".

If a derivative designated as a hedging instrument ceases to meet the conditions described above due to maturity, ineffectiveness or any other reason, the hedge accounting treatment is discontinued. When the "fair value hedge" is discontinued, the fair value adjustments to the carrying amount of the hedged item arising from the hedged risk are amortized to profit or loss as of that date, as appropriate.

Sources of hedge ineffectiveness may arise from basis risk, including, but not limited to, discount rates used to calculate the fair value of derivatives, hedges using instruments with a fair value other than zero, and timing and notional differences between hedged items and hedging instruments.



Note 2 - Summary of Significant Accounting Policies, continued

When cash flow hedges are discontinued, any cumulative gain or loss on the hedging instrument recognized in "Interim Statements Other Comprehensive Income" (from the year in which the hedge was effective) remains recorded in equity until the hedged transaction occurs, at which time it is recorded in the Consolidated Statement of Income, unless the transaction is no longer expected to occur, in which case any cumulative gain or loss is recorded immediately in the Interim Consolidated Statement of Income.

(m) Measurement and techniques used in determining fair value

In general terms, financial assets and liabilities are initially recognized at fair value, which, unless there is evidence to the contrary, is considered to be the transaction price. Financial instruments, other than those measured at fair value through profit or loss, are initially recognized at fair value plus transaction costs. Subsequently, and at the end of each reporting period, financial instruments are valued in accordance with the following criteria:

(i) Measurement of financial instruments

Financial assets are measured at fair value, gross of any transaction costs that may be incurred in the course of a sale, except for loans and receivables from customers.

In accordance with IFRS 13 "*Fair value measurement*", "fair value" is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In measuring fair value, an entity shall take into account the characteristics of the asset or liability if market participants would take those characteristics into account in pricing the asset or liability at the measurement date.

The fair value measurement assumes that the transaction to sell the asset or transfer the liability takes place:

- In the main market for the asset or liability, or
- In the absence of a main market, the most advantageous market for the asset or liability.

Even if there is no observable market that provides pricing information in relation to the sale of an asset or transfer of a liability at the measurement date, the fair value measurement shall assume that the transaction takes place, considered from the perspective of a potential market participant who intends to maximize the value associated with the asset or liability.

In using valuation techniques, the Bank shall maximize the use of relevant observable inputs and minimize the use of available unobservable inputs. If an asset or liability measured at fair value has a bid price and a ask price, the price within the bid-ask spread that is most representative of fair value in the circumstances is used to measure fair value, regardless of where the input is classified within the fair value hierarchy (i.e. Level 1, 2 or 3). IFRS 13 establishes a fair value hierarchy that classifies inputs to valuation techniques used to measure fair value into three levels.

The fair value hierarchy gives the highest priority to quoted prices (unadjusted) in active markets for identical assets or liabilities (Level 1 inputs) and the lowest priority to unobservable inputs (Level 3 inputs).



Note 2 - Summary of Significant Accounting Policies, continued

All derivatives are recorded in the Interim Consolidated Statements of Financial Position at the fair value described above. This value is compared to the valuation on the trade date. If the fair value is subsequently measured positive, it is recorded as an asset. If the fair value is subsequently measured negative, it is recorded as a liability. The fair value on the trade date is, unless there is evidence to the contrary, considered to be the transaction price.

Changes in the fair value of derivatives since the trade date are recorded in "Financial income (loss)" in the Interim Consolidated Statements of Income.

Specifically, the fair value of financial derivatives included in portfolios of financial assets or liabilities held for trading is considered to be their daily quoted price. If, for exceptional reasons, the quoted price cannot be determined on a given date, the fair value is determined using methods similar to those used to measure over-the-counter derivatives.

The fair value of OTC derivatives is the sum of the future cash flows resulting from the instrument, discounted to present value at the valuation date ("present value" or "theoretical close") using valuation techniques commonly used in financial markets: "net present value" (NPV) and option valuation models, among other methods.

In addition, the fair value of derivatives includes the CVA and DVA adjustment, so that the fair value of each instrument includes the credit risk of its counterpart and the Bank's own risk. The credit valuation adjustment (CVA) is a valuation adjustment of OTC derivatives as a consequence of the risk associated with the credit exposure assumed by each counterpart. The CVA is calculated taking into account the potential exposure to each counterpart in each future year. The debit valuation adjustment (DVA) is a valuation adjustment similar to the CVA but, in this case, arises as a consequence of the Bank's own risk assumed by its counterparts in OTC derivatives.

(ii) Valuation techniques

Financial instruments at fair value, determined on the basis of quoted prices in active markets, include government debt securities, private sector debt securities, equity shares, short positions and fixed income securities issued.

In cases where price quotations are not observable in available markets, the Bank's management determines the best estimate of the price that would be set by the market using its own internal models. In most cases, these models use data based on observable market parameters as significant inputs; however, for some financial instrument valuations, significant inputs are not observable in the market. To determine a value for these instruments, various techniques are used to make these estimates, including extrapolation of observable market data.

The most reliable evidence of the fair value of a financial instrument at initial recognition is usually the transaction price; however, due to the unavailability of market information, the value of the instrument may be derived from other market transactions involving the same or similar instruments or may be measured using a valuation technique in which the inputs used include only observable market data, principally interest rates.



Note 2 - Summary of Significant Accounting Policies, continued

The main techniques used as of March 31, 2026 and December 31, 2025 by the Bank's internal models to determine the fair value of financial instruments are as follows:

- i. The present value method is used in the valuation of financial instruments that allow static hedges (mainly forwards and swaps). The estimated future cash flows are discounted using interest rate curves of the related currencies. Interest rate curves are generally observable market data.
- ii. In the valuation of financial instruments requiring dynamic hedging (mainly structured options and other structured instruments), the Black-Scholes model is typically used. Where appropriate, observable market data is used to derive factors such as bid spread, exchange rates, volatility, correlation indicators and market liquidity.
- iii. In the valuation of certain financial instruments exposed to interest rate risk, such as interest rate futures, caps and floors, the present value method (futures) and the Black-Scholes model (plain vanilla options) are used. The main inputs used in these models are observable market data, including interest rate curves, volatilities, correlations and related exchange rates.

The fair value of financial instruments calculated by the aforementioned internal models considers contractual terms and observable market data, including interest rates, credit risk, exchange rates, stock price, volatility and prepayments, among others. The Bank's management believes that its valuation models are not significantly subjective, as these methodologies can be adjusted and evaluated, as appropriate, through internal calculation of fair value and subsequent comparison with the related actively quoted price (See note 44).

n) Revenue and expense recognition

The following is a summary of the most significant criteria used by the Bank for the recognition of its revenues and expenses:

(i) Interest income, interest expense and similar items

Interest income, interest expense and similar items are recognized on an accrual basis using the effective interest rate method.

However, when an operation is evaluated either individually or collectively, and as a result of such evaluation the loan is recognized as part of the impaired portfolio (the compendium Cap. B2 numeral 1 letter b) and presents default for equal to or greater than 90 days in any of their installments, the recognition of income on the accrual basis is suspended.

The suspension of revenue recognition on an accrual basis implies that, from the date on which it should be suspended in each case and until such loans are no longer impaired, the respective assets included in the Consolidated Statement of Financial Position will not be increased by interest, adjustments or commissions and no revenue for these items will be recognized in the Interim Consolidated Statement of Income, unless they are actually received. These standards only refer to the criteria for valuation and recognition of income for financial accounting information.



Note 2 - Summary of Significant Accounting Policies, continued

Interest income from "transactions with accrual suspended" is only re-recorded when such transactions become current (that is, payments were received that make them less than 90 days past due) and when they are no longer in the impaired portfolio.

(ii) Dividends received

Dividends received from investments in other companies are recognized on income when the right to receive them arises and are recorded in the item "Income from investments in companies".

(iii) Commissions, fees and similar items

Income and expenses from commissions and fees are recognized in the Consolidated Statement of Income using the criteria established in IFRS 15 "*Revenue from contracts with customers*", based on consideration of the terms of the contract with the customers, excluding amounts collected on behalf of third parties. Revenue is recognized when performance obligations are satisfied by transferring a promised good or service to a customer, which is evidenced by transferring control over an asset or the rendering of a service:

Commissions recorded by the Bank correspond mainly to:

- Line of credit and overdraft commissions: includes earned commissions during the period related to lines of credit granted and checking accounts overdrafts.
- Guarantee and letters of credit fees: includes earned commissions during the period related to bank guarantees granted over actual or contingent obligations to third parties.
- Credit card fees: includes earned and received commissions during the period related to credit and debit cards usage.
- Accounts management fees: includes earned fees related to maintenance of checking accounts, savings accounts, and other accounts.
- Collection and payment services fees: includes fee income related to collection services as well as payment services rendered by the Bank and its subsidiaries.
- Brokerage and securities management fees: includes fee income related to financial assets brokerage and securities management and custody.
- Insurance brokerage fees: includes insurance brokerage fees.
- Other fee and commissions: includes income arising from currency exchange, financial advisory services, cashier checks issuance, placement of financial products and online banking services.

Commission expenses include:

- Cards transactions fees: includes credit and debit card transaction fees related to income generated in those transactions.
- Securities transactions fees: includes fees related to custody of securities and securities brokerage.
- Other fees and commissions includes mainly expenses generated from online services.



Note 2 - Summary of Significant Accounting Policies, continued

The Bank grants a group of benefits to its cardholders for which, in accordance with IFRS 15, has established provisions enough to comply with its performance obligations when these benefits become enforceable.

(iv) Non-financial income and expenses

They are recorded in accordance with IFRS 15, identifying the performance obligations, allocating the transaction price to separate performance obligations, and recognizing income when these are satisfied.

(v) Loan arrangement fees

Fees that arise from loans arrangement, opening accounts, study and information fees, they are accrued and recognized on a systematic basis on the Consolidated Statement of Income throughout the life of the loan. In the case of arrangement fees, the portion corresponding to the related direct costs incurred in the formalization of such transactions are immediately recorded in the income statement.

o) Impairment

Assets are acquired or purchased based on the future economic benefits they produce. Consequently, impairment is recorded when the carrying amount of such assets is less than their recoverable amount. Assets are subject to impairment tests to adequately reflect the future economic benefits that the assets are capable of producing when used by the Bank.

The Bank assesses the expected future credit losses ("ECL") associated with its financial instrument assets carried at amortized cost and FVTOCI, subject to the limitations defined in paragraph 5 of Chapter A-2 of the Compendium of Accounting Standards. The Bank recognizes a loss allowance for such losses at each reporting date. The measurement of ECL reflects:

- An unbiased, probability-weighted amount determined by evaluating a range of possible outcomes;
- The time value of money; and
- Reasonable and supportable information that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions.

The Bank follows the criteria described below to assess impairment, when applicable:

(i) Impairment of financial assets except "Interbank Loans", "Loans and receivables from customers" and "Contingent loans".

The Bank applies IFRS 9 to determine the impairment of its financial assets at amortized cost and at fair value through other comprehensive income, except for "Interbank Loans", "Loans and accounts receivable from customers" and "Contingent loans", whose impairment is determined by applying the provisions of Chapter B1, B2 and B3 of the compendium, for the rest of the assets the following is applicable.



Note 2 - Summary of Significant Accounting Policies, continued

IFRS 9 introduces the concept of "expected losses" which is developed in the credit risk model applied by the Bank. The "expected loss" impairment model is applied to financial assets measured at amortized cost, debt instruments measured at fair value through other comprehensive income, financial guarantee contracts and other commitments. All financial instruments measured at fair value through profit or loss are excluded from the impairment model. The standard classifies financial instruments into three categories, which depend on the evolution of their credit risk from the time of initial recognition, and which determine the calculation of their credit risk hedges.

Stage 1: No significant increase in risk: "The allowance for losses on these financial instruments is calculated as the expected credit losses resulting from possible events of default within 12 months after the reporting date (12-month expected loss)."

Stage 2: With significant increase in risk: "When the credit risk of a financial asset has increased significantly since initial recognition, the allowance for losses on that financial instrument is calculated as the expected credit loss over the entire life of the transaction. In other words, it is the expected credit losses resulting from all possible events of default during the expected life of the financial instrument".

Stage 3: Impairment: "When there is objective evidence that the financial asset is impaired, it is transferred to this category in which the write-down for losses on that financial instrument is calculated, as in Stage 2, as the expected credit loss over the life of the asset."

In cases in which the recovery of any recorded amount is considered remote, the asset is removed from the consolidated balance sheet, without prejudice to any actions that may be taken to attempt to collect the amount until the rights to receive it have been extinguished definitively, whether by expiration, forgiveness or other causes.

The Bank takes into account reasonable and supportable information that is available without undue cost or effort and that may affect the credit risk of a financial instrument, including forward-looking information to determine a significant increase in credit risk since initial recognition. Forward-looking information includes past events, current conditions and expected or future economic conditions (macroeconomic data).

Credit risk assessment and forward-looking information (including macroeconomic factors), includes quantitative and qualitative information based on the Bank's historical experience, examples include:

- Financial or economic conditions that are expected to cause a significant change in the borrower's ability to meet its debt obligations.
- An actual or expected downgrade of the borrower's internal credit rating or a decrease in the borrower's performance score.
- An actual or expected significant change in the borrower's operating results.
- Significant increases in credit risk on other financial instruments of the same borrower.
- Significant changes in the value of the collateral backing the obligation or in the quality of third-party guarantees or credit enhancements.
- Reductions in financial support from a parent entity or other subsidiary.
- Expected changes in the loan documentation, including an expected breach of contract that may result in waivers or modifications of covenants, suspension of interest payments, increased interest rates, requirements for additional collateral or guarantees, or other changes in the contractual framework of the facility.



Note 2 - Summary of Significant Accounting Policies, continued

The Bank has considered that if contractual payments are more than 30 days past due, credit risk is considered to have increased significantly since the initial recognition of the credit, but this is not an absolute indicator.

The Bank has not rebutted the IFRS 9 presumption of significant increase in risk ("SIR") or default.

Regarding the use of present, past and future information required by the application of the expected loss approach described in IFRS 9, this requires the incorporation of present, past and future information for both the detection of significant increase in risk and the measurement of expected losses, which should be performed on a probability-weighted basis.

When estimating expected losses, the standard does not require the identification of all possible scenarios. However, the probability of a loss event occurring and the probability of it not occurring must be considered, even if the possibility of a loss occurring is very low.

To achieve this, the Bank evaluates the linear relationship between its estimated loss parameters (PD, LGD, and EAD) with the history and future forecasts of macroeconomic scenarios. Also, when there is no linear relationship between the different future economic scenarios and their associated expected losses, more than one future economic scenario should be used for the estimation.

Expected losses are then derived from the following parameters:

PD: Estimate of the probability of default in each period.

EAD: Estimate of the exposure in the event of default in each future period, taking into account changes in exposure after the reference date of the Consolidated Financial Statements.

LGD: Estimated loss given default, as the difference between the contractual cash flows and those expected to be received, including collateral. For these purposes, the estimate considers the probability of execution of the guarantee, the time until possession and subsequent realization is reached, the expected cash flows and the acquisition and sale costs.

CCF: Cash Conversion Factor, is the estimate made on off-balance sheet balances to determine the exposure subject to credit risk in the event of default.

The expected credit losses calculated are based on the internal models developed for all portfolios within the scope of IFRS 9, except for those cases that are subject to individualized estimation. Internal models have been developed that take into account as sources of information the data provided by external rating agencies or others observed in the market, such as changes in bond yields, credit default swap quotes or any other public information on them.



Note 2 - Summary of Significant Accounting Policies, continued

(ii) Non-financial assets

The carrying amounts of the Bank's non-financial assets are reviewed regularly or at least at each reporting date to determine whether there is any indication of impairment. If such indications exist, then the recoverable amount of the asset is estimated. The recoverable amount of an asset is the higher of fair value less costs to sell and value in use. That recoverable amount is determined for an individual asset, unless the asset does not generate cash flows that are substantially independent of the cash flows from other assets or group of assets.

When the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and its value is reduced to its recoverable amount.

The recoverable amount is the higher of fair value less costs to sell and value in use. If we assess the value in use of an asset, the estimated cash flows are discounted to their present value by applying a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

The Bank shall assess at the end of each reporting period whether there is any indication that an impairment loss recognized in prior years for an asset other than goodwill may no longer exist or may have decreased. If any such indication exists, the entity shall estimate the recoverable amount of that asset. In assessing whether there is any indication that an impairment loss recognized in prior years for an asset other than goodwill may no longer exist or may have decreased, an entity shall consider, as a minimum, external sources of information (the asset's value has increased significantly during the year; significant changes with a favorable effect on the entity have taken place during the year, or will take place in the near future, in the technological, market, economic or legal environment in which the entity operates or in the market to which the asset is dedicated; market interest rates or other market rates of return on investments have decreased during the year, and those decreases are likely to affect the discount rate used in calculating the asset's value in use and increase the asset's recoverable amount materially) and internal sources of information such as significant changes with a favorable effect on the entity have taken place during the year, or are expected to take place in the near future, in the extent to which, or manner in which, the asset is used or is expected to be used. These changes include costs incurred during the year to improve or enhance the asset's performance or restructure the operation to which the asset belongs. In the case of goodwill and indefinite useful life intangible assets or not yet available for use, the recoverable amount is estimated annually, at year end.

When impairment exists the carrying amount of the asset shall be reduced to its recoverable amount if, and only if, the recoverable amount of an asset is less than its carrying amount. This reduction is an impairment loss.

The impairment loss is recognized immediately in income, unless the asset is carried at its revalued value in accordance with another standard. Any impairment loss on revalued assets will be treated as a decrease in the revaluation made in accordance with that other standard. When the amount estimated for an impairment loss is greater than the carrying amount of the asset to which it relates, the Bank shall recognize a liability if, and only if, that is required by another standard. After the recognition of an impairment loss, the depreciation (amortization) charge for the asset shall be adjusted in future years to allocate the asset's revised carrying amount, less its residual value (if any), on a systematic basis over its remaining useful life.



Note 2 - Summary of Significant Accounting Policies, continued

If an impairment loss is recognized, any related deferred tax assets or liabilities are determined in accordance with IAS 12 "*Income taxes*" by comparing the revised carrying amount of the asset with its tax base.

Impairment losses recognized in prior periods are tested at each reporting date for any indication that the loss has decreased or disappeared. An impairment loss is reversed only to the extent that the carrying amount of the asset does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

(iii) Goodwill

Goodwill is tested annually in order to determine if impairment losses exist and whenever there is an indication that the carrying value may be impaired. The impairment of goodwill is determined by evaluating the recoverable amount of each CGU (or group of CGU) to which the goodwill relates. An impairment loss is recognized when the recoverable amount of the CGU is less than its carrying amount.

For the purpose of impairment testing, goodwill acquired in a business combination shall, from the acquisition date, be allocated to each of the acquirer's cash-generating units, or groups of cash-generating units irrespective of whether other assets or liabilities of the acquiree are assigned to those units or groups of units. An impairment loss recognized for goodwill shall not be reversed in a subsequent years.

According to IAS 36 "*Impairment of assets*" the annual impairment test for a cash-generating unit to which goodwill has been allocated or for intangible assets with indefinite useful lives may be performed at any time during an annual year, as long the test is performed at the same time every year. Different cash-generating units may be tested for impairment at different times.

p) Fixed assets

Items of fixed assets are measured at acquisition cost, net of accumulated depreciation and impairment, if any.

In addition to the price paid to acquire each item, the cost also includes, where applicable, the capitalized cost. The capitalized cost includes expenses attributed directly to the asset acquisition and any other costs directly attributable to the process of placing the asset in conditions to be used.

When some part of an item of the fixed assets has a different useful life to that fixed asset, it is recognized as a separate component (significant components of fixed assets).

This item includes the amounts of property, land, furniture, vehicles, technological equipment, and other facilities own by the consolidated entities or acquired under financial leases. These assets are classified based on their use in:



Note 2 - Summary of Significant Accounting Policies, continued

(i) Fixed assets for own use

Fixed assets for own use includes, but is not limited to, tangible assets received by the consolidated entities in full or partial satisfaction of financial assets representing accounts receivable from third parties which are intended to be held for continuing own use and tangible assets acquired under finance leases. These assets are recorded at acquisition cost less the related accumulated depreciation and, if applicable, any impairment losses (when net carrying amount was higher than recoverable amount). For accounting purposes, acquisition cost of the received asset is considered to be its net amount.

Depreciation is calculated using the straight line method over the acquisition cost of assets less their residual value, assuming that the land on which buildings and other structures stand has an indefinite life and, therefore, is not subject to depreciation. Fixed assets in leased properties are depreciated over the shorter period of time between their useful lives or the term of the lease, unless it is certain that the Bank will acquire the property at the end of the lease.

The consolidated entities assess at each reporting date whether there is any indication that the carrying amount of any tangible asset exceeds its recoverable amount. If this is the case, the carrying amount of the asset is reduced to its recoverable amount and future depreciation charges are adjusted in accordance with the revised carrying amount and to the new remaining useful life.

In a similar manner, when indication exists that a material asset has recovered its value, the consolidated entities recognize the impairment loss reversal and the future depreciation charges are adjusted accordingly. In no case the impairment loss reversal of an asset can increase its value over the initial value as it no impairment losses were recognized in previous years.

Also, at least at the end of the period, the estimated useful lives of the items of property, plant and equipment for own use are reviewed in order to detect significant changes therein, which, if any, will be adjusted by means of the corresponding correction of the charge to the consolidated statement of income for future years, by recalculating the depreciation, by virtue of the new useful lives.

Upkeep and maintenance expenses relating to tangible assets held for own use are recorded as an expense in the period in which they are incurred.

(ii) Assets leased out under operating leases

The criteria used to record the acquisition cost of assets leased out under operating leases, to calculate their depreciation and their respective estimated useful lives, and to record the impairment losses thereof, are consistent with those described in relation to fixed assets held for own use.



Note 2 - Summary of Significant Accounting Policies, continued

q) Intangible assets

Intangible assets are identified as non-monetary assets (separately identifiable from other assets) without physical substance which arise as a result of legal or contractual rights, internally developed by the consolidated entities, as well as those generated in a business combination. These are assets for which the cost can be reliably measured and it is probable that future economic benefits attributable to the asset will flow to the Bank. The cost of intangible assets acquired or originated in a business combination correspond to its fair value at the acquisition date.

Intangible assets are recorded initially at acquisition or production cost and are subsequently measured at cost less any accumulated amortization and any accumulated impairment losses.

The Bank shall assess whether the useful life of an intangible asset is finite or indefinite and, if finite, the length of, or number of production or similar units constituting, that useful life. An intangible asset shall be assessed by the Bank as having an indefinite useful life when, based on an analysis of all of the relevant factors, there is no foreseeable limit to the period over which the asset is expected to generate net cash inflows for the Bank.

The accounting for an intangible asset is based on its useful life. An intangible asset with a finite useful life is amortized over its economic useful life and is reviewed to determine whether there was any indication that the intangible asset may have suffered any impairment, the period and method of amortization are reviewed at least at the end of each reporting year. An intangible asset with an indefinite useful life is not amortized. The Bank tests for impairment by comparing its recoverable amount with its carrying amount annually and whenever there is an indication that the intangible asset may be impaired.

(i) Software

The software acquired by the Bank is recognized at cost less the accumulated amortization and impairment, if any.

The expenses in software developed internally are recorded as assets when the Bank is capable of proving its intention and ability to complete development, when internal use will generate future economic benefits and/or decrease in costs, and when the cost of completing its development can be reliably measured. The capitalized costs of the software developed internally include all the direct costs attributable to the development of the software, and it is amortized over the course of its useful life. Software developed internally is recorded at cost less the accumulated amortization and losses from impairment.

The subsequent expenditures associated with the asset are capitalized only when future economic benefits from them will flow to the Bank. The rest of the expenditures are recognized in income.

Intangible assets are amortized on a straight-line basis over their estimated useful life; starting on the date it is ready for use.



Note 2 - Summary of Significant Accounting Policies, continued

(ii) Generated in a business combination

According to IFRS 3 "*Business Combinations*", when an intangible asset is acquired or generated in a business combination its cost will be the fair value at the acquisition date. The fair value of an intangible asset represents expectations of market participants at the acquisition date over the probability that future economic benefits from the asset will flow to the entity. In other words, the entity expects that economic benefits flow to them, even though there is uncertainty about the date or the amount of them.

As set forth by IAS 38 "*Intangible Assets*" and IFRS 3, the acquirer will recognize an intangible asset from the acquiree at the acquisition date separately from Goodwill independently if the asset was previously recognized by the acquiree before the business combination.

In connection with the aforementioned, the business combination between Itaú Chile and Corpbanca gave rise to intangible assets and Goodwill as indicated in Note 15 "Intangible Assets".

(iii) Other identifiable intangible assets

Correspond to those intangible assets that can be identified, the Bank controls them, can be reliably measured and it is probable that future benefits will flow to the Bank.

r) Factoring transactions

The Bank performs operations with their clients, in which they receive invoices and other credit representative trading instruments with or without recourse to the transferor, anticipating a percentage of the total amount receivable of the borrower upon collection. These transactions are valued at the disbursed amounts by the Bank in exchange for invoices or other credit representative trading instruments.

The price differences between the disbursed amounts and the nominal amount of the documents are recorded in the Interim Consolidated Statement of Income as interest income applying the effective interest rate method, over the term of the transaction. The responsibility of payment of the documents remains with the client (assignor).

s) Leases

On the date of commencement of a lease the Bank recognizes an asset for right of use and a liability for lease in accordance with the provisions of IFRS 16 "*Leases*".



Note 2 - Summary of Significant Accounting Policies, continued

(i) Assets for right-of-use

At the beginning of a lease, the right-of-use asset is measured at cost. The cost includes:

- the amount of the initial measurement of the lease liability
- lease payments made before or from the start date, less lease incentives received
- the initial direct costs incurred by the lessee
- a modification of the costs to be incurred by the lessee when dismantling and eliminating the underlying asset, restoring the place in which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

After the initial recognition date, the Bank measures the assets by right of use applying the cost model, which is defined as the asset by right of use measured at cost (a) less accumulated depreciation and accumulated risk losses of value; and (b) adjusted for any new measurement of the lease liability.

The Bank applies the depreciation requirements established by IAS 16 "*Property, plant and equipment*" over the right-of-use in these type of transactions.

If the lease transfers ownership of the underlying asset to the Bank at the end of the lease term or if the cost of the right-of-use asset reflects that the Bank exercises a purchase option, the Bank depreciates the right-of use asset from the date of beginning of it until the end of the useful life of the underlying asset. In another case, the Bank depreciates the asset by right of use from the start date until the end of the useful life of the asset whose right of use has or until the end of the lease term, whichever comes first.

The Bank applies IAS 36 "*Impairment of assets*" to determine if the right-of-use asset presents changes in value and accounts for identified value risk losses.

As of March 31, 2026 and December 31, 2025, the Bank has not identified impairment in the value of the right-of-use assets.

(ii) Lease liability

The Bank measures the lease liability at the present value of lease payments that have not been paid as of that date. Lease payments are discounted using the interest rate implicit in the lease, if that rate could be easily determined. Since that rate cannot be easily determined, the Bank uses the incremental rate for loans (cost of funding).



Note 2 - Summary of Significant Accounting Policies, continued

The lease payments included in the measurement of the lease liability determined the payments for the right of use the underlying asset during the term of the not cancelable lease at the measurement date which includes:

- fixed payments, less any lease incentive receivable;
- variable lease payments, which depends on an index or rate, recently measured using the index or rate on the start date;
- it matters that the lessee expects to pay as residual value guarantees;
- the exercise price of a purchase option if the lessee is reasonably sure to exercise that option; and
- payments for penalties arising from the termination of the lease, if the term of the lease reflects that the lessee exercises an option to terminate the lease.

After the date of initial recognition, the Bank measures the lease liability in order to recognize:

- the interest on the lease liability;
- lease payments made; and
- the new measurements or modifications of the lease, and also for fixed lease payments that have essentially been reviewed.

The Bank makes new measures of the lease liability discounting the modified lease payments, if (a) there is a change in the expected amounts payable related to a residual value guarantee. A lessee will determine the lease payments to determine the change in the amounts expected to be paid under the residual value guarantee; (b) there will be a change in future lease payments determined from a change in an index or a rate used to determine those payments.

The Bank measures the lease liability again to modify the modified lease payments only when there is a change in cash flows. The Bank will determine the revised lease payments, for the remainder of the lease term, based on the revised contractual payments.

The Bank measured the lease liability at the present value of the lease payments discounted using the incremental interest rate for loans (cost of funding).

t) Provisions for credit risk on "Interbank Loans" and "Loans and accounts receivable from customers"

The Bank has established provisions for impairment losses due to credit risk on "Interbank Loans", "Loans and receivables from customers" and "Contingent loans", in accordance with the instructions defined in the compendium, issued by the Commission for the Financial Market (CMF), and the credit risk rating and evaluation models approved by the Bank's Corporate Governance, in order to make the necessary and sufficient provisions in a timely manner to cover the expected losses associated with the characteristics of the debtors and their receivables, which determine the payment behavior and subsequent recovery.

The processes and compliance with the policy are evaluated and supervised in accordance with internal control procedures, in order to ensure compliance and the maintenance of an adequate level of provisions to support expected losses.

**Note 2 - Summary of Significant Accounting Policies, continued**

Provisions are referred to as “individual” when they relate to debtors who are assessed on an individual basis. These are typically clients whose size, complexity, or level of exposure to the Bank require a detailed understanding and analysis. In contrast, “group” provisions are established for individuals or smaller companies, where the exposures involve a high number of transactions with homogeneous characteristics, and which, due to these conditions, are assessed collectively. To determine provisions for credit risk, the Bank conducts an assessment of its loan portfolio and contingent credits, distinguishing them as described below:

- Individual allowances for the normal portfolio.
- Individual allowances for the substandard portfolio.
- Individual allowances for the impaired portfolio.
- Group allowances for the normal portfolio.
- Group allowances for the impaired portfolio.

(i) Individual allowances

When a debtor is considered as individually significant, i.e. with significant levels of debt and for those ones that are not significant but cannot be classified in groups of financial assets with homogeneous credit risk characteristics, and due to its size and complexity or exposure it is required to be individually assessed.

The methodology used to classify and determine its allowances is performed in accordance with Chapter B-1 “Provisions for credit risk” from the compendium, assigning risk categories to each debtor according to the following portfolio:

a) Normal portfolio

Corresponds to debtors whose capacity payments allows them to comply with their obligations and commitments, and according to the economic-financial situation this condition will not change. The classifications assigned to this portfolio are the categories that goes from A1 to A6. Notwithstanding the above, the Bank must maintain a minimal allowance percentage of 0.5% over its loan portfolio and contingent loans that form part of the Normal portfolio.

b) Substandard portfolio

Includes the borrowers which have financial difficulties, or whose payment capacity worsened significantly, presenting reasonable doubt regarding the probability principal and interest under the contractually agreed terms, indicating that they are less likely to comply with their financial obligations in the short term. In addition, borrowers that recently held loans in default for over 30 days also are included in the substandard portfolio. The classifications assigned to this portfolio are categories B1 to B4.



Note 2 - Summary of Significant Accounting Policies, continued

c) Normal and Substandard portfolios

As part of the debtors' individual analysis, the Bank classifies its debtors into the aforementioned categories, assigning probabilities of default (PD) and loss given default (LGD), which yield the expected loss percentages as a result. These variables are regulated by the CMF- to be applied to each of the individual categories.

The following table presents the probability of default (PD) and loss given default (LGD) established by the CMF":

Type of portfolio	Category of debtor	Probability of default (DP)	Loss given default (LGD)	Expected loss (EL)
		(%)	(%)	(% Provision)
Normal portfolio	A1	0.04	90.00	0.03600
	A2	0.10	82.50	0.08250
	A3	0.25	87.50	0.21850
	A4	2.00	87.50	1.75000
	A5	4.75	90.00	4.27500
	A6	10.00	90.00	9.00000
Substandard portfolio	B1	15.00	92.50	13.87500
	B2	22.00	92.50	20.35000
	B3	33.00	97.50	32.17500
	B4	45.00	97.50	43.87500

In order to determine the amount of provisions, the Bank first determines the affected exposure, which comprises the book value of the customer's placements plus the contingent credits, less the amounts that are feasible to recover through the execution of the guarantees, financial or real, backing the operations, to which the respective loss percentages are applied. In the case of collateral, the Bank must demonstrate that the value assigned to this deduction reasonably reflects the value it would obtain on the disposal of the assets or equity instruments. In the case of substitution of the debtor's credit risk for the credit quality of the guarantor or surety, this methodology will only be applicable when the guarantor or surety is an entity rated in a category similar to investment grade by a local or international rating agency recognized by the regulator.

Guaranteed values may not be deducted from the exposure amount. The procedure apply only in the case of financial or real guarantees.



Note 2 - Summary of Significant Accounting Policies, continued

d) Impaired portfolio

Includes the loans to borrowers for which recovery is considered remote, given that they have suffered a loss event resulting in impairment. This portfolio includes borrowers with evident signs of possible bankruptcy, as well as those in which a forced debt renegotiation is required, and also includes any borrower with loans in default for equal to or greater than 90 days in the payment of interest or principal of any loan.

The classifications assigned to this portfolio are categories C1 to C6. Applied to all credits, including 100% of the amount of contingent credits, held by those same debtors.

For purposes of establishing provisions on this portfolio, in the first instance an expected loss rate is determined, deducting from the amount of the exposure the amounts susceptible to recovery through the execution of financial and real guarantees that support the operations and also deducting the present value of the recoveries obtained through collection actions net of associated expenses.

Once the expected loss range has been determined, the respective allowance percentage is applied to the amount of the exposure comprising the placements plus the contingent credits of the same debtor.

Allowance percentages to be applied over the exposition are as follows:

Type of portfolio	Risk scale	Expected loss range	Provision
Impaired portfolio	C1	Up to 3%	2%
	C2	More than 3% and up to 20%	10%
	C3	More than 20% and up to 30%	25%
	C4	More than 30% and up to 50%	40%
	C5	More than 50% and up to 80%	65%
	C6	More than 80%	90%

Loans are maintained in this portfolio until a normalization of their payment capacity or behavior is observed, without prejudice to the write-off of each particular loan that meets the condition set forth in Title II of Chapter B-2 of the compendium.

In order to remove a debtor from this portfolio, once the circumstances that led to its classification in this portfolio under these rules have been overcome, at least the following copulative conditions must be met:

- None of the debtor obligations with the Bank are overdue for more than 30 days.
- No new re-financing of loans has been granted.
- At least one of the payments received includes principal payment (total or partial).
- If the debtor has a loan with partial payments due within six months, two payments have been made.
- If the debtor has to pay monthly installments for one or more loans, at least four consecutive installments have been paid.
- The debtor shows no direct unpaid debts in the consolidated information provided by the CMF, unless those debts are not material.



Note 2 - Summary of Significant Accounting Policies, continued

(ii) Group allowances

Collective assessment are used to deal with a large number of loan transactions with small amounts granted to individuals and small size companies. This type of assessment, as well as the criteria to apply for them, must be consistent with those used when loans were granted.

To establish allowances, collective assessment requires grouping loans with homogeneous characteristics in terms of type of debtor and loan conditions, in order to conform, by technically formulated methodologies and following prudential criteria, the payment behavior of the group and the recoveries for defaulted loans.

Based on the above, the groups are assigned with a probability of default (PD) and loss given default (LGD) considering the profile that best suits the loan. Net exposure is calculated, which includes the book value of the loan plus contingent loans.

a) Standard method for mortgage loans allowances

For the purposes of calculating credit risk provisions of the mortgage loan portfolio for mortgage , the Bank uses the standard provision method for mortgage loans established in the compendium. According to this method the provision factor to be applied, represented by the expected loss (EL) over the amount of the mortgage loans, depends on the overdue of each loan and the relation, at the end of each month, between the gross exposure and the corresponding collateral (LTV), according to the following table:

LTV tranche	Days past due at month-end	0	1 - 29	30 - 59	60 - 89	Portfolio in default
LTV ≤ 40%	PD (%)	1.0916	21.3407	46.0536	75.1614	100
	LGD (%)	0.0225	0.0441	0.0482	0.0482	0.0537
	EL (%)	0.0002	0.0094	0.0222	0.0362	0.0537
40% < LTV ≤ 80%	PD (%)	1.9158	27.4332	52.0824	78.9511	100
	LGD (%)	2.1955	2.8233	2.9192	2.9192	3.0413
	EL (%)	0.0421	0.7745	1.5204	2.3047	3.0413
80% < LTV ≤ 90%	PD (%)	2.5150	27.9300	52.5800	79.6952	100
	LGD (%)	21.5527	21.6600	21.9200	22.1331	22.2310
	EL (%)	0.5421	6.0496	11.5255	17.6390	22.2310
LTV > 90%	PD (%)	2.7400	28.4300	53.0800	80.3677	100
	LGD (%)	27.2000	29.0300	29.5900	30.1558	30.2436
	EL (%)	0.7453	8.2532	15.7064	24.2355	30.2436

In case the same debtor has more than one mortgage loan with the Bank and one of those loans is 90 days overdue or more all those loans are incorporated to the Impaired portfolio, calculating allowances for each one of those loans applying the corresponding percentage according to the LTV.



Note 2 - Summary of Significant Accounting Policies, continued

In the case of guarantee programs for construction and housing support (FOGAES), for the calculation of the Expected Credit Loss (ECL) under the program associated with new housing, the Bank considers the Loan-to-Value (LTV) range for applying the standard matrix. In this matrix, the numerator is adjusted to exclude the portion of the loan covered by the guarantee, which corresponds to 50% of the outstanding loan balance. This same LTV calculation rule applies when determining the Loss Mitigation Factor (LMF), in cases where the loan is also linked to housing programs that include foreclosure insurance.

For mortgage loans related to housing programs and benefits from the Government, when guaranteed by the corresponding auction insurance, the allowance percentage could be weighted for a loss mitigating factor, which depends on the LTV percentage and the value of the property at inception. The loss mitigating factors are those shown in the table below:

LTV tranche	MP loss mitigation factor for credits with state auction insurance	
	V tranche: Price of the house upon executing sale agreement (UF)	
	V ≤ 1,000	1,000 < V ≤ 2,000
LTV ≤ 40%	100%	100%
40% < LTV ≤ 80%	100%	100%
80% < LTV ≤ 90%	95%	96%
LTV > 90%	84%	89%

b) Provisions for Commercial Loans

The Bank uses the three standard models established in the compendium, in order to determine the provisions of the group commercial portfolio. The applicable percentages of provision and the parameters used to determine the provision, are set out on the compendium.

c) Commercial leasing operations

The allowance is determined based on the book value of the commercial lease operations (including the purchase option). The allowance percentage used in the calculation will depend on the delinquency of each operation, the type of leased asset and the relationship, at the end of each month, between the book value of each operation and the value of the leased asset (LTV), as indicated in the following tables:

Probability of Default (PD) applicable according to delinquency and type of asset (%)		
Days of delinquency of transaction at end of month	Type of asset	
	Real Estate	Non-real estate
0	0.79	1.61
1 - 29	7.94	12.02
30 - 59	28.76	40.88
60 - 89	58.76	69.38
More than 90	100.00	100.00



Note 2 - Summary of Significant Accounting Policies, continued

Loss Given Default (LGD) applicable according to PVB tranche and type of asset (%)		
PVB= Current value of transaction/ Value of leased asset		
PVB tranche	Real Estate	Non-real estate
PVB <= 40%	0.05	18.20
40% < PVB <= 50%	0.05	57.00
50% < PVB <= 80%	5.10	68.40
80% < PVB <= 90%	23.20	75.10
PVB > 90%	36.20	78.90

The LTV relationship is determined considering the guarantee appraisal value, expressed in UF for real estate and in Chilean pesos for non-real estate, recorded at inception, considering any transitory event that may cause an increase on the value of the asset.

d) Student loans

The expected loss (%) is applied over the amount of the student loan and the exposure of the contingent credit when applicable. The factor used is determined based on the type of student loan and the collectable payment of principal or interest, at the end of each month. Only when payment is due, the factor will also depend on overdue.

Probability of Default (PD) applicable according to payment due date, delinquency and type of loan (%)			
Payment of principal or interest due at month-end	Days past due at closing of closing	Student Loan	
		CAE	CORFO or other
Yes	0	5.20	2.90
	1-29	37.20	15.00
	30-59	59.00	43.40
	60-89	72.80	71.90
	Portfolio in default	100.00	100.00
No	n/a	41.60	16.50

Loss Given Default applicable according to payment due date and type of loan (LGD) (%)		
Payment of principal or interest due at month-end	Student Loan	
	CAE	CORFO or other
Yes	70.90	70.90
No	50.30	45.80

For loans granted in accordance with Law 20,027, the Bank considers the Government as a qualified guarantor for 90% of the loan.



Note 2 - Summary of Significant Accounting Policies, continued

e) Consumer Portfolio

The Bank recognizes the higher allowances for loan losses resulting from the application of internal models and the standard models established by the CNCB. The standard models set forth the applicable expected loss for transactions and the parameters to be used in the determination of the allowances for loan losses. The expected loss (EL) corresponds to the product of the Probability of Default (PD) and the Loss Given Default (LGD). This factor is uniformly applied to all consumer loans and contingent consumer credit exposures, including consumer leasing transactions, except for exposures of the Bank's foreign subsidiaries and/or branches.

To determine the value of the PD, the following factors are calculated for each debtor: overdue level within the Bank, 30-day overdue in the financial system, and possession of a mortgage loan. Based on these variables, the PD is determined according to the parameters set out in the following table:

Maximun past due level in the month and the Bank (interval in days, inclusive)	With mortgage loan in the financial system		Without mortgage loan in the financial system	
	No past due over 30 days in the system	Past due over 30 days in the system	No past due over 30 days in the system	Past due over 30 days in the system
0 and 7	3.3%	14.6%	6.6%	19.8%
8 and 30	20.4%	41.6%	30.6%	48.5%
31 and 60	50.2%	63.0%	65.1%	66.3%
61 and 89	62.6%	81.7%	72.3%	86.9%

If the debtor is in default, the assigned PD will be 100%.

To determine the value of the LGD, it must be identified whether the debtor holds a residential mortgage loan within the financial system, as defined for determining the PD value, and the type of credit involved. The LGD to be used is determined according to the following table:

	Leasing operations and automotive loans	Installment loans	Credit cards, credit lines, and other consumer loans
With mortgage loan in the financial system	33.2%	47.7%	49.5%
Without mortgage loan in the financial system	33.2%	56.6%	60.3%



Note 2 - Summary of Significant Accounting Policies, continued

f) Generic commercial placements and factoring

Factoring operations and commercial loans, other than those indicated above, expected loss (%) is applied over the amount of the loan and on the exposure of the contingent credit. The factor used is determined based on whether the operation has guarantees and it's overdue. In addition for those operations with guarantees, the relationship between the debtor's obligations to the bank and the value of the guarantees (LTV) is used to determine the factor as indicated in the following tables:

Probability of Default (PD) applicable according to delinquency and PTVG tranche (%)				
Days past due at month-end	With guarantee		Without guarantee	
	PTVG <=100	%	PTVG >100	%
0	1.86		2.68	4.91
1-29	11.60		13.45	22.93
30-59	25.33		26.92	45.30
60-89	41.31		41.31	61.63
Portfolio in default	100.00		100.00	100.00

Loss Given Default (LGD) applicable according to PTVG tranche (%)			
	PTVG tranche	Commercial generic transactions or factoring without liability of the assigner	Factoring with liability of the assigner
With guarantee	PTVG <= 60%	5.00	3.20
	60% <PTVG <= 75%	20.30	12.80
	75% <PTVG <= 90%	32.20	20.30
	90% < PTVG	43.00	27.10
	Without guarantee	56.90	35.90

A guarantee or collateral can only be considered if, the guarantee was constituted in favor of the Bank with preference and if the guarantees is directly associates with the debtor's credits (not shared with other debtors). For the purposes of calculating the LTV, the invoices assigned in the factoring operations, nor the guarantees associated with mortgage loans can be considered.

The guarantees used in calculating the LTV relationship may be of a specific or general purpose, including those that are simultaneously specific and general. In the case of specific guarantees, the PTVG ratio must be calculated independently for each secured transaction, as the division between the amount of the placement and the contingent credit exposure and the value of the collateral securing it. For general and specific guarantees, LTV is determined as the division between the sum of the amounts of the loan and exposures of contingent credits and the general and specific guarantees considering any restriction.

**Note 2 - Summary of Significant Accounting Policies, continued****g) Provisions associated with financing guaranteed by FOGAPE**

As of July 2020, the CMF (Chilean Financial Market Commission) required that the effect of the deductible be considered in the determination of the allowances for loan losses, replacing the risk quality of the debtor to the credit quality of the FOGAPE Covid-19 and FOGAPE Reactiva guarantees. The risk assessment in performance for each transaction without considering the guarantee of the respective FOGAPE guarantee, following the method of individual or group analysis as appropriate, in accordance with Chapter B-1 of the Compendium of Accounting Standards. The analysis should be carried out at an aggregated portfolio level, grouping all those exposures that present the same deductible percentage. Therefore, the total amount of expected losses should be compared against the aggregate deductible amount for each group of operations and contrasted with the respective guarantee. If the expected losses, assessed this way, exceed the deductible, provisions should be determined using the substitution method set forth in numeral 4.1, letter a) of Chapter B-1 of the Compendium of Accounting Standards. If the expected losses are greater than the deductible aggregate amount, provisions related to the deductible must be recognized in separate accounts within the commercial, consumer, and mortgage loan provisions. As of March 31, 2026 and December 31, 2025, the Bank recorded provisions for this concept amounting to MCh\$3,310 and MCh\$3,421, respectively.

h) Provisions for contingent loans

The Bank maintains in off-balance accounts amounts related to commitments or responsibilities due to its normal activities: Guarantees, letters of credit, documented guarantees, available lines of credit, other loans commitments, and other contingent loans.

The amount of contingent loans is considered at the end of each reporting year in order to calculate provisions for loans losses according to Chapter B-1 of the Compendium, using the methodology set forth in letter b) "Guarantees".

i) Impaired portfolio - Collectively assessed loan

The group in default loan portfolio comprises all loans and 100% of the amount of contingent loans of debtors who at the end of a month are 90 days or more past due in the payment of interest or principal on any loan. It will also include debtors who have been granted a loan to leave in force a transaction that was more than 60 days overdue, as well as debtors who have been subject to forced restructuring or partial forgiveness of a debt.

The following can be excluded from the group impaired portfolio:

- a) Mortgage loans overdue for less than 90 days, unless the debtor has another loan of the same type with large overdue; and, loans for financing higher education under Law 20,027,
- b) that do not yet meet the default conditions set forth in Circular 3,454 of December 10, 2008.



Note 2 - Summary of Significant Accounting Policies, continued

All debtor's loans should be classified in the Impaired portfolio until a normalization of its behavior and management capacity can be observed, regardless of charge-offs requirements indicated in the accounting policy detailed in letter w), charge-offs section title II, Chapter B-2 of the Compendium. In order to remove a debtor from the Impaired portfolio, once the circumstances that made it be classified in this category are overcome according to these standards, all the following requirements must be met:

- 1) None of the debtor obligations with the Bank are overdue for more than 30 days.
- 2) No new re-financing of loans has been granted.
- 3) At least one of the payments received includes principal payment (total or partial).
- 4) If the debtor has a loan with partial payments due within six months, two payments have been made.
- 5) If the debtor has to pay monthly installments for one or more loans, at least four consecutive installments have been paid.
- 6) The debtor shows no direct unpaid debts in the consolidated information provided by the CMF, unless those debts are not material.

(iii) Guarantees

Guarantees can be considered for allowances calculation purposes only if they are legally documented and comply with all conditions and requirements to be executable in Bank's favor.

In all cases, for purposes of the standards established by the CMF, the Bank should be able to demonstrate the mitigating effect of the guarantees over the inherent credit risk of the exposures. For allowances calculation purposes, guarantees will be treated according to the following, as applicable:

- a) Collateral and guarantees: Considers contractual agreements to guarantee a specific loan or loans in a way that the coverage over the exposure can be clearly defined and where the rights to collect have been unquestionably transferred over to the guarantor.
- b) Guarantees: In order to apply the deduction method or to determine recovery rates, valuation of property and other guarantees (mortgages or financial instruments guarantees) must reflect the net inflow that will be obtained from the sale of the assets, debts instruments or shares in the event that the borrower falls into default and a secondary source of payment is required. In applying the deduction method, the amount to be recovered by executing the guarantee, corresponds to the present value of the asset sold in its current market condition at disposal, minus all expenses required to keep the asset in its current conditions and to sell them, all in accordance with the Bank policies and terms established by Law for assets disposal.
- c) Security deposit: On this type of guarantees the adjustment of its fair value may be deducted from the exposition, solely when the guarantee can be established with the unique aim to guarantee compliance with the related loans.



Note 2 - Summary of Significant Accounting Policies, continued

- d) Leased assets: Estimated losses when establishing allowances based on the assessment method corresponding to each debtor, consider the amount that will be obtained if the leased asset are sold, taking into account any potential impairment for the assets in case of debtor's default and the related recovery and relocation expenses.
- e) Factoring operations: Establishing allowances for factoring operations will consider as counterparty the entity ceding rights over the endorsed in favor of the Bank, when the cession is recourse for the latter, and to the debtor when the cession has been made without recourse.

(iv) Additional provisions

The Bank can establish provisions in addition to those calculated by applying the loan portfolio assessment models, according to the set forth in number 9 of Chapter B-1 of the compendium. These provisions can be established with the purpose of addressing the risks arising from macroeconomic fluctuations by anticipating expansive economic cycle downturns which could materialize in the worsening of the economic environment in the future and, in that manner, operate as an anti-cycle mechanism to accumulate additional provisions during positive economic conditions and release or use provisions when negative economic conditions are present.

According to the above, additional provisions shall always correspond to general allowances for commercial, consumer or mortgage loans, or to identify segments of them and in no case can be used to compensate deficiencies in the Bank's models.

As of March 31, 2026, the Bank maintained additional provisions for its commercial loan portfolio amounting to MCh\$107,379 (as of December 31, 2025, the Bank maintained additional provisions of MCh\$107,379).

u) Impaired credits and charge-offs

i) Impaired loans

This portfolio is comprised of the following assets:

- For individually assessed debtors, includes loans classified in the "Impaired portfolio" and those classified under categories B3 and B4 of the "Substandard portfolio", as described above.
- For those debtors collectively assessed, includes all loans classified in the "Impaired portfolio".

ii) Charge-offs

As a general rule, charge-offs should be applied when contractual rights to cash flows expire. In the case of placements, even if this does not occur, the respective asset balances will be written off in accordance with the provisions of the compendium, Chapter B-2, Title II "Impaired and written-off loans".



Note 2 - Summary of Significant Accounting Policies, continued

The write-offs in question refer to the derecognition in the Interim Consolidated Statement of Financial Position of the asset corresponding to the respective operation, including, therefore, that part which might not be due if it were a loan payable in instalments or partial payments, or a leasing operation.

Charge-offs are always recognized against provisions for loan losses, according to Chapter B-1 of the compendium, regardless of the reason.

Charge-off of loans and accounts receivable must take place when the following circumstances exist, whichever happens first:

- 1) The Bank, based on all available information, concludes that no inflow related to the recorded loan will be received.
- 2) When a loan or account receivable with no legal documentation is 90 days overdue since recorded as an asset.
- 3) When the legal term for all legal shares to collect the loan have expired.

When a loan is overdue for a period of time that complies with the term listed below:

Type of loan	Term
Consumer loans with or without collateral	6 months
Consumer leasing	6 months
Other operations of non real estate leasing	12 months
Other transactions without collateral	24 months
Commercial loans with collateral	36 months
Real estate leasing (commercial and home purchase)	36 months
Mortgage loans for home	48 months

The term corresponds to the time passed since the date in which the loan became collectable partially or totally.

iii) Recovery of assets previously charged-off

Payments received from loans previously charged-off are recognized directly as income, as recoveries of loans previously charged-off in "Expense for credit losses" compensating the provision expense for the period.

In the event that recoveries through goods or non-financial assets income will be recognized for the amount in which those assets are recorded, according to Chapter B-5 "Assets received in lieu of payment" of the compendium. Same criteria will be followed for repossessed leased assets granted under finance leases, after being charged-off when incorporated back as assets.



Note 2 - Summary of Significant Accounting Policies, continued

iv) Renegotiation of previously charged-off loans

Any renegotiation of a written-off loan will not give rise to income as long as the transaction continues to be impaired, and the actual payments received must be treated as recoveries of written-off loans.

The renegotiated loan is recorded as an actual asset when losses its characteristic of impaired, recording income as a recovery of a loan previously charged-off. Same criteria is applied when a loan is granted to pay for a loan previously charged-off.

v) Contingent loans

Contingent loans are understood as those transactions or commitments for which the Bank is taking a risk when obligating in third parties benefit as requested by its customer subject to the occurrence or nonoccurrence of a future event to pay a certain amount which will subsequently recovered from its customer.

The Bank maintains recorded in off-balance accounts the following amounts related to commitments or responsibilities in the normal course of business.

- Guarantees agreement: Includes collaterals, guarantees and stand by letter of credit as indicated in Chapter 8-10 of the Updated Compilation of Rules (RAN). Additionally, includes payment guarantees for factoring operations as indicated in Chapter 8-38 of the RAN.
- Confirmed foreign letters of credit: Corresponds to letters of credit confirmed by the Bank.
- Letters of credit issued: Includes documentary letters of credit issued by the Bank not yet negotiated.
- Documented guarantees: Corresponds to documented guarantees granted with promissory notes as indicated in Chapter 8-11 of the RAN.
- Available lines of credit: Considers the not used amounts of lines of credit which allow clients to use loans without additional approval from the Bank (i.e. for the usage of credit cards or checking account overdrafts).
- Other loans commitments: Includes amounts for loan commitments not disbursed which should be granted in a future agreed date or disbursed when agreed terms are met, such as credit lines linked to stage of completion of projects or student loans (Law 20,027).
- Other contingent loans: Includes any other type of commitment of the Bank that could exist and could give rise to an effective loan when certain future events take place. In general, includes unusual transactions such as delivery of instruments as collateral to guarantee payment for loan transactions between third parties or derivative contracts transactions entered into on behalf of third parties that could imply a payment obligation not covered by a deposit.



Note 2 - Summary of Significant Accounting Policies, continued

The amount of these contingent loans are considered at the end of each reporting period to calculate allowances for loan losses required by Chapter B-1 "Provisions for loan losses" of the compendium, and the amounts must be calculated according to the exposition factor, according to the following table:

Type of contingent exposure	FCC (1)
1) Freely disposable lines of credit with immediate cancellation	10%
2) Contingent credits linked to the CAE	15%
3) Letters of credit for goods movement transactions	20%
4) Other freely disposable lines of credit	40%
5) Commitments to purchase foreign debt in local currency	50%
6) Transactions related to contingent events	50%
7) Guarantees and sureties	100%
8) Other credit commitments	100%
9) Other contingent credits	100%

(1) Credit conversion factor

However, when evaluating contingent loans for clients with non-compliant loans the amount to be considered to calculate provisions for loan losses shall be 100% of the contingent loan as indicated in Chapter B-1 as previously indicated.

v) Provisions for contingent loans

The Bank maintains in off-balance accounts amounts related to commitments or responsibilities due to its normal activities: Guarantees, letters of credit, documented guarantees, available lines of credit, other loans commitments, and other contingent loans.

The amount of contingent loans is considered at the end of each reporting period in order to calculate provisions for loans losses according to Chapter B-1 of the Compendium of Accounting Standards, using the methodology set forth in letter b) "Guarantees".

w) Income taxes and deferred taxes

The Bank has recognized an expense (income) arising from gains or losses for each period, according to the applicable taxation rules for each country or jurisdiction it operates.

The income tax expense for the year includes the sum of current tax, which results from applying the current rates to the taxable profit for the year (after deducting the tax credits allowed), and the change in deferred tax assets and liabilities recognized in the Consolidated Statement of Income. The Bank records, when appropriate, deferred tax assets and liabilities for the estimated future tax effects attributable to differences between the carrying amount of assets and liabilities and their tax basis.



Note 2 - Summary of Significant Accounting Policies, continued

The measurement of deferred tax assets and liabilities is based on the tax rate, in accordance with the applicable tax laws, using the tax rate that applies to the period when the deferred asset and liability will be settled. The effects of deferred taxes on temporary differences between the balance sheet and the income statement are recognized in deferred taxes as of the date on which the law approves such changes. The effects of deferred taxes on temporary differences between the tax balance sheet and the financial balance sheet are recorded on an accrual basis, in accordance with IAS 12 "Income Taxes" and presented in accordance with the same IAS.

x) Provisions and contingent liabilities

A provision is a liability of uncertain timing or amount. Provisions are recorded in the Interim Consolidated Statement of Financial Position when the Bank:

- Has a present obligation (legal or constructive) as a result of past events,
- It is probable that an outflow of resources will be required to settle these obligations, and
- The amount of these resources can be reliably measured.

A contingent liability is any possible obligation arising from past events whose existence will be confirmed by the occurrence or non-occurrence of one or more uncertain future events that are not wholly within the control of the Bank.

Guarantees agreement, confirmed foreign letters of credit, letters of credit, letters of guarantee, unused lines of credit, other credit commitments, other contingent credits (see letter v) are classified as contingent in supplementary information.

Provisions (quantified using the best available information on the consequences of the event giving rise to them and are reviewed and adjusted at the end of each year) are used to satisfy specific obligations for which they were originally recognized. Partial or total reversals are recognized when such liabilities cease to exist or are reduced.

Provisions are classified according to the obligations covered, being for the purpose of these Interim Consolidated Financial Statements, those detailed in note 24 "Provisions for contingencies", note 25 "Provisions for dividends, interest payments and repricing of regulatory capital financial instruments issued" and note 26 "Special provisions for credit risk".



Note 2 - Summary of Significant Accounting Policies, continued

y) Employee benefits

i) Employee benefits Short-term benefits

Correspond to personnel benefits (other than termination benefits) that are expected to be settled within twelve months after year end over which the employees have rendered their services.

These are recognized when the employee has rendered the service and are measured at the undiscounted amount of benefits expected to be paid in exchange for that service:

- As a liability (accrued expense), after deducting any obligation already satisfied. If the amount already paid is higher than the gross amount of the benefits, the Bank will recognize this excess as an asset (amount paid in advance), when it represents a reduction of future payments or a recoverable amount in cash.
- As an expense, unless other IFRS requires or allows the recognition of those disbursements as part of the cost of an asset.

ii) Personnel vacations

The annual cost of personnel vacations and benefits are recognized on an accrual basis.

iii) Post-employment benefits

Correspond to employee benefits (other than termination benefits and short-term employee benefits) that are expected to be settled after the completion of employment. Post-employment benefits plans are agreements, formal and informal, in which the Bank is committed to provide benefits to one or more employees after completion of their employment. Plans providing these benefits are classified as either defined contribution plans or defined benefit plans, depending on the economic substance of the plan as derived from its principal terms and conditions.

Defined contribution plans, the obligation is recognized for the amounts to be contributed in the period.

Defined benefit plans, a liability is recognized based on the estimated benefit cost that employees have accrued for services rendered, less the present value of the defined benefit obligation and present value of present services. Present service cost and gain or loss upon settlement will be recognized in the income statement for the year. Gains and losses generated from the remeasurement of the liability will be recognized in other comprehensive income.



Note 2 - Summary of Significant Accounting Policies, continued

iv) Other long-term benefits

Other long-term employee benefits are employee benefits, other than short-term, post-employment and termination benefits, which are not due for payment within 12 months after the end of the period in which the employees render the service.

The regulations require the recognition of a liability for the present value of the defined benefit obligation less the fair value of the plan assets, if any. The results generated from its remediation will be recognized in the results of the period.

v) Termination benefits

Termination benefits are employee benefits provided in exchange for the termination of an employee's employment, as a consequence of:

- A decision of the entity to terminate the employee's employment before the normal termination date; or
- The decision of an employee to accept an offer with benefits in order to terminate the employment before the normal termination date.

An entity recognizes a liability and expense for termination benefits at the earlier of the following dates:

- When the entity can no longer withdraw the offer of those benefits; and
- When the entity recognizes costs for a restructuring that is within the scope of IAS 37 "Provisions, contingent liabilities and contingent assets" and involves the payment of termination benefits.

vi) Cash-settled share-based payment transactions.

The Bank recognizes a liability for cash-settled share-based payment transactions at fair value at the inception of each contract. Until the liability is settled, the Bank will remeasure the fair value of the liability at the end of each reporting period and at the settlement date, and will recognize any fair value variation in profit or loss for the period.

z) Provision for mandatory dividends

A liability recognized due to the legal obligation to distribute 30% of the profit of the year in compliance with Public Company Law (30%) or in accordance with the provisions of the company bylaws. As of March 31, 2026 and December 31, 2025, the Bank provisioned 30% of its net income. This provision is recorded as a decrease in "Retained earnings" under "Provision for dividends, interest payments and repricing of issued regulatory capital financial instruments" in the Interim Consolidated Statement of Changes in Shareholders' Equity.



Note 2 - Summary of Significant Accounting Policies, continued

In the Bank's bylaws, title VII, it is established that the Bank should distribute annually as a dividend to its shareholders, as a proposal of the Board of Directors and based on the number of shares, at least thirty percent (30%) of the net income of the year. Furthermore, no dividends distribution will take place if there are equity losses (negative reserves) until these losses are recovered or if a dividend distribution will cause a non-compliance of the capital requirements established by the General Bank Law.

aa) Assets received or awarded in lieu of payment

Assets received or awarded in lieu of payment of loans and accounts receivable from clients are recognized at their fair value (as determined by an independent appraisal). A price is agreed upon by the parties through negotiation or, when the parties do not reach an agreement, at the amount at which the Bank is awarded those assets at a judicial auction. In both cases, an independent appraisal is performed.

Any excess of loans and accounts receivable from customers over the fair value of the asset received or awarded in settlement, net of disposal costs, is recognized in the Consolidated Interim Statements of Income under "Other operating expenses".

Assets received or foreclosed in payment are valued at the lower of initial value and net realizable value, i.e. fair value (independent appraisal) less costs to hold and dispose of plus regulatory write-offs. Regulatory write-offs are required by the regulator if the asset is not sold within one year of receipt.

Such net realizable value of an assets is determined mainly in conformity with the current market conditions, and should correspond to its fair value less the necessary costs to maintain and dispose it.

In general, it is estimated that these assets will be disposed of within one year from the date of award. However, the regulator, by means of general rules, may establish that, in justified cases, the Bank may have an additional term of up to eighteen months for the disposal of the assets. In order to be eligible for the extension, the value of the asset must have been written off for accounting purposes, in compliance with Article 84 of the General Banking Law.

bb) Customer loyalty programs

The Bank maintains a loyalty program to provide incentives to its customers, allowing them to purchase goods or services with certain benefits which are granted through credit cards issued by the Bank when they purchase according to the conditions established for each loyalty program.

The Bank has established provisions to recognize the expense associated with the redemption of such rewards.



Note 2 - Summary of Significant Accounting Policies, continued

cc) Non-current assets held for sale

Non-current assets (or a group holding assets and liabilities for disposal) expected to be recovered mainly through the sale of these items rather than through the continued use, are classified as held for sale. Immediately prior to this classification, assets (or elements of a disposable group) are re-measured in accordance with the Bank's policies. The assets (or disposal group) are measured at the lower of carrying amount and fair value less cost to sell.

Impairment losses in initial classification of non-current assets held for sale and with subsequent gains and losses are recorded in income. Gains are not recorded over previously recorded losses.

dd) Bonds with no fixed maturity

Bonds with no fixed maturity are measured on initial recognition at fair value less any transaction costs that are directly attributable to the issuance. The financial expenses included in the effective interest method correspond to transaction costs, including issuance expenses, these expenses are recognized together with interest. Transaction costs are deferred over a maximum term of 5 years from the issuance date and will be recognized in the Interim Consolidated Income Statement. Exchange differences from foreign currency, exchange rate adjustments and adjustments for the *Unidad de Fomento* (an inflation-linked unit of account used in Chile) with respect to these bonds must be recorded in the Interim Consolidated Income Statement.

The accrual of interest on are recognized in "Provisions for dividends, interest payments and revaluation of regulatory capital financial instruments issued" in the Interim Statement of Changes in Consolidated Equity, the provision is reversed "Retained earnings (accumulated losses) from prior years" and "Profit from the prior year to be allocated" each time a payment of interest is made.

ee) Earnings per share

Basic earnings per share are determined by dividing the net income attributable to the equity holders of the Bank for the reported period by the weighted average number of shares outstanding during the reported period.

Diluted earnings per share are determined in the same way as basic earnings, but the weighted average number of outstanding shares is adjusted to take into consideration the potential diluting effect of stock options, warrants, and convertible debt.

As of March 31, 2026 and December 31, 2025 the Bank did not have any instruments that generated dilution.

ff) Interim Consolidated Statement of Cash Flows

The Bank presents cash flows from operating activities, investing activities, and financing activities in a manner that best represent the nature of its activities. The classification of cash flows into the aforementioned categories provides information that allows users to evaluate the impact of the transactions in the financial position of the Bank, as well as over the ending balance of cash and cash equivalents. This information can be also useful when evaluating the relation between those activities (IAS 7).



Note 2 - Summary of Significant Accounting Policies, continued

For the preparation of the Interim Consolidated Statement of Cash Flows, the Bank used the indirect method, in which from the consolidated income for the year before income tax, non-cash transactions are subsequently added/subtracted, as well as income and expenses associated with cash flows classified as investing or financing activities.

For the preparation of the Interim Consolidated Statement of Cash Flows, the following items are considered:

- **Cash flows:** Inflows and outflows of cash and cash equivalents, such as deposits with the Central Bank of Chile, deposits in domestic banks, and deposits in foreign banks (includes deposits from the Bank of the Republic of Colombia).
- **Operating activities:** Principal revenue-producing activities performed by banks and other activities that cannot be classified as investing or financing activities. This section includes, among others, loans obtained from abroad, dividends received from investments, financial instruments at fair value through other comprehensive income and amortized cost, etc.
- **Investing activities:** Correspond to the acquisition and disposal of long-term assets and other investments not included in cash and cash equivalents.
- **Financing activities:** Activities that result in changes in the size and composition of the equity and liabilities that are not part of operating activities nor investing activities.

For the purposes of the Interim Consolidated Statement of Cash Flows, cash and cash equivalents have been considered as cash and cash equivalents, the balances of "Cash and bank deposits" plus the net balance of operations in liquidation in progress, plus financial instruments for trading at fair value through profit or loss and financial instruments at fair value through other comprehensive income with high liquidity and with insignificant risk of change in value, whose maturity does not exceed three months from the date of acquisition and the rights under resale agreements and securities lending that are in that situation.

Includes also investments in fixed income mutual funds which are presented under trading investments in the Interim Consolidated Statement of Financial Position. Cash and cash equivalents balances and their reconciliation to the Interim Consolidated Statement of Cash Flows are detailed in Note 7 "Cash and Cash Equivalents".

The provision for loan losses included under the operating activities section differs from the amount presented in the Interim Consolidated Statement of Income, because for cash flows purposes such amount excludes recoveries of transactions previously charged-off.



Note 2 - Summary of Significant Accounting Policies, continued

gg) Interim Consolidated Statement of Changes in Equity

The Consolidated Statement of Changes in Equity presents all movements affecting net equity, including those originated by accounting changes or errors recognition. This statement shows a conciliation between opening and ending balances for the year for all items that form part of consolidated equity, grouping transactions based on their nature, according to the following:

- Adjustments for changes in accounting criteria and correction of errors: which include changes in consolidated net equity arising as a result of the retrospective restatement of balances in the Interim Consolidated Financial Statements due to changes in accounting criteria or correction of errors.
- Net comprehensive income: Includes in an aggregated manner net income recorded in the Interim Statement of Other Comprehensive Income, as previously indicated.
- Other changes in equity: Includes retained earnings distributions, equity increases, provision for mandatory dividends, dividends paid, among other increases or decreases in consolidated equity.

This information is presented in two statements: The Interim Consolidated Statement of Other Comprehensive Income and the Interim Consolidated Statement of Changes in Equity.

hh) Interim Consolidated Statement of Other Comprehensive Income

In the Interim Consolidated Statement of Other Comprehensive Income are presented income and expenses generated by the Bank as a consequence of its regular activities during the year, clearly identifying those recorded in profit and loss from those recorded in net equity.

Due to this, in this statement the following is shown:

- The consolidated income.
- Net amount of income and expenses recorded in equity as "Other comprehensive income".
- Deferred income taxes originated by transactions described above, except for those amounts related to exchange differences from foreign net investments.

Total amount of consolidated income and expenses recorded, calculated as the sum of the items listed above, presenting in those attributable equity holders of the Bank from non-controlling interest.

ii) Reclassifications

During the period ended March 31, 2026, there were no changes in accounting policies compared to the prior financial year that affect the presentation of the Consolidated Interim Financial Statements. Likewise, reclassifications were made in the prior period in order to improve and ensure comparability between financial periods.



Note 3 - New Accounting Pronouncements Issued and Adopted, or Issued but not yet Adopted

New accounting pronouncements introduced by CMF

1. Standards and interpretations issued in the current financial period

Circular No. 2,367 – Information related to loans granted under state guarantee programs

On October 21, 2025, the Financial Market Commission (CMF) issued information related to loans granted under state guarantee programs, updating the general instructions of the Information System Manual and Chapter C-3 of the Compendium of Accounting Standards, both applicable to banks. These updates aim to improve the evaluation capacity of the mortgage loan program with an interest rate subsidy (established by Law No. 21,748 of May 2025), through the incorporation of new specific accounts in Chapter C-3 of the Compendium of Accounting Standards, in order to properly record and report these transactions.

The regulation became effective as of January 2026.

The Bank's Management implemented the regulation, and its adoption had no material impact on the Interim Consolidated Financial Statements.

2. Standards and interpretations issued but not yet effective

There are no standards or interpretations issued that have not yet become effective in the current period for the Consolidated Interim Financial Statements.



Note 3 - New Accounting Pronouncements Issued and Adopted, or Issued but not yet Adopted, continued

New accounting pronouncements introduced by IASB

1. Standards and interpretations issued in the current financial period

Amendment-Annual Improvements to IFRS Accounting Standards

On July 18, 2024, the International Accounting Standards Board (IASB) issued narrow amendments to IFRS Accounting Standards. These amendments, published in a single document "Annual Improvements to IFRS Accounting Standards—Volume 11", include clarifications, simplifications, corrections and changes aimed at improving the consistency of five IFRS Accounting Standards. IFRS 1 First-time Adoption of International Financial Reporting Standards; IFRS 7 Financial Instruments: Disclosures and its accompanying Guidance on implementing IFRS 7; IFRS 9 Financial Instruments; IFRS 10 Consolidated Financial Statements; and IAS 7 Statement of Cash Flows.

The amendments became effective for annual periods beginning on or after January 1, 2026.

The Bank's Management has concluded that the adoption of the amendment does not have a material impact on the Interim Consolidated Financial Statements.

Amendments to IFRS 9 and IFRS 7: Contracts Referencing Nature-Dependent Electricity

On December 18, 2024, the International Accounting Standards Board (IASB) issued amendments to IFRS 9 Financial Instruments and IFRS 7 Financial Instruments: Disclosures, which are targeted amendments to help companies better report the financial effects of nature-dependent electricity contracts. Nature-dependent electricity contracts help companies to secure their electricity supply from sources such as wind and solar power. The amount of electricity generated under these contracts can vary based on uncontrollable factors such as weather conditions. The amendments include:

- clarifying the application of the "own use" requirements;
- permitting hedge accounting if these contracts are used as hedging instruments; and
- adding new disclosure requirements to enable investors to understand the effect of these contracts on a company's financial performance and cash flows.

The effective date of application is for annual periods beginning on or after January 1, 2026.

The Bank's Management has concluded that the adoption of these amendments does not have a material impact on the Interim Consolidated Financial Statements.



Note 3 - New Accounting Pronouncements Issued and Adopted, or Issued but not yet Adopted, continued

2. Standards and Interpretation issued but not yet effective

Sale or Contribution of Assets between an Investor and its Associate or Joint Venture (amendments to IFRS 10 and IAS 28)

The amendments to IFRS 10 Consolidated Financial Statements and IAS 28 Investments in Companies and Joint Ventures (2011) address a recognized inconsistency between the requirements of IFRS 10 and those of IAS 28 (2011) in the treatment of the sale or contribution of assets between an investor and its associate or joint venture. The amendments, issued in September 2014, state that when the transaction involves a business (whether it is in a subsidiary or not) the entire generated gain or loss is recognized. A partial gain or loss is recognized when the transaction involves assets that do not constitute a business, even when the assets are in a subsidiary.

The effective date for these amendments is yet to be determined because the IASB is awaiting the results of its research project on the equity method accounting. These amendments must be applied retrospectively and early adoption is permitted, which must be disclosed.

The Bank's Management will await the new effective date to evaluate the potential effects of these amendments.

IFRS 18 – Presentation and Disclosure in Financial Statements

On April 9, 2024, the IASB published a new standard, "IFRS 18 Presentation and Disclosure in Financial Statements" that will replace IAS 1 "Presentation of Financial Statements". This new standard aims at improving the presentation of the Statement of Profit or Loss. The new key topics introduced by this standard include:

- Report specific totals and subtotals in the Statement of Profit or Loss.
- Disclosures about Management-defined Performance Measures (MPMs) in the notes to the financial statements.
- Improve aggregation and disaggregation in presentation and disclosure of information in the Financial Statements.
- Adjust the cash flows structure under the indirect method, starting from Operating Profit or Loss.

IFRS 18 is effective for annual reporting periods beginning on or after January 1, 2027 and will be applied to comparative information. Earlier adoption is permitted.

The Bank's Management is evaluating the potential impact of the adoption of this new standard on its Interim Consolidated Financial Statements. As of the date of issuance of these Interim Consolidated Financial Statements, the local regulator, the Financial Market Commission (CMF, for short in Spanish), has not issued a pronouncement regarding the adoption of IFRS 18.



Note 3 - New Accounting Pronouncements Issued and Adopted, or Issued but not yet Adopted, continued

IFRS 19 - Subsidiaries without Public Accountability: Disclosures.

On May 9, 2024, the International Accounting Standards Board (IASB) issued a new standard that is optional for subsidiaries that are eligible. It is "IFRS 19 Subsidiaries without Public Accountability: Disclosures", which permits subsidiaries without public accountability that meet the requirements to be considered as such to provide much more reduced disclosures that meet the needs of their financial statement users.

IFRS 19 is effective for reporting periods beginning on or after January 1, 2027, and must be applied on comparative information. Earlier and revocable application is permitted.

The Bank's Management is evaluating the potential impact of the adoption of this new standard. However, it does not foresee material impacts on its Interim Consolidated Financial Statements.

Amendment to IFRS 19 – Subsidiaries without Public Accountability: Disclosures

On August 21, 2025, the IASB issued amendments to IFRS 19. These new amendments to IFRS 19 expand its scope and incorporate the standards and amendments issued between February 2021 and May 2024, specifically:

- IFRS 18 Presentation and Disclosure in Financial Statements;
- Supplier Finance Arrangements (Amendments to IAS 7 and IFRS 7);
- International Tax Reform — Pillar Two Model Rules (Amendments to IAS 12);
- Lack of Exchangeability (Amendments to IAS 21); and
- Amendments to the Classification and Measurement of Financial Instruments (Amendments to IFRS 9 and IFRS 7).

With these amendments, IFRS 19 reflects the changes to IFRS Accounting Standards that become effective from January 1, 2027, when it will be applicable.

The Bank's Management is currently assessing the potential impact of the adoption of this new standard; however, no material effects are expected on its Interim Consolidated Financial Statements.



Note 4 - Accounting Changes

There are no new standards to be adopted in the Interim Consolidated Financial Statements.



Note 5 - Significant Events

During the three-month periods ended March 31, 2026 the following significant events have influenced the operations of the Bank and its subsidiaries or these Interim Consolidated Financial Statements:

BANCO ITAÚ CHILE

Notice of the 2026 Annual Ordinary Shareholders' Meeting and Dividend Proposal

By means of a material fact dated January 28, 2026, it was reported that at an ordinary session of the Board of Directors of Banco Itaú Chile (the 'Bank') held on the same date, it was resolved to call an Annual Ordinary Shareholders' Meeting (the 'Meeting') to be held on April 9, 2026, at 10:00 a.m., in order to address matters within its competence.

Likewise, at said ordinary session, the Bank's Board of Directors resolved to propose to the Meeting the distribution of 60% of the profits for the 2025 financial year, corresponding to an amount of \$256,855,029,388, as a dividend to shareholders, to be distributed among the total of 216,340,749 duly issued and outstanding shares of the Bank, and therefore, if approved under the terms indicated, a dividend of \$1.1872706855979300 per share would be distributed. It was also reported that it will be proposed to the Meeting that the remaining 40% of profits be retained.

Sale of assets and liabilities of Itaú Colombia and Itaú Panamá

Banco Itaú Colombia S.A. and its subsidiary Banco Itaú Panama, entities subject to supervision and oversight by the Financial Superintendence of Colombia (SFC) and the Superintendence of Banks of Panama, respectively, entered into an irrevocable commercial offer agreement on December 22, 2025, for the assignment of assets, liabilities, and contracts, focused on its Retail Banking business, in favor of Banco de Bogotá S.A. and Banco de Bogotá Panama, entities likewise subject to supervision and oversight by the Financial Superintendence of Colombia (SFC) and the Superintendence of Banks of Panama, respectively. The transaction contemplates the transfer of more than 25% of the Group's total assets and/or liabilities, which, as it exceeds the 25% threshold, requires prior authorization from the Financial Superintendence of Colombia in accordance with Articles 68–71 of the Organic Statute of the Financial System (EOSF).

As of the reporting date of March 31, 2026, the assignment is still in process, and the Financial Superintendence of Colombia has not yet issued the required authorization to proceed with the execution of the transaction.

Execution of Share Purchase Agreement for the acquisition of Klap

On December 16, 2025, Banco Itaú Chile reported through a material event the execution of a Share Purchase Agreement pursuant to which it agreed to acquire, directly and indirectly, 100% of the shares of Multicaja S.A. and I-Switch S.A. (a payment card operator operating under the Klap brand) from their current shareholders Sonda S.A., Inder SpA, Etcheberry Asesoría y Negocios SpA, and Javier Etcheberry Celhay. The transaction price amounts to CLP 40,000,000,000, subject to customary adjustments. Closing is subject to the fulfillment of certain conditions precedent, including regulatory approvals from the Financial Market Commission, the Central Bank of Brazil, and merger control clearance from the National Economic Prosecutor's Office. Additionally, the confidentiality of the material event disclosed on May 19, 2025, was lifted.

**Note 5 - Significant Events, continued**

As of the reporting date of March 31, 2026, the regulatory approvals required for the continuation and closing of the transaction are still in process; therefore, the transaction remains subject to the fulfillment of the conditions precedent established in the agreement.

Debt securities placed in the local market

As of March 31, 2026, the following debt securities have been placed in the local market:

Date of placement	Serie	Currency	Amount placed	Date of maturity
2-11-2026	BITAE61025	UF	610,000	10-10-2043
2-12-2026	BITAE61025	UF	550,000	10-10-2043
2-16-2026	BITAE61025	UF	70,000	10-10-2043
2-17-2026	BITAE61025	UF	100,000	10-10-2043
3-2-2026	BITAE61025	UF	100,000	10-10-2043
3-6-2026	BITAED0425	UF	350,000	10-15-2031
3-6-2026	BITAEA0125	UF	100,000	7-5-2032
3-9-2026	BITAED0425	UF	250,000	10-15-2031
3-10-2026	BITAE51025	UF	620,000	10-10-2042
3-11-2026	BITAED0425	UF	120,000	10-15-2031
3-24-2026	BITAEA0125	UF	380,000	05-07-2032

Date of placement	Serie	Currency	Amount placed	Date of maturity
1-6-2026	BITADS1222	CLP	14,780,000,000	12-1-2032
1-8-2026	BITADS1222	CLP	5,000,000,000	12-1-2032
1-9-2026	BITADS1222	CLP	3,500,000,000	12-1-2032
1-23-2026	BITADS1222	CLP	36,020,000,000	12-1-2032
1-27-2026	BITADT1122	CLP	59,000,000,000	11-5-2033
1-28-2026	BITADT1122	CLP	3,000,000,000	11-5-2033
1-29-2026	BITADT1122	CLP	13,000,000,000	11-5-2033



Note 6 - Reporting Segments

Segment reporting is determined by the Bank on the basis of its operating segments (Chile, which includes the New York branch, and Colombia, which includes Panamá), which are differentiated mainly by the risks and returns that affect them.

The reportable segments and the criteria used to inform the Bank's chief operating decision maker are in accordance with IFRS 8 "Operating segments".

a) Segments

Accordingly, the descriptions of each operating segment are as follows:

(i) Chile

The Bank's commercial activities in Chile are mainly located in the domestic market, the operations have been strategically aligned in five commercial areas directly related to the needs of its customers and the Bank's strategy, being these:

- 1) Itaú Corporate which includes (a) Corporate and Investment Banking, (b) Large Corporates, Multinationals and Institutions, (c) Real Estate
- 2) Retail Banking which includes (a) Personal Bank, (b) Itaú Branches and (c) Medium and Small companies, (d) Private Bank.
- 3) Treasury.
- 4) Corporate.
- 5) Other Financial Services.

The Bank manages these business areas using a reporting system for internal profitability. The operating results are regularly reviewed by the entity's highest decision-making authority for operating decisions as one single Cash Generating Unit, to decide on the resource allocation for the segment and evaluate its performance.

(ii) Colombia

Colombia has been identified as a separate operating segment based on its business activities. Its operating results are reviewed regularly by the entity's highest decision-making authority for operating decisions as one single cash generating unit, to decide about resource allocation for the segment and evaluate its performance, and separate financial information is available for it.

The commercial activities of this segment are carried out by Itaú Colombia S.A. and its subsidiaries.

The Bank did not enter into transactions with a particular customer or third party in excess of 10% of its total income during the period/year ended as of March 31, 2026 and December 31, 2025.



Note 6 - Reporting Segments, continued

b) Geographic Information

Banco Itaú Chile reports revenue by segment from external customers that is:

- Attributed to the entity's country of domicile and
- Attributed, in aggregate, to all foreign countries where the entity obtains revenue.

When income from ordinary activities from external clients attributed to a particular foreign country is significant, they will be disclosed separately. According to the previous, the group operates in two main geographical areas: Chile and Colombia. Chile segment includes the operations carried out by Itaú Chile New York Branch and Colombia segment includes the operations carried out by Itaú (Panamá) S.A. and Itaú Corredores de Seguros Colombia S.A.

Interest income and expense and repricing income and expense information for the three months periods ended as of March 31, 2026 and 2025, for these geographic areas is shown below:

	For the three months periods ended as of 31 March,					
	2026			2025		
	Chile MCh\$	Colombia MCh\$	Total MCh\$	Chile MCh\$	Colombia MCh\$	Total MCh\$
Interest income	458,570	163,373	621,943	469,428	160,360	629,788
Interest expense	(240,704)	(113,043)	(353,747)	(229,973)	(106,793)	(336,766)
Net interest income	217,866	50,330	268,196	239,455	53,567	293,022
Inflation adjustment income	23,877	—	23,877	105,489	—	105,489
Inflation adjustment expense	(23,158)	—	(23,158)	(106,841)	—	(106,841)
Net indexation income	719	—	719	(1,352)	—	(1,352)



Note 6 - Reporting Segments, continued

c) Information on assets, liabilities and results of operations

Segment information is presented for assets, liabilities and income for the period/year, according to the main items described in the compendium.

c.1) Assets

	Notes	As of March 31, 2026			As of December 31, 2025		
		Chile	Colombia	Total	Chile	Colombia	Total
		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS							
Cash and bank deposits	7	2,890,127	452,341	3,342,468	2,412,027	480,633	2,892,660
Cash in process of collection	7	843,433	5,737	849,170	895,241	2,017	897,258
Financial assets held for trading at fair value through profit or loss	8	4,412,978	1,137,191	5,550,169	3,848,178	771,894	4,620,072
Financial derivative contracts	8	4,069,281	412,796	4,482,077	3,651,246	305,240	3,956,486
Debt financial instruments	8	296,581	723,242	1,019,823	132,965	465,829	598,794
Other	8	47,116	1,153	48,269	63,967	825	64,792
Financial assets not held for trading mandatorily measured at fair value through profit or loss	9	9,277	—	9,277	8,837	—	8,837
Financial assets designated at fair value through profit and loss	10	—	—	—	—	—	—
Financial assets at fair value through other comprehensive income	11	4,498,073	716,883	5,214,956	2,931,432	883,995	3,815,427
Debt financial instruments	11	4,498,073	716,883	5,214,956	2,931,432	883,995	3,815,427
Other	11	—	—	—	—	—	—
Financial derivative contracts for hedge accounting	12	98,831	72,189	171,020	82,691	57,165	139,856
Financial assets at amortized cost	13	24,919,816	5,350,480	30,270,296	24,513,527	4,842,589	29,356,116
Rights under repurchase agreements and securities lending agreements	13	153,497	116,884	270,381	181,785	15,985	197,770
Debt financial instruments	13	684,791	309,400	994,191	707,194	284,714	991,908
Interbank loans	13	(247)	13,046	12,799	(240)	47,572	47,332
Loans and receivables - Commercial	13	13,724,771	3,344,684	17,069,455	13,515,099	3,032,764	16,547,863
Loans and receivables - Housing	13	8,028,627	738,046	8,766,673	7,817,398	702,706	8,520,104
Loans and accounts receivable - Consumer	13	2,328,377	828,420	3,156,797	2,292,291	758,848	3,051,139
Investments in companies	14	27,007	22,012	49,019	26,796	20,901	47,697
Intangible assets (1)	15	634,253	51,821	686,074	638,335	47,890	686,225
Property, plant and equipment	16	16,021	10,309	26,330	15,123	10,283	25,406
Assets for right to use leased property	17	104,723	13,250	117,973	106,444	13,487	119,931
Current taxes	18	21,190	52,924	74,114	19,677	39,200	58,877
Deferred tax liabilities	18	296,338	112,770	409,108	292,806	111,707	404,513
Other assets	19	1,932,115	71,497	2,003,612	763,400	62,344	825,744
Non-current assets and disposal groups for sale	20	5,710	15,601	21,311	4,357	13,302	17,659
Total		40,709,892	8,085,005	48,794,897	36,558,871	7,357,407	43,916,278

(1) Includes Goodwill generated in business combination between Banco Itaú Chile and CorpBanca totaling MCh\$492,512 as of March 31, 2026 (MCh\$492,512 as of December 31, 2025).



Note 6 - Reporting Segments, continued

c.2) Liabilities

	Notes	As of March 31, 2026			As of December 31, 2025		
		Chile	Colombia	Total	Chile	Colombia	Total
		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
LIABILITIES							
Cash in process of being cleared	7	954,069	3	954,072	890,104	5	890,109
Financial liabilities held for trading at fair value through profit or loss	21	3,969,412	393,748	4,363,160	3,623,585	276,252	3,899,837
Financial derivative contracts	21	3,969,412	393,748	4,363,160	3,623,585	276,252	3,899,837
Other	21	—	—	—	—	—	—
Financial liabilities designated at fair value through profit or loss	10	—	—	—	—	—	—
Financial derivative contracts for hedge accounting	12	191,773	32,510	224,283	77,998	26,430	104,428
Financial liabilities at amortized cost	22	28,336,925	6,684,287	35,021,212	25,359,290	6,129,487	31,488,777
Deposits and other demand deposits	22	4,901,731	2,454,740	7,356,471	4,630,928	2,264,845	6,895,773
Deposits and other time deposits	22	13,177,135	2,449,342	15,626,477	12,130,581	2,430,461	14,561,042
Obligations under repurchase agreements and securities loans	22	1,348,452	475,251	1,823,703	169,246	349,013	518,259
Obligations with banks	22	1,605,703	773,217	2,378,920	1,322,764	569,412	1,892,176
Debt instruments issued	22	6,622,156	531,737	7,153,893	6,342,327	515,756	6,858,083
Other financial obligations	22	681,748	—	681,748	763,444	—	763,444
Obligations under lease agreements	17	93,173	14,760	107,933	94,273	14,823	109,096
Regulatory capital financial instruments issued	23	1,458,604	37,549	1,496,153	1,460,860	35,540	1,496,400
Provisions for contingencies	24	56,485	56,972	113,457	88,274	61,608	149,882
Provisions for dividends, interest payments and repricing of regulatory capital financial instruments issued	25	153,597	—	153,597	131,241	—	131,241
Special provisions for credit risk	26	154,151	4,909	159,060	158,965	4,054	163,019
Current taxes	18	2,124	2,877	5,001	2,447	2,796	5,243
Deferred tax liabilities	18	—	—	—	—	—	—
Other liabilities	27	1,727,434	132,906	1,860,340	1,054,250	115,243	1,169,493
Liabilities included in disposable groups for sale	20	—	—	—	—	—	—
Total		37,097,747	7,360,521	44,458,268	32,941,287	6,666,238	39,607,525



Note 6 - Reporting Segments, continued

c.3) Income for the three months periods ended March 31, 2026 and 2025:

	Notes	For the three months periods ended as of 31 March,					
		2026			2025		
		Chile	Colombia	Total	Chile	Colombia	Total
		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Net interest income	30	217,867	50,329	268,196	239,455	53,567	293,022
Net inflation adjustment income	31	719	—	719	(1,352)	—	(1,352)
Net commission income	32	43,070	10,648	53,718	37,277	10,841	48,118
Assets and liabilities held for trading	33	8,608	21,508	30,116	(31,775)	14,095	(17,680)
Financial assets not held for trading mandatorily measured at fair value through profit or loss	33	(1,277)	—	(1,277)	3,117	—	3,117
Gain or loss on derecognition of financial assets and liabilities not measured at fair value through profit or loss	33	1,288	2,231	3,519	(567)	35	(532)
Foreign exchange, restatement and accounting hedging of foreign currencies	33	29,489	8,978	38,467	17,674	5,648	23,322
Reclassifications of financial assets due to change in business model	33	—	—	—	—	—	—
Other financial result	33	(2,511)	—	(2,511)	(3,383)	—	(3,383)
Net financial income (loss)		35,597	32,717	68,314	(14,934)	19,778	4,844
Income (loss) from investment in companies	34	(99)	1,170	1,071	174	1,044	1,218
Income (loss) from non-current assets and disposal groups not eligible for discontinued operations	35	(315)	605	290	(903)	(1,618)	(2,521)
Other operating income	36	2,225	1,403	3,628	989	1,174	2,163
Expenses for employee benefit obligations	37	(66,712)	(28,087)	(94,799)	(64,087)	(30,093)	(94,180)
Administrative expenses	38	(51,428)	(38,377)	(89,805)	(50,009)	(29,421)	(79,430)
Depreciation and amortization	39	(22,828)	(5,072)	(27,900)	(21,039)	(4,646)	(25,685)
Impairment of non-financial assets		—	—	—	—	—	—
Other operating expenses (1)	36	(1,148)	(1,533)	(2,681)	(1,793)	(891)	(2,684)
Operating income before credit losses		156,948	23,803	180,751	123,778	19,735	143,513
Provisions for credit risk due from banks and loans and accounts receivable from clients	41	(74,782)	(23,937)	(98,719)	(63,066)	(20,292)	(83,358)
Special provisions for credit risk	41	5,191	(612)	4,579	(7,658)	2,568	(5,090)
Recovery of written-off loans	41	13,306	3,714	17,020	11,887	2,867	14,754
Impairment for credit risk on other financial assets not measured at fair value through profit or loss	41	(69)	6	(63)	8	(14)	(6)
Operating income (loss)		100,594	2,974	103,568	64,949	4,864	69,813
Income tax	18	(27,778)	(6,570)	(34,348)	40,451	495	40,946
Tax on discontinued operations	18	—	—	—	—	—	—
Consolidated consolidated income (loss) for the period/year		72,816	(3,596)	69,220	105,400	5,359	110,759

(1) Includes employee benefit obligations, administrative expenses, impairment and other operating expenses.



Note 7 - Cash and Cash Equivalents

a) Cash and Cash Equivalents detail

The detail of balances included under cash and cash equivalents is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Cash and bank deposits		
Cash	297,770	297,536
Deposits in the Central Bank of Chile (i)	289,947	323,144
Deposits in foreign Central Banks	2,074,710	1,569,150
Deposits in local banks	11,038	11,813
Deposits in foreign banks	669,003	691,017
Subtotals cash and deposits in banks	3,342,468	2,892,660
Cash items in process of collection, net (ii)	(104,902)	7,149
Highly liquid financial instruments (iii)	381,095	774,543
Investments under resale agreements (iv)	270,381	197,770
Total cash and cash equivalents	3,889,042	3,872,122

- i. The level of funds in cash and at the Central Bank of Chile responds to reserve requirement regulations that the Bank must maintain on average in monthly periods.
- ii. See letter b. "Cash in the process of collection, net".
- iii. Highly liquid financial instruments: Refers to financial instruments that meet the criteria to be considered "cash equivalent" as defined by IAS 7, that is, to qualify as "cash equivalent" investments in debt financial instruments must be short-term with an original maturity of 90 days or less from the date of acquisition, be highly liquid, be easily convertible into known amounts of cash from the date of the initial investment, and that the financial instruments are exposed to an insignificant risk of changes in value.
- iv. Resale contracts: Corresponds to repurchase contracts, whose maturity period does not exceed three months from the date of acquisition, which are presented in the line Investments under resale agreements.



Note 7 - Cash and Cash Equivalents, continued

b) Cash in the process of collection, net

These correspond to transactions in which only the settlement that will increase or decrease the funds in the Central Bank of Chile or in banks abroad, normally within 12 or 24 business hours following the close of each period/year, remains to be settled:

	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
Assets		
Documents held by other banks (documents to be cleared)	31,499	43,781
Funds receivable	817,671	853,477
Subtotal - assets	849,170	897,258
Liabilities		
Funds payable	954,072	890,109
Subtotal - liabilities	954,072	890,109
Cash in the process of collection, net	(104,902)	7,149



Note 8 - Financial Assets Held for Trading at Fair Value Through Profit or Loss

- a) As of March 31, 2026 and December 31, 2025, the detail of financial assets held for trading at fair value through profit or loss is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Derivatives held for trading	4,482,077	3,956,486
Debt financial instruments	1,019,823	598,794
Other financial instruments held for trading	48,269	64,792
Total	5,550,169	4,620,072

- b) Portfolio detail

As of March 31, 2026 and December 31, 2025, the detail of the portfolio of financial derivative contracts is as follows:

	As of March 31, 2026							Fair value	
	Notional amount							Total	Assets
	On demand	Up to 1 month	Over 1 month less than 3 months	Over 3 months up to 1 year	Between 1 and 3 years	Over 3 up to 5 years	More than 5 years		
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Derivatives held for trading									
Currency forwards	—	17,381,809	9,777,393	18,190,949	3,429,741	831,634	906,716	50,518,242	1,218,863
Currency swaps	—	4,140,684	12,610,435	19,954,443	887,375	230,044	43,013	37,865,994	2,201,938
Interest rate swaps	—	31,969,752	39,466,531	52,746,770	13,811,215	1,644,434	770,359	140,409,061	1,060,066
Call options	—	18,478	59,280	78,574	3,806	—	—	160,138	1,210
Put options	—	—	—	—	—	—	—	—	—
Total	—	53,510,723	61,913,639	90,970,736	18,132,137	2,706,112	1,720,088	228,953,435	4,482,077

	As of December 31, 2025							Fair value	
	Notional amount							Total	Assets
	On demand	Up to 1 month	Over 1 month less than 3 months	Over 3 months up to 1 year	Between 1 and 3 years	Over 3 up to 5 years	More than 5 years		
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Derivatives held for trading									
Currency forwards	—	13,507,834	9,381,642	13,442,730	4,977,764	1,691,708	1,715,518	44,717,196	838,341
Currency swaps	—	5,201,013	9,356,628	18,559,786	794,396	186,242	53,184	34,151,249	2,214,603
Interest rate swaps	—	21,075,152	31,099,430	41,089,074	9,678,825	1,076,851	651,969	104,671,301	903,312
Call options	—	40,347	44,984	61,682	2,031	—	—	149,044	205
Put options	—	—	2,255	—	—	—	—	2,255	25
Total	—	39,824,346	49,884,939	73,153,272	15,453,016	2,954,801	2,420,671	183,691,045	3,956,486



Note 8 - Financial Assets Held for Trading at Fair Value Through Profit or Loss, continued

c) Debt Financial Instruments and Other Financial Instruments

As of March 31, 2026 and December 31, 2025, the portfolio of the debt financial instruments and other financial instruments is as follows:

	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
Debt Financial Instruments		
Chilean Central Bank and Government securities	282,788	121,400
Other local financial instruments	13,793	11,565
Foreign financial instruments	723,242	465,829
Subtotal	1,019,823	598,794
Other financial instruments		
Investments in Mutual Funds	47,441	64,009
Equity instruments	—	—
Loans originated and acquired by the entity	—	—
Other	828	783
Subtotal	48,269	64,792
Total	1,068,092	663,586

As of March 31, 2026 and December 31, 2025, financial instruments with maturities of no more than three months from their acquisition date are included for MCh\$81,264 and MCh\$67,028, respectively, in compliance with the requirements established by IAS 7 qualifying as “cash equivalent”.



Note 9 - Financial Assets Not Held for Trading Mandatorily Measured at Fair Value Through Profit or Loss

As of March 31, 2026 and December 31, 2025, the Bank maintains non-trading financial assets which are mandatorily carried at fair value through profit or loss, as per the following detail:

	Fair Value	
	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
Debt financial instruments		
Chilean Central Bank and Government securities		
Central Bank of Chile debt financial instruments	—	—
Chilean Treasury bonds	—	—
Other government securities	—	—
Subtotal	—	—
Other local institutions financial instruments		
Debt financial instruments of other banks	—	—
Bonds and bills of exchange issued by domestic companies	—	—
Other local institutions investments	—	—
Subtotal	—	—
Foreign institutions financial instruments		
Foreign Central Banks financial instruments	—	—
Foreign Governments financial instruments	—	—
Financial debt instruments of other banks	—	—
Corporate bonds	—	—
Other financial instruments	—	—
Subtotal	—	—
Other financial instruments		
Mutual fund investments		
Mutual funds managed by related companies	—	—
Mutual funds managed by third parties	—	—
Subtotal	—	—
Loans originated and acquired by the entity		
Interbank loans	—	—
Commercial loans	9,277	8,837
Mortgage loans	—	—
Consumer loans	—	—
Other	—	—
Subtotal	9,277	8,837
Total	9,277	8,837



Note 10 - Financial Assets and Liabilities Designated at Fair Value Through Profit or Loss

As of March 31, 2026 and December 31, 2025, the Bank does not have assets and liabilities designated at fair value through profit or loss.



Note 11 - Financial Assets at Fair Value Through Other Comprehensive Income

a) As of March 31, 2026 and December 31, 2025, the composition of financial assets at fair value through other comprehensive income is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Debt financial instruments		
Government and Central Bank of Chile instruments		
Central Bank of Chile debt financial instruments	590	452,247
Chilean Treasury bonds	4,060,253	2,092,578
Other government securities	17,893	17,725
Subtotal	4,078,736	2,562,550
Other local institutions financial instruments		
Debt financial instruments of other banks	—	—
Bonds and bills of exchange issued by domestic companies	—	—
Other local institutions investments	13,454	13,292
Subtotal	13,454	13,292
Foreign institutions financial instruments		
Foreign Central Banks financial instruments	—	—
Foreign Governments financial instruments	889,519	976,931
Financial debt instruments of other banks	128,472	159,180
Corporate bonds	—	—
Other financial instruments	104,775	103,474
Subtotal	1,122,766	1,239,585
Other financial instruments		
Loans originated and purchased by the entity		
Interbank loans	—	—
Commercial placements	—	—
Mortgage loans	—	—
Consumer loans	—	—
Subtotal	—	—
Other		
Other	—	—
Subtotal	—	—
Total	5,214,956	3,815,427

As of March 31, 2026 and December 31, 2025, includes MCh\$299,831 and MCh\$707,515 respectively, which correspond to those financial instruments with maturities not exceeding three months from their acquisition date included in Note 7 "Cash and Cash Equivalents".

As of March 31, 2026 and December 31, 2025, the FVTOCI portfolio includes unrealized gains (losses) of MCh\$8,067 and MCh\$689, respectively, presented in equity in valuation accounts attributable to owners of MCh\$8,006 and MCh\$626, and losses of MCh\$61 and MCh\$63 attributable to non-controlling interest.

As of March 31, 2026 and December 31, 2025, no instruments delivered as guarantees are maintained.



Note 11 - Financial Assets at Fair Value Through Other Comprehensive Income, continued

b) Impairment of debt instruments at fair value through other comprehensive income.

As of March 31, 2026 and December 31, 2025 the value of debt instruments classified at fair value through other comprehensive income include the impairment movements shown below:

	Financial instruments at FVTOCI			
	Expected loss from credit risk (ECL)			
	Stage 1	Stage 2	Stage 3	Total
	12 months	Permanent	Permanent	
	Mch\$	Mch\$	Mch\$	Mch\$
Opening balances as of January 1, 2026	(458)	—	—	(458)
Changes in the allowances	—	—	—	—
Transfers to stage 1	—	—	—	—
Transfers to stage 2	—	—	—	—
Transfers to stage 3	—	—	—	—
Increases due to changes in credit risk	(1)	—	—	(1)
Decrease due to changes in credit risk	—	—	—	—
Charge-Offs	25	—	—	25
Changes due to modifications that did not result in derecognition	3	—	—	3
New financial assets originated or purchased	(116)	—	—	(116)
Financial assets that have been derecognized	23	—	—	23
Changes in models/risk parameters	—	—	—	—
Foreign exchange and other movements	(3)	—	—	(3)
Ending balances as of March 31, 2026	(527)	—	—	(527)

	Financial instruments at FVTOCI			
	Expected loss from credit risk (ECL)			
	Stage 1	Stage 2	Stage 3	Total
	12 months	Permanent	Permanent	
	Mch\$	Mch\$	Mch\$	Mch\$
Opening balances as of January 1, 2025	(381)	—	—	(381)
Changes in the allowances	—	—	—	—
Transfers to stage 1	—	—	—	—
Transfers to stage 2	—	—	—	—
Transfers to stage 3	—	—	—	—
Increases due to changes in credit risk	(1)	—	—	(1)
Decrease due to changes in credit risk	4	—	—	4
Charge-Offs	148	—	—	148
Changes due to modifications that did not result in derecognition	(52)	—	—	(52)
New financial assets originated or purchased	(86)	—	—	(86)
Financial assets that have been derecognized	14	—	—	14
Changes in models/risk parameters	(2)	—	—	(2)
Foreign exchange and other movements	(102)	—	—	(102)
Ending balances as of December 31, 2025	(458)	—	—	(458)



Note 11 - Financial Assets at Fair Value Through Other Comprehensive Income, continued

c) Unrealized portfolio gains and losses on financial assets at fair value through other comprehensive income

The unrealized gains and losses on FVTOCI portfolio as of March 31, 2026 and December 31, 2025 are detailed below:

	As of March 31, 2026			
	Acquisition	Loss	Gain	Fair
	cost	unrealized	unrealized	value
	MCh\$	MCh\$	MCh\$	MCh\$
Securities quoted in active market				
Chilean Central Bank and Government securities	4,066,180	(1,583)	14,138	4,078,736
Chilean Central Bank debt financial instruments	647	(58)	—	590
Chilean Treasury bonds	4,047,679	(1,451)	14,025	4,060,253
Other government securities	17,854	(74)	113	17,893
Other local institutions financial instruments	13,585	(131)	—	13,454
Debt financial instruments of other local banks	—	—	—	—
Bonds and bill of exchange issued by domestic companies	—	—	—	—
Other local financial investments	13,585	(131)	—	13,454
Foreign institutions financial instruments	1,127,122	(27,407)	23,051	1,122,766
Foreign Central Banks financial instruments	879,406	(11,989)	22,101	889,518
Foreign Governments financial instruments	127,627	(105)	950	128,472
Financial debt instruments of other banks	—	—	—	—
Other debt financial instruments issued abroad	120,089	(15,313)	—	104,776
Unlisted investments in active markets	—	—	—	—
Corporate bonds	—	—	—	—
Other financial instruments	—	—	—	—
Loans originated and acquired by the entity	—	—	—	—
Other	—	—	—	—
Total	5,206,887	(29,121)	37,189	5,214,956

	As of December 31, 2025			
	Acquisition	Loss	Gain	Fair
	cost	unrealized	unrealized	value
	MCh\$	MCh\$	MCh\$	MCh\$
Securities quoted in active market				
Chilean Central Bank and Government securities	2,560,372	(1,591)	3,769	2,562,550
Chilean Central Bank instruments	452,266	(72)	53	452,247
Chilean Treasury bonds	2,090,522	(1,451)	3,507	2,092,578
Other government securities	17,584	(68)	209	17,725
Other local institutions financial instruments	13,378	(86)	—	13,292
Debt financial instruments of other local banks	9	(9)	—	—
Mortgage finance bonds	—	—	—	—
Other local financial investments	13,369	(77)	—	13,292
Foreign institutions financial instruments	1,240,987	(23,834)	22,432	1,239,585
Foreign Central Banks financial instruments	966,034	(10,538)	21,435	976,931
Foreign Governments financial instruments	158,283	(100)	997	159,180
Financial debt instruments of other banks	—	—	—	—
Other debt financial instruments issued abroad	116,670	(13,196)	—	103,474
Unlisted investments in active markets	—	—	—	—
Corporate bonds	—	—	—	—
Other financial instruments	—	—	—	—
Loans originated and acquired by the entity	—	—	—	—
Other	—	—	—	—
Total	3,814,737	(25,511)	26,201	3,815,427



Note 12 - Derivative Financial Instruments Held For Hedge Accounting

a) As of March 31, 2026 and December 31, 2025 the portfolio of derivative financial instruments held for accounting hedging purposes is as follows:

	As of March 31, 2026									
	Notional amount							Fair value		
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Assets	Liabilities
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Derivatives for hedging										
Fair value hedges										
Currency forwards	—	—	—	—	—	—	—	—	—	—
Currency swaps	—	—	40,972	101,261	23,688	—	23,223	189,144	5,165	4,539
Interest rate swaps	—	232,776	208,178	1,210,708	974,106	280,385	433,453	3,339,606	55,331	19,268
Subtotal	—	232,776	249,150	1,311,969	997,794	280,385	456,676	3,528,750	60,496	23,807
Cash flow hedging derivatives										
Currency forwards	—	10,941	8,423	318,303	—	—	—	337,667	(1)	22,065
Inflation forwards	—	374,512	1,302,824	661,373	1,609,605	—	—	3,948,314	43,263	76,046
Currency swaps	—	—	—	—	—	87,429	—	87,429	13,274	61,014
Interest rate swaps	—	1,761,990	911,982	3,579,512	3,313,704	3,716,369	17,300	13,300,857	48,601	22,619
Subtotal	—	2,147,443	2,223,229	4,559,188	4,923,309	3,803,798	17,300	17,674,267	105,137	181,744
Hedging of net investment in a foreign operation										
Currency forwards	—	62,968	288,761	133,498	—	—	—	485,227	5,387	18,732
Subtotal	—	62,968	288,761	133,498	—	—	—	485,227	5,387	18,732
Total	—	2,443,187	2,761,140	6,004,655	5,921,103	4,084,183	473,976	21,688,244	171,020	224,283

	As of December 31, 2025									
	Notional amount							Fair value		
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Assets	Liabilities
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Derivatives for hedging										
Fair value hedges										
Currency forwards	—	—	—	—	—	—	—	—	—	—
Currency swaps	—	9,021	—	—	—	—	22,552	31,573	2,539	—
Interest rate swaps	—	82,908	218,738	979,194	463,198	233,323	326,863	2,304,224	44,246	17,860
Subtotal	—	91,929	218,738	979,194	463,198	233,323	349,415	2,335,797	46,785	17,860
Cash flow hedging derivatives										
Currency forwards	—	24,187	23,144	276,729	—	—	—	324,060	342	12,447
Inflation forwards	—	1,231,567	2,971,651	2,475,052	1,612,955	—	—	8,291,225	33,843	19,644
Currency swaps	—	—	—	—	—	81,047	—	81,047	12,841	39,361
Interest rate swaps	—	27,810	1,251,776	3,767,685	2,051,884	2,079,685	18,000	9,196,840	26,176	14,801
Subtotal	—	1,283,564	4,246,571	6,519,466	3,664,839	2,160,732	18,000	17,893,172	73,202	86,253
Hedging of net investment in a foreign operation										
Currency forwards	—	65,363	283,305	125,705	—	—	—	474,373	19,869	315
Subtotal	—	65,363	283,305	125,705	—	—	—	474,373	19,869	315
Total	—	1,440,856	4,748,614	7,624,365	4,128,037	2,394,055	367,415	20,703,342	139,856	104,428



Note 12 - Derivative Financial Instruments Held For Hedge Accounting, continued

b) Hedge accounting

b.1) Fair value hedges

The Bank uses interest rate derivatives to manage its structural risk by minimizing accounting asymmetries in the Interim Consolidated Statement of Financial Position. Through different hedging strategies, it redenominates an element originally at a fixed rate to a floating rate, thus decreasing the financial duration and consequently risk, aligning the balance sheet structure with expected movements in the yield curve.

	As of March 31, 2026									
	Notional amount									Average Price
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Changes in fair value used in measuring effectiveness	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Hedged items										
Loans and receivables to customers										
Commercial and mortgage loans	—	4,356	6,661	31,081	79,799	173,542	307,935	603,374	48	2.57
Time deposits and other deposits										
Time deposits and other deposits	—	228,420	51,775	908,061	162,085	—	—	1,350,341	1,932	3.00
Investment instruments at FVTOCI										
Bonds of the general treasury of the republic	—	—	149,742	152,900	773,503	48,843	23,223	1,148,211	(7,005)	102.86
Bonds with banks										
Current bonds	—	—	—	159,638	83,668	58,000	125,518	426,824	663	2.68
Total	—	232,776	208,178	1,251,680	1,099,055	280,385	456,676	3,528,750	(4,362)	
Hedging instrument										
Currency swaps	—	—	—	40,972	124,949	—	23,223	189,144	(1,141)	
Interest rate swaps	—	232,776	208,178	1,210,708	974,106	280,385	433,453	3,339,606	(3,221)	3.24
Total	—	232,776	208,178	1,251,680	1,099,055	280,385	456,676	3,528,750	(4,362)	



Note 12 - Derivative Financial Instruments Held For Hedge Accounting, continued

	As of December 31, 2025									
	Notional amount								Changes in fair value used in measuring effectiveness	Average Price
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total		
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		
Hedged items										
Loans and receivables to customers										
Commercial and mortgage loans	—	3,315	6,634	31,941	86,793	158,308	293,026	580,017	(17,055)	2.48
Time deposits and other deposits										
Time deposits and other deposits	—	79,593	157,842	535,255	97,192	—	—	869,882	9,466	2.00
Investment instruments at FVTOCI										
Bonds of the general treasury of the republic	—	9,021	54,262	274,074	176,576	17,015	22,552	553,500	380	99.24
Bonds with banks										
Current bonds	—	—	—	137,924	102,637	58,000	33,837	332,398	(2,019)	2.63
Total	—	91,929	218,738	979,194	463,198	233,323	349,415	2,335,797	(9,228)	
Hedging instrument										
Currency swaps	—	9,021	—	—	—	—	22,552	31,573	491	
Interest rate swaps	—	82,908	218,738	979,194	463,198	233,323	326,863	2,304,224	(9,719)	3.55
Total	—	91,929	218,738	979,194	463,198	233,323	349,415	2,335,797	(9,228)	

The following is an estimate of the periods/years in which the flows are expected to occur:

Projected flows for interest rate risk:

	As of March 31, 2026							Total
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Hedged items								
Cash flow income	—	1,454	150,112	151,457	120,770	158,956	222,696	805,445
Cash outflows	—	(230,066)	(52,187)	(913,477)	(72,205)	(6,686)	(43,446)	(1,318,067)
Net cash flows	—	(228,612)	97,925	(762,020)	48,565	152,270	179,250	(512,622)
Hedging instruments (1)								
Cash outflows	—	(1,454)	(150,112)	(151,457)	(120,770)	(158,956)	(222,696)	(805,445)
Cash inflows	—	230,066	52,187	913,477	72,205	6,686	43,446	1,318,067
Net cash flows	—	228,612	(97,925)	762,020	(48,565)	(152,270)	(179,250)	512,622

(1) Includes only the portion of the projected cash flows of the hedging instrument (derivative) that is used to hedge the interest rate risk.



Note 12 - Derivative Financial Instruments Held For Hedge Accounting, continued

	As of December 31, 2025							Total
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Hedged items								
Cash inflows	—	9,451	55,108	279,591	45,369	134,707	217,141	741,367
Cash outflows	—	(80,332)	(159,217)	(560,619)	(129,187)	(8,876)	(12,320)	(950,551)
Net cash flows	—	(70,881)	(104,109)	(281,028)	(83,818)	125,831	204,821	(209,184)
Hedging instruments (1)								
Cash outflows	—	(9,451)	(55,108)	(279,591)	(45,369)	(134,707)	(217,141)	(741,367)
Cash inflows	—	80,332	159,217	560,619	129,187	8,876	12,320	950,551
Net cash flows	—	70,881	104,109	281,028	83,818	(125,831)	(204,821)	209,184

1) Includes only the portion of the projected cash flows of the hedging instrument (derivative) that is used to hedge the interest rate risk.

b.2) Cash flow hedges

Cash flow hedges are used by the Bank mainly to:

- Reduce the volatility of cash flows on inflation-adjusted Interim Consolidated Statement of Financial Position items through the use of inflation forward contracts and combinations of pesos and index-units swap contracts.
- Fixing the rate of a portion of the short-term liability pool in pesos, reducing the risk of a significant portion of the Bank's funding cost, while maintaining the liquidity risk in the liability pool.
- Setting the funding source rate at a floating rate, reducing the risk of an increase in the cost of funds.



Note 12 - Derivative Financial Instruments Held For Hedge Accounting, continued

The notional amounts of hedged items and hedging instruments for March 31, 2026 and December 31, 2025 are presented below, according to their maturities:

	As of March 31, 2026									Average Price
	Notional Amount							Total	Changes in fair value used in measuring effectiveness	
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Hedged items										
Loans and receivables to customers										
Loans (Inflation - indexed)	—	374,512	2,134,006	961,780	1,665,383	156,458	—	5,292,139	(92,249)	39,299.88
Commercial loans (interest rate)	—	642,500	—	1,721,516	987,722	2,062,728	—	5,414,466	(6,006)	4.70
Time deposits and other deposits										
Time deposits	—	1,119,490	80,800	1,557,589	2,220,586	1,398,201	17,300	6,393,966	23,876	4.71
Debt instruments issued										
Senior bonds	—	—	—	—	49,618	186,411	—	236,029	592	2.00
Interbank borrowings										
Interbank loans	—	—	—	298,853	—	—	—	298,853	(11,139)	1.00
Forecast transaction										
Payment in USD	—	10,941	8,423	19,450	—	—	—	38,814	1,640	880.56
Total	—	2,147,443	2,223,229	4,559,188	4,923,309	3,803,798	17,300	17,674,267	(83,286)	
Hedging instrument										
Currency forwards	—	10,941	8,423	318,303	—	—	—	337,667	(9,499)	879.56
Inflation forwards	—	374,512	1,302,824	661,373	1,609,605	—	—	3,948,314	(33,257)	39,299.88
Currency swaps	—	—	—	—	—	87,429	—	87,429	834	—
Interest rate swaps	—	1,761,990	911,982	3,579,512	3,313,704	3,716,369	17,300	13,300,857	(41,364)	4.71
Total	—	2,147,443	2,223,229	4,559,188	4,923,309	3,803,798	17,300	17,674,267	(83,286)	

	As of December 31, 2025									Average Price
	Notional Amount							Total	Changes in fair value used in measuring effectiveness	
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Hedged items										
Loans and receivables to customers										
Loans (Inflation - indexed)	—	1,259,377	3,150,427	3,543,817	1,656,656	—	—	9,610,277	(20,229)	39,162.81
Commercial loans (interest rate)	—	—	788,000	821,400	325,500	1,118,407	—	3,053,307	12,626	4.76
Time deposits and other deposits										
Time deposits	—	—	285,000	1,754,349	1,682,683	895,250	18,000	4,635,282	(8,517)	4.75
Debt instruments issued										
Senior bonds	—	—	—	123,172	—	147,075	—	270,247	973	2.00
Interbank borrowings										
Interbank loans	—	10,954	14,790	273,563	—	—	—	299,307	(47,253)	—
Forecast transaction										
Payment in USD	—	13,233	8,354	3,165	—	—	—	24,752	(69)	906.00
Total	—	1,283,564	4,246,571	6,519,466	3,664,839	2,160,732	18,000	17,893,172	(62,469)	
Hedging instrument										
Currency forwards	—	24,187	23,144	276,729	—	—	—	324,060	(47,321)	906.00
Inflation forwards	—	1,231,567	2,971,651	2,475,052	1,612,955	—	—	8,291,225	15,125	39,162.81
Currency swaps	—	—	—	—	—	81,047	—	81,047	896	—
Interest rate swaps	—	27,810	1,251,776	3,767,685	2,051,884	2,079,685	18,000	9,196,840	(31,169)	4.76
Total	—	1,283,564	4,246,571	6,519,466	3,664,839	2,160,732	18,000	17,893,172	(62,469)	



Note 12 - Derivative Financial Instruments Held for Hedge Accounting, continued

The following is an estimate of the periods/years in which the flows are expected to occur:

	As of March 31, 2026							Total
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Hedged item								
Cash inflows	—	63,125	98,135	225,187	338,217	210,709	—	935,373
Cash outflows	—	(63,310)	(17,094)	(521,055)	(299,161)	(286,421)	(441)	(1,187,482)
Net cash flows	—	(185)	81,041	(295,868)	39,056	(75,712)	(441)	(252,109)
Hedging instrument (1)								
Cash inflows	—	(63,125)	(98,135)	(225,187)	(338,217)	(210,709)	—	(935,373)
Cash outflows	—	63,310	17,094	521,055	299,161	286,421	441	1,187,482
Net cash flows	—	185	(81,041)	295,868	(39,056)	75,712	441	252,109

	As of December 31, 2025							Total
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Hedged item								
Flow income	—	34,487	59,286	227,966	200,178	115,277	—	637,194
Cash outflows	—	(82,194)	(98,981)	(385,147)	(203,781)	(157,721)	(709)	(928,533)
Net cash flows	—	(47,707)	(39,695)	(157,181)	(3,603)	(42,444)	(709)	(291,339)
Hedging instrument (1)								
Cash inflows	—	(34,487)	(59,286)	(227,966)	(200,178)	(115,277)	—	(637,194)
Cash outflows	—	82,194	98,981	385,147	203,781	157,721	709	928,533
Net cash flows	—	47,707	39,695	157,181	3,603	42,444	709	291,339

(1) Includes only the portion of the projected cash flows of the hedging instrument (derivative) that is used to hedge the risk defined in the hedging relationship.



Note 12 - Derivative Financial Instruments Held For Hedge Accounting, continued

The balance recognized in the Interim Consolidated Statements of Other Comprehensive Income for cash flow hedges as of March 31, 2026 and December 31, 2025 is presented below:

	Portion Effective	
	As of March 31,	As of December 31,
	2026	2025
	MCh\$	MCh\$
Hedged items		
Loans and receivables to customers		
Loans (Inflation - indexed)	(85,708)	9,142
Commercial loans (interest rate)	(3,807)	17,446
Financial instruments at FVTOCI		
Chilean Treasury bonds	—	—
Time deposits and other deposits		
Time deposits	20,606	(13,481)
Debt instruments issued		
Current bonds	2,008	2,399
Bonds with banks		
Interbank loans	1,834	4,770
Highly probable transaction		
Disbursement USD	1,885	344
Total	(63,182)	20,620

The effective portion generated by those cash flow derivatives was recognized in the Interim Consolidated Statements of Changes in Equity as of March 31, 2026 and December 31, 2025.

The ineffective portion generated by cash flow derivatives is due to the fact that both the hedged item and the item being hedged are not a mirror image of each other, which means that the variations in value attributable to rate and restatement components are not fully offset, but remain within the range of effectiveness defined by the standard.

The following table presents the results generated by the hedging instruments used in the cash flow hedge. The effective portion is recognized in other comprehensive income while the ineffective portion is recognized in the statement of profit or loss. The profit or loss recognized for the periods ended as of as of March 31, 2026 and 2025 is presented below:

	As of March 31,			
	2026		2025	
	Portion Effective	Portion Ineffective	Portion Effective	Portion Ineffective
	MCh\$	MCh\$	MCh\$	MCh\$
Hedged items				
Loans and receivables to customers				
Loans (Inflation - indexed)	94,850	—	(505)	—
Commercial loans (interest rate)	21,253	—	(2,678)	—
Financial instruments at FVTOCI				
Chilean Treasury bonds	—	—	—	—
Time deposits and other deposits				
Time deposits	(34,087)	—	631	—
Debt instruments issued				
Current bonds	392	—	(21)	—
Interbank borrowings				
Interbank loans	2,936	—	(286)	—
Forecast transaction				
Payment in USD	(1,523)	—	358	—
Total	83,821	—	(2,501)	—



Note 12 - Derivative Financial Instruments Held For Hedge Accounting, continued

b.3) Hedge of net investments in foreign operations

Banco Itaú Chile, parent company with Chilean peso functional currency, has investments in foreign businesses corresponding to a branch in New York and businesses in Colombia. As a result of the accounting treatment that these investments must receive, fluctuations in the value of the investments caused by the variability of the exchange rate between the Chilean peso in relation to the U.S. dollar and the Colombian peso generate changes in the value of the parent company's equity. The objective of the hedges is to safeguard the value of the equity by managing the exchange rate risk of the investments.

Hedges of a net investment in a foreign business, including the hedging of a monetary item that is accounted for as part of a net investment, will be recorded in a manner similar to cash flow hedges, where:

- The ineffective portion will be recognized in income,
- The portion of the gain or loss on the hedging instrument that is determined to be an effective hedge will be recognized in equity; the effects are presented below:

	As of March 31, 2026										
	Notional amount										
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Effective portion of the period	Ineffective portion	Changes in fair value used in measuring effectiveness
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	Average price
Hedged items											
Net investment abroad in Panamá	—	25,809	28,091	18,507	—	—	—	72,407	3,046	—	—
Net investment abroad in NY	—	37,159	260,670	111,477	—	—	—	409,306	(61,797)	—	(17,267)
Total	—	62,968	288,761	129,984	—	—	—	481,713	(58,751)	—	(17,267)
Hedging instruments											
Currency forwards	—	62,968	288,761	133,498	—	—	—	485,227	(58,751)	—	(17,267)
Total	—	62,968	288,761	133,498	—	—	—	485,227	(58,751)	—	(17,267)

	As of December 31, 2025										
	Notional amount										
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Effective portion of the year	Ineffective portion	Changes in fair value used in measuring effectiveness
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	Average price
Hedged items											
Net investment abroad in Panamá	—	10,949	43,974	32,944	—	—	—	87,867	3,783	—	—
Net investment abroad in NY	—	54,414	239,331	88,876	—	—	—	382,621	(51,599)	—	16,011
Total	—	65,363	283,305	121,820	—	—	—	470,488	(47,816)	—	16,011
Hedging instruments											
Currency forwards	—	65,363	283,305	125,705	—	—	—	474,373	(47,816)	—	16,011
Total	—	65,363	283,305	125,705	—	—	—	474,373	(47,816)	—	16,011



Note 13 - Financial Assets at Amortized Cost

The composition of the balances of financial assets at amortized cost as of March 31, 2026 and December 31, 2025 is as follows:

Financial assets at amortized cost	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Investments under resale agreements		
Transactions with domestic banks	—	—
Transactions with foreign banks	35,095	3,285
Transactions with other entities in the country	153,496	181,784
Transactions with other entities abroad	81,790	12,701
Accumulated impairment of financial assets at amortized cost	—	—
Subtotal	270,381	197,770
Financial debt instruments		
Chilean Central Bank and Government securities	638,221	652,460
Other domestic financial debt instruments	—	—
Foreign financial securities	356,012	339,493
Accumulated impairment of financial assets at amortized cost	(42)	(45)
Subtotal	994,191	991,908
Interbank loans		
Local banks	—	—
Provisions for accounts receivable from local banks	—	—
Foreign banks	13,069	48,043
Provisions for loans with foreign banks	(270)	(711)
Chilean Central Bank	—	—
Foreign Central Banks	—	—
Subtotal	12,799	47,332
Loans and accounts receivable from customers		
Commercial loans		
Commercial loans	14,022,068	13,456,215
Foreign trade loans	1,585,773	1,561,107
Accounts receivable	102,624	115,954
Credit card receivables	47,581	43,171
Factoring transactions	401,903	448,921
Commercial leasing transactions	1,072,620	1,053,892
Student loans	336,462	352,646
Other receivables and accounts receivable	—	—
Mortgage loans		
Mortgage loans with letters of credit	3,695	3,874
Endorsable mutual mortgage loans	51,551	53,767
Loans with mortgage finance bonds	—	—
Other mutual mortgage loans	8,450,277	8,209,945
Mortgage leasing transactions	312,520	301,280
Other mortgage loans and receivables	10,562	11,012
Consumer loans		
Consumer loans in installments	2,216,229	2,144,047
Accounts receivable	142,106	144,953
Credit card receivables	968,644	939,089
Consumer finance leasing transactions	1,327	1,582
Other receivables and accounts receivable	72,977	65,505
Provisions established for credit risk		
Provisions for commercial loans	(499,576)	(484,043)
Provisions for mortgage loans	(61,932)	(59,774)
Provisions for consumer loans	(244,486)	(244,037)
Subtotal	28,992,925	28,119,106
Total Financial Assets at amortized cost	30,270,296	29,356,116



Note 13 - Financial Assets at Amortized Cost, continued

a) Investments under resale

As of March 31, 2026 and December 31, 2025, the composition of financial instruments acquired under resale agreements is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Transactions with domestic banks		
Reverse repurchases agreements with other banks	—	—
Reverse repurchases agreements with Banco Central de Chile	—	—
Securities lending rights	—	—
Subtotal	—	—
Transactions with foreign banks		
Reverse repurchases agreements with other banks	—	—
Reverse repurchases agreements with foreign Central Banks	35,095	3,285
Securities lending rights	—	—
Subtotal	35,095	3,285
Transactions with other local entities		
Reverse repurchases agreements	153,496	181,784
Securities lending rights	—	—
Subtotal	153,496	181,784
Transactions with other foreign entities		
Reverse repurchases agreements	81,790	12,701
Securities lending rights	—	—
Subtotal	81,790	12,701
Accumulated impairment of financial assets at amortized cost - Rights under repurchase agreements and securities lending agreements		
Financial assets without a significant increase in credit risk since initial recognition (stage 1)	—	—
Financial assets with a significant increase in credit risk since initial recognition, but without credit impairment (stage 2)	—	—
Financial assets with credit deterioration (stage 3)	—	—
Subtotal	—	—
Total	270,381	197,770



Note 13 - Financial Assets at Amortized Cost, continued

b) Financial debt instruments

As of March 31, 2026 and December 31, 2025, the composition of debt financial instruments classified at amortized cost is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Chilean Central Bank and Government securities		
Chilean Central Bank instruments	—	—
Chilean Treasury bonds	638,221	652,460
Other government securities	—	—
Subtotal	638,221	652,460
Other domestic financial debt instruments		
Debt financial instruments issued by other banks in the country	—	—
Bonds and bills of exchange of domestic companies	—	—
Other financial debt instruments issued in the country	—	—
Subtotal	—	—
Foreign financial securities		
Financial debt instruments issued by foreign Central Banks	1,977	1,830
Financial debt instruments of foreign governments and fiscal entities	127,560	120,743
Debt financial instruments of other foreign banks	47,858	54,769
Bonds and bills of exchange of companies abroad	—	—
Other financial debt instruments issued abroad	178,617	162,151
Subtotal	356,012	339,493
Accumulated impairment of financial assets at amortized cost	(42)	(45)
Subtotal	(42)	(45)
Total	994,191	991,908



Note 13 - Financial Assets at Amortized Cost, continued

b.1) The changes in the expected loss from credit risk of financial instruments at amortized cost for March 31, 2026 and December 31, 2025, of financial assets at amortized cost are as follows:

	Financial instruments at amortized cost			
	Expected credit risk loss (ECL)			
	Stage 1	Stage 2	Stage 3	Total
	12 months	Permanent	Permanent	
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	(45)	—	—	(45)
Changes in the allowances	—	—	—	—
Transfers to stage 1	—	—	—	—
Transfers to stage 2	—	—	—	—
Transfers to stage 3	—	—	—	—
Increases due to changes in credit risk	—	—	—	—
Decrease due to changes in credit risk	—	—	—	—
Charge-Offs	33	—	—	33
Changes due to modifications that did not result in derecognition	—	—	—	—
New financial assets originated or purchased	(32)	—	—	(32)
Financial assets that have been derecognized	2	—	—	2
Changes in models/risk parameters	—	—	—	—
Foreign exchange and other movements	—	—	—	—
Balances as of March 31, 2026	(42)	—	—	(42)

	Financial instruments at amortized cost			
	Expected credit risk loss (ECL)			
	Stage 1	Stage 2	Stage 3	Total
	12 months	Permanent	Permanent	
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	(42)	—	—	(42)
Changes in the allowances	—	—	—	—
Transfers to stage 1	—	—	—	—
Transfers to stage 2	—	—	—	—
Transfers to stage 3	—	—	—	—
Increases due to changes in credit risk	—	—	—	—
Decrease due to changes in credit risk	—	—	—	—
Charge-Offs	29	—	—	29
Changes due to modifications that did not result in derecognition	6	—	—	6
New financial assets originated or purchased	(40)	—	—	(40)
Financial assets that have been derecognized	3	—	—	3
Changes in models/risk parameters	(2)	—	—	(2)
Foreign exchange and other movements	1	—	—	1
Balances as of December 31, 2025	(45)	—	—	(45)



Note 13 - Financial Assets at Amortized Cost, continued

c) Interbank loans

As of March 31, 2026 and December 31, 2025, the composition of the loan portfolio due from banks is as follows:

Interbank loans As of March 31, 2026	Financial assets before provisions				Provisions recorded				Net financial assets
	Normal portfolio	Substandard Portfolio	Portfolio in default	Total	Normal portfolio	Substandard Portfolio	Portfolio in default	Total	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Banks in the country	—	—	—	—	—	—	—	—	—
Interbank liquidity loans	—	—	—	—	—	—	—	—	—
Commercial interbank loans	—	—	—	—	—	—	—	—	—
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—
Non-transferable deposits in local banks	—	—	—	—	—	—	—	—	—
Other accounts payable to domestic banks	—	—	—	—	—	—	—	—	—
Foreign banks	13,069	—	—	13,069	(270)	—	—	(270)	12,799
Interbank liquidity loans	—	—	—	—	—	—	—	—	—
Commercial interbank loans	13,069	—	—	13,069	(270)	—	—	(270)	12,799
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—
Deposits in current accounts with banks abroad for derivative transactions	—	—	—	—	—	—	—	—	—
Other non-transferable deposits in foreign banks	—	—	—	—	—	—	—	—	—
Other accounts payable to foreign banks	—	—	—	—	—	—	—	—	—
Subtotal domestic and foreign banks	13,069	—	—	13,069	(270)	—	—	(270)	12,799
Central Bank of Chile	—	—	—	—	—	—	—	—	—
Deposits in current account with BCCH for derivative transactions with COMDER	—	—	—	—	—	—	—	—	—
Other deposits in the Central Bank of Chile not available	—	—	—	—	—	—	—	—	—
Other receivables from foreign banks	—	—	—	—	—	—	—	—	—
Foreign central banks	—	—	—	—	—	—	—	—	—
Deposits in current account with BCCH for derivative transactions with COMDER	—	—	—	—	—	—	—	—	—
Other deposits in the Central Bank of Chile not available	—	—	—	—	—	—	—	—	—
Other receivables from foreign banks	—	—	—	—	—	—	—	—	—
Subtotal Central Bank of Chile and Foreign Central Banks	—	—	—	—	—	—	—	—	—
Total	13,069	—	—	13,069	(270)	—	—	(270)	12,799



Note 13 - Financial Assets at Amortized Cost, continued

Interbank loans As of December 31, 2025	Financial assets before provisions				Provisions recorded				Net financial assets
	Normal portfolio	Substandard Portfolio	Portfolio in default	Total	Normal portfolio	Substandard Portfolio	Portfolio in default	Total	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Banks in the country	—	—	—	—	—	—	—	—	—
Interbank liquidity loans	—	—	—	—	—	—	—	—	—
Commercial interbank loans	—	—	—	—	—	—	—	—	—
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—
Non-transferable deposits in local banks	—	—	—	—	—	—	—	—	—
Other accounts payable to domestic banks	—	—	—	—	—	—	—	—	—
Foreign banks	48,043	—	—	48,043	(711)	—	—	(711)	47,332
Interbank liquidity loans	48,043	—	—	48,043	(711)	—	—	(711)	47,332
Commercial interbank loans	—	—	—	—	—	—	—	—	—
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—
Deposits in current accounts with banks abroad for derivative transactions	—	—	—	—	—	—	—	—	—
Other non-transferable deposits in foreign banks	—	—	—	—	—	—	—	—	—
Other accounts payable to foreign banks	—	—	—	—	—	—	—	—	—
Subtotal domestic and foreign banks	48,043	—	—	48,043	(711)	—	—	(711)	47,332
Central Bank of Chile	—	—	—	—	—	—	—	—	—
Deposits in current account with BCCH for derivative transactions with COMDER	—	—	—	—	—	—	—	—	—
Other deposits in the Central Bank of Chile not available	—	—	—	—	—	—	—	—	—
Other receivables from foreign banks	—	—	—	—	—	—	—	—	—
Foreign central banks	—	—	—	—	—	—	—	—	—
Deposits in current account with BCCH for derivative transactions with COMDER	—	—	—	—	—	—	—	—	—
Other deposits in the Central Bank of Chile not available	—	—	—	—	—	—	—	—	—
Other receivables from foreign banks	—	—	—	—	—	—	—	—	—
Subtotal Central Bank of Chile and Foreign Central Banks	—	—	—	—	—	—	—	—	—
Total	48,043	—	—	48,043	(711)	—	—	(711)	47,332



Note 13 - Financial Assets at Amortized Cost, continued

d) Loans and accounts receivables from customers

As of March 31, 2026 and December 31, 2025, the composition of the loan portfolio is as follows:

As of March 31, 2026	Financial assets before provisions					Total	Provisions recorded					Deductible Fogape guarantees Covid-19 (1)	Total	Net financial assets	
	Normal portfolio		Substandard Portfolio		Portfolio in default		Normal portfolio		Substandard Portfolio		Portfolio in default				
	Evaluation	Evaluation	Evaluation	Evaluation			Evaluation	Evaluation							
	Individual	Group	Individual	Individual	Group		Individual	Group	Individual	Individual	Group				Subtotal
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$				MCh\$
Commercial loans															
Commercial loans	10,580,651	1,809,233	604,993	782,638	244,553	14,022,068	(76,975)	(16,342)	(35,341)	(229,899)	(53,700)	(412,257)	—	(412,257)	13,609,811
Foreign trade credits Chilean exports	804,793	34,372	9,058	5,380	—	853,603	(11,888)	(980)	(520)	(2,644)	—	(16,032)	—	(16,032)	837,571
Foreign trade credits Chilean imports	492,390	127,936	11,405	1,080	388	633,199	(8,194)	(3,667)	(1,570)	(71)	(221)	(13,723)	—	(13,723)	619,476
Foreign trade credits between third countries	98,971	—	—	—	—	98,971	(1,036)	—	—	—	—	(1,036)	—	(1,036)	97,935
Receivables in current accounts	41,108	42,881	2,986	1,112	14,537	102,624	(661)	(1,043)	(375)	(450)	(7,860)	(10,389)	—	(10,389)	92,235
credit card debtors	7,712	33,184	363	147	6,175	47,581	(181)	(1,094)	(34)	(99)	(3,513)	(4,921)	—	(4,921)	42,660
Factoring transactions	344,589	42,401	6,601	5,871	2,441	401,903	(6,100)	(815)	(461)	(987)	(845)	(9,208)	—	(9,208)	392,695
Commercial leasing transactions	785,259	186,687	57,967	30,780	11,927	1,072,620	(2,033)	(2,886)	(898)	(8,109)	(5,580)	(19,506)	—	(19,506)	1,053,114
Student loans	—	301,174	—	—	35,288	336,462	—	(4,545)	—	—	(4,649)	(9,194)	—	(9,194)	327,268
Other receivables and accounts receivable	—	—	—	—	—	—	—	—	—	—	—	—	(3,310)	(3,310)	(3,310)
Subtotal	13,155,473	2,577,868	693,373	827,008	315,309	17,569,031	(107,068)	(31,372)	(39,199)	(242,259)	(76,368)	(496,266)	(3,310)	(499,576)	17,069,455
Mortgage loans															
Loans with letters of credit	—	3,382	—	—	313	3,695	—	(4)	—	—	(25)	(29)	—	(29)	3,666
Endorsable mortgage loans	—	46,143	—	—	5,408	51,551	—	(74)	—	—	(407)	(481)	—	(481)	51,070
Loans financed with mortgage bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Other mutual mortgage loans	—	8,070,185	—	—	380,092	8,450,277	—	(17,795)	—	—	(32,856)	(50,651)	—	(50,651)	8,399,626
Mortgage leasing transactions	—	299,740	—	—	12,780	312,520	—	(7,118)	—	—	(3,508)	(10,626)	—	(10,626)	301,894
Other mortgage loans receivables	—	9,129	—	—	1,433	10,562	—	(16)	—	—	(129)	(145)	—	(145)	10,417
Subtotal	—	8,428,579	—	—	400,026	8,828,605	—	(25,007)	—	—	(36,925)	(61,932)	—	(61,932)	8,766,673
Consumer loans															
Installment consumer loans	—	2,085,003	—	—	131,226	2,216,229	—	(89,483)	—	—	(77,669)	(167,152)	—	(167,152)	2,049,077
Checking account debtors	—	127,039	—	—	15,067	142,106	—	(6,459)	—	—	(8,468)	(14,927)	—	(14,927)	127,179
Credit card balances	—	935,401	—	—	33,243	968,644	—	(37,081)	—	—	(20,536)	(57,617)	—	(57,617)	911,027
Consumer leasing transactions	—	1,192	—	—	135	1,327	—	(65)	—	—	(68)	(133)	—	(133)	1,194
Other consumer loans and receivables	—	70,939	—	—	2,038	72,977	—	(2,771)	—	—	(1,886)	(4,657)	—	(4,657)	68,320
Subtotal	—	3,219,574	—	—	181,709	3,401,283	—	(135,859)	—	—	(108,627)	(244,486)	—	(244,486)	3,156,797
Total	13,155,473	14,226,021	693,373	827,008	897,044	29,798,919	(107,068)	(192,238)	(39,199)	(242,259)	(221,920)	(802,684)	(3,310)	(805,994)	28,992,925

(1) This includes the provision for "Deductible FOGAPE Covid-19 guarantees".



Note 13 - Financial Assets at Amortized Cost, continued

As of December 31, 2025	Financial assets before provisions					Total	Provisions recorded					Deductible Fogape guarantees	Total	Net financial assets	
	Normal portfolio		Substandard portfolio		Portfolio in default		Normal portfolio		Substandard Portfolio		Portfolio in default				
	Evaluation		Evaluation		Evaluation		Evaluation		Evaluation		Evaluation				
	Individual	Group	Individual	Individual	Group		Individual	Group	Individual	Individual	Group				
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$				MCh\$
Commercial loans															
Commercial loans	9,999,946	1,820,780	592,359	804,302	238,828	13,456,215	(72,091)	(16,505)	(28,336)	(229,226)	(53,094)	(399,252)	—	(399,252)	13,056,963
Foreign trade credits Chilean exports	834,562	27,615	10,548	942	—	873,667	(9,977)	(806)	(1,854)	(847)	—	(13,484)	—	(13,484)	860,183
Foreign trade credits Chilean imports	477,435	126,685	6,907	749	750	612,526	(8,116)	(3,450)	(532)	(15)	(395)	(12,508)	—	(12,508)	600,018
Foreign trade credits between third countries	74,914	—	—	—	—	74,914	(1,162)	—	—	—	—	(1,162)	—	(1,162)	73,752
Receivables in current accounts	57,971	39,689	2,969	1,145	14,180	115,954	(870)	(1,005)	(394)	(553)	(7,722)	(10,544)	—	(10,544)	105,410
credit card debtors	6,226	30,523	446	98	5,878	43,171	(145)	(997)	(65)	(75)	(3,366)	(4,648)	—	(4,648)	38,523
Factoring transactions	370,602	59,814	10,049	5,830	2,626	448,921	(6,442)	(1,070)	(768)	(908)	(913)	(10,101)	—	(10,101)	438,820
Commercial leasing transactions	762,522	195,347	50,722	34,318	10,983	1,053,892	(1,998)	(2,684)	(841)	(8,462)	(5,197)	(19,182)	—	(19,182)	1,034,710
Student loans	—	312,539	—	—	40,107	352,646	—	(4,635)	—	—	(5,106)	(9,741)	—	(9,741)	342,905
Other receivables and accounts receivable	—	—	—	—	—	—	—	—	—	—	—	—	(3,421)	(3,421)	(3,421)
Subtotal	12,584,178	2,612,992	674,000	847,384	313,352	17,031,906	(100,801)	(31,152)	(32,790)	(240,086)	(75,793)	(480,622)	(3,421)	(484,043)	16,547,863
Mortgage loans															
Loans with letters of credit	—	3,538	—	—	336	3,874	—	(5)	—	—	(25)	(30)	—	(30)	3,844
Endorsable mortgage loans	—	48,188	—	—	5,579	53,767	—	(76)	—	—	(423)	(499)	—	(499)	53,268
Loans financed with mortgage bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Other mutual mortgage loans	—	7,837,244	—	—	372,701	8,209,945	—	(17,022)	—	—	(31,797)	(48,819)	—	(48,819)	8,161,126
Mortgage leasing transactions	—	289,741	—	—	11,539	301,280	—	(6,864)	—	—	(3,404)	(10,268)	—	(10,268)	291,012
Other mortgage loans receivables	—	9,464	—	—	1,548	11,012	—	(17)	—	—	(141)	(158)	—	(158)	10,854
Subtotal	—	8,188,175	—	—	391,703	8,579,878	—	(23,984)	—	—	(35,790)	(59,774)	—	(59,774)	8,520,104
Consumer loans															
Installment consumer loans	—	2,006,395	—	—	137,652	2,144,047	—	(87,485)	—	—	(81,116)	(168,601)	—	(168,601)	1,975,446
Checking account debtors	—	130,448	—	—	14,505	144,953	—	(6,548)	—	—	(8,138)	(14,686)	—	(14,686)	130,267
Credit card balances	—	905,910	—	—	33,179	939,089	—	(35,838)	—	—	(20,505)	(56,343)	—	(56,343)	882,746
Consumer leasing transactions	—	1,345	—	—	237	1,582	—	(51)	—	—	(205)	(256)	—	(256)	1,326
Other consumer loans and receivables	—	63,539	—	—	1,966	65,505	—	(2,447)	—	—	(1,704)	(4,151)	—	(4,151)	61,354
Subtotal	—	3,107,637	—	—	187,539	3,295,176	—	(132,369)	—	—	(111,668)	(244,037)	—	(244,037)	3,051,139
Total	12,584,178	13,908,804	674,000	847,384	892,594	28,906,960	(100,801)	(187,505)	(32,790)	(240,086)	(223,251)	(784,433)	(3,421)	(787,854)	28,119,106

(1) This includes the provision for "Deductible FOGAPE Covid-19 guarantees".



Note 13 - Financial Assets at Amortized Cost, continued

e) Summary of movement in provisions recorded - Interbank loans

	Movement in allowances for loan losses for the period			Total
	Individual assessment			
	Portfolio normal	Portfolio substandard	Portfolio in Default	
	MCh\$	MCh\$	MCh\$	
Balances as of January 1, 2026	(711)	—	—	(711)
Provision establishment for:				
Change in measurement without portfolio reclassification during the period:	(15)	—	—	(15)
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):				
Normal individual to Substandard	—	—	—	—
Normal individual to In Default individual	—	—	—	—
Substandard up to individual default	—	—	—	—
Substandard to Normal individual	—	—	—	—
Individual default up to substandard	—	—	—	—
Individual default up to Individual normal	—	—	—	—
New loans originated	—	—	—	—
New credits due to conversion from contingent to loan	(23)	—	—	(23)
New credits purchased	—	—	—	—
Sale or assignment of receivables	—	—	—	—
Payment of credits	499	—	—	499
Application of provisions for write-offs	—	—	—	—
Recovery of written off loans	—	—	—	—
Exchange differences	(29)	—	—	(29)
Other changes in provisions	9	—	—	9
Balances as of March 31, 2026	(270)	—	—	(270)

	Movement in allowances for loan losses for the year			Total
	Individual assessment			
	Portfolio normal	Portfolio substandard	Portfolio in Default	
	MCh\$	MCh\$	MCh\$	
Balances as of January 1, 2025	—	—	—	—
Provision establishment for:				
Change in measurement without portfolio reclassification during the year:	(28)	—	—	(28)
Change in measurement due to portfolio reclassification from the beginning to the end of the year (portfolio from (-) to (+)):	—	—	—	—
Normal individual to Substandard	—	—	—	—
Normal individual to individual default	—	—	—	—
Substandard up to individual default	—	—	—	—
Substandard to Normal individual	—	—	—	—
Individual default up to substandard	—	—	—	—
Individual default up to Individual normal	—	—	—	—
New loans originated	(409)	—	—	(409)
New credits purchased	—	—	—	—
Sale or assignment of receivables	—	—	—	—
Payment of credits	55	—	—	55
Application of provisions for write-offs	—	—	—	—
Recovery of written off loans	—	—	—	—
Exchange differences	(329)	—	—	(329)
Other changes in provisions	—	—	—	—
Balances as of December 31, 2025	(711)	—	—	(711)



Note 13 - Financial Assets at Amortized Cost, continued

f) Summary of changes in allowances for loan losses – Commercial

	Movement in allowances for loan losses for the period							
	Normal portfolio		Portfolio Substandard	Portfolio in default		Subtotal	Deductible guarantees FOGAPE Covid-19 (1)	Total
	Evaluation			Evaluation				
	Individual	Group		Individual	Group			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance at January 1, 2026	(100,801)	(31,152)	(32,790)	(240,086)	(75,793)	(480,622)	(3,421)	(484,043)
Provision establishment for:								
Change in measurement without portfolio reclassification during the period:	(1,376)	(5,035)	1,000	(2,521)	(670)	(8,602)	—	(8,602)
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):	(89)	4,186	(3,184)	3,241	(10,221)	(6,067)	—	(6,067)
Normal individual to Substandard	1,101	—	(3,355)	—	—	(2,254)	—	(2,254)
Normal individual to individual default	—	—	—	(2)	—	(2)	—	(2)
Substandard up to individual default	—	—	2,126	(3,356)	—	(1,230)	—	(1,230)
Substandard to Normal individual	(3)	—	11	—	—	8	—	8
Individual default up to substandard	—	—	(1,851)	3,507	—	1,656	—	1,656
Individual default up to Individual normal	—	—	—	4	—	4	—	4
Group Normal to Group default	—	3,363	—	—	(9,659)	(6,296)	—	(6,296)
Group default to Group normal	—	(261)	—	—	3,012	2,751	—	2,751
Individual (normal, substandard, default) to Group (normal, default)	465	(699)	110	3,887	(4,339)	(576)	—	(576)
Group (normal, default) to Individual (normal, substandard, default)	(1,652)	1,783	(225)	(799)	765	(128)	—	(128)
New loans originated	(36,863)	(8,361)	(8,526)	(13,565)	(1,449)	(68,764)	—	(68,764)
New credits due to conversion from contingent to loan	(1,760)	(991)	(608)	(3)	(115)	(3,477)	—	(3,477)
New credits purchased	—	—	—	—	—	—	—	—
Sale or assignment of receivables	—	—	—	857	—	857	—	857
Payment of credits	36,662	10,707	4,136	10,019	5,003	66,527	—	66,527
Application of provisions for write-offs	—	—	—	10,619	7,325	17,944	—	17,944
Recovery of written off loans	—	—	—	—	—	—	—	—
Changes in models and methodologies	—	—	—	—	—	—	—	—
Exchange differences	(2,956)	(367)	(789)	(7,156)	(513)	(11,781)	—	(11,781)
Other changes in provisions	115	(359)	1,562	(3,664)	65	(2,281)	111	(2,170)
Balances as of March 31, 2026	(107,068)	(31,372)	(39,199)	(242,259)	(76,368)	(496,266)	(3,310)	(499,576)

(1) This includes the provision for "Deductible FOGAPE Covid-19 guarantees".



Note 13 - Financial Assets at Amortized Cost, continued

	Movement in allowances for loan losses for the year							
	Normal portfolio		Portfolio Substandard	Portfolio in default		Subtotal	Deductible guarantees FOGAPE Covid-19 (1)	Total
	Evaluation			Evaluation				
	Individual	Group	Individual	Group				
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	(102,264)	(30,109)	(33,113)	(246,365)	(83,894)	(495,745)	(3,580)	(499,325)
Provision establishment for:								
Change in measurement without portfolio reclassification during the year:	6,713	(22,227)	(5,838)	(11,003)	(6,951)	(39,306)	—	(39,306)
Change in measurement due to portfolio reclassification from the beginning to the end of the year (portfolio from (-) to (+)):	2,183	13,650	4,918	(37,013)	(25,996)	(42,258)	—	(42,258)
Normal individual to Substandard	3,211	—	(7,487)	—	—	(4,276)	—	(4,276)
Normal individual to individual default	231	—	—	(6,501)	—	(6,270)	—	(6,270)
Substandard up to individual default	—	—	13,482	(34,684)	—	(21,202)	—	(21,202)
Substandard to Normal individual	(110)	—	197	—	—	87	—	87
Individual default up to substandard	—	—	(1,368)	2,814	—	1,446	—	1,446
Individual default up to Individual normal	—	—	—	3	—	3	—	3
Group Normal to Group default	—	13,561	—	—	(38,011)	(24,450)	—	(24,450)
Group default to Group normal	—	(1,114)	—	—	12,389	11,275	—	11,275
Individual (normal, substandard, default) to Group (normal, default)	884	(531)	112	1,959	(1,132)	1,292	—	1,292
Group (normal, default) to Individual (normal, substandard, default)	(2,033)	1,734	(18)	(604)	758	(163)	—	(163)
New loans originated	(121,882)	(31,528)	(13,289)	(65,987)	(10,380)	(243,066)	—	(243,066)
New credits due to conversion from contingent to loan	(12,319)	(4,747)	(1,199)	(80)	(709)	(19,054)	—	(19,054)
New credits purchased	—	—	—	—	—	—	—	—
Sale or assignment of receivables	—	47	—	14,030	—	14,077	—	14,077
Payment of credits	124,992	43,734	15,521	26,414	17,686	228,347	—	228,347
Application of provisions for write-offs	—	7	—	53,670	30,855	84,532	—	84,532
Recovery of written off loans	—	—	—	—	—	—	—	—
Changes in models and methodologies	—	—	—	—	—	—	—	—
Exchange differences	1,833	75	(599)	4,664	46	6,019	—	6,019
Other changes in provisions	(57)	(54)	809	21,584	3,550	25,832	159	25,991
Balances as of December 31, 2025	(100,801)	(31,152)	(32,790)	(240,086)	(75,793)	(480,622)	(3,421)	(484,043)

(1) This includes the provision for "Deductible FOGAPE Covid-19 guarantees".



Note 13 - Financial Assets at Amortized Cost, continued

g) Summary of the movement in provisions recorded - Mortgage Loans

	Movement in allowances for loan losses for the period		
	Group Evaluation		
	Normal Portfolio	Portfolio in default	Total
	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2026	(23,984)	(35,790)	(59,774)
Provision establishment for:			
Change in measurement without portfolio reclassification during the period:	(893)	9	(884)
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):	686	(1,265)	(579)
Normal group to group default	1,036	(3,457)	(2,421)
Group default to group normal	(350)	2,192	1,842
New loans originated	(1,379)	(1,153)	(2,532)
New credits purchased	—	—	—
Sale or assignment of receivables	—	—	—
Payment of credits	2,056	1,231	3,287
Application of provisions for write-offs	—	375	375
Recovery of written off loans	—	—	—
Changes in models and methodologies	—	—	—
Exchange difference	(875)	(442)	(1,317)
Other changes in provisions	(618)	110	(508)
Balances as of March 31, 2026	(25,007)	(36,925)	(61,932)

	Movement in allowances for loan losses for the year		
	Group Evaluation		
	Normal Portfolio	Portfolio in default	Total
	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	(23,742)	(35,493)	(59,235)
Provision establishment for:			
Change in measurement without portfolio reclassification during the year:	(3,405)	(97)	(3,502)
Change in measurement due to portfolio reclassification from the beginning to the end of the year (portfolio from (-) to (+)):	2,182	(5,237)	(3,055)
Normal group to group default	3,525	(13,075)	(9,550)
Group default to group normal	(1,343)	7,838	6,495
New loans originated	(3,008)	(4,658)	(7,666)
New credits purchased	—	—	—
Sale or assignment of receivables	—	—	—
Payment of credits	5,792	4,552	10,344
Application of provisions for write-offs	—	7,274	7,274
Recovery of written off loans	—	—	—
Changes in models and methodologies	—	—	—
Exchange difference	(940)	(511)	(1,451)
Other changes in provisions	(863)	(1,620)	(2,483)
Balances as of December 31, 2025	(23,984)	(35,790)	(59,774)



Note 13 - Financial Assets at Amortized Cost, continued

h) Summary of movement in provisions recorded - Consumer loans and receivables

	Movement in allowances for loan losses for the period		
	Group Evaluation		
	Normal Portfolio MCh\$	Portfolio in default MCh\$	Total MCh\$
Balance as of January 1, 2026	(132,369)	(111,668)	(244,037)
Provision establishment for:			
Change in measurement without portfolio reclassification during the period:	(19,132)	(3,898)	(23,030)
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):	23,714	(40,717)	(17,003)
Normal group to group default	24,525	(45,618)	(21,093)
Group default to group normal	(811)	4,901	4,090
New loans originated	(14,774)	(12,170)	(26,944)
New credits due to conversion from contingent to loan	(19,902)	(810)	(20,712)
New credits purchased	—	—	—
Sale or assignment of receivables	—	—	—
Payment of credits	29,901	14,639	44,540
Application of provisions for write-offs	—	44,771	44,771
Recovery of written off loans	—	—	—
Changes in models and methodologies	—	—	—
Exchange difference	(1,632)	(1,949)	(3,581)
Other changes in provisions	(1,665)	3,175	1,510
Balances as of March 31, 2026	(135,859)	(108,627)	(244,486)

	Movement in allowances for loan losses for the year		
	Group Evaluation		
	Normal Portfolio MCh\$	Portfolio in default MCh\$	Total MCh\$
Balance as of January 1, 2025	(120,697)	(155,586)	(276,283)
Provision establishment for:			
Change in measurement without portfolio reclassification during the year:	(73,772)	(8,314)	(82,086)
Change in measurement due to portfolio reclassification from the beginning to the end of the year (portfolio from (-) to (+)):	90,974	(145,248)	(54,274)
Normal group to group default	94,233	(161,549)	(67,316)
Group default to group normal	(3,259)	16,301	13,042
New loans originated	(39,612)	(26,462)	(66,074)
New credits due to conversion from contingent to loan	(85,104)	(5,413)	(90,517)
New credits purchased	—	—	—
Sale or assignment of receivables	—	—	—
Payment of credits	98,996	47,878	146,874
Application of provisions for write-offs	—	198,895	198,895
Recovery of written off loans	—	—	—
Changes in models and methodologies	—	—	—
Exchange difference	(1,574)	(2,587)	(4,161)
Other changes in provisions	(1,580)	(14,831)	(16,411)
Balances as of December 31, 2025	(132,369)	(111,668)	(244,037)



Note 13 - Financial Assets at Amortized Cost, continued

i) Concentration of loans by economic activity

The following detail is presented as of March 31, 2026 and December 31, 2025:

As of March 31, 2026	Placements and exposure to contingent credits			Established provisions		
	Loans		Total	Loans		Total
	Domestic	Foreign		Domestic	Foreign	
	MCh\$	MCh\$		MCh\$	MCh\$	
Interbank loans	—	13,069	13,069	—	(270)	(270)
Commercial loans						
Agriculture and livestock	309,900	177,735	487,635	(14,196)	(5,800)	(19,996)
Fruit growing	36,728	140,067	176,795	(967)	(1,272)	(2,239)
Forestry	46,973	—	46,973	(2,425)	—	(2,425)
Fishing	74,864	9,349	84,213	(3,447)	(164)	(3,611)
Mining	291,182	29,205	320,387	(6,595)	(5,404)	(11,999)
Oil and natural gas	15,082	84,039	99,121	(52)	(2,239)	(2,291)
Product manufacturing industry:	1,035,605	898,067	1,933,672	(19,885)	(21,553)	(41,438)
Food, beverages and tobacco	418,966	485,288	904,254	(7,411)	(9,292)	(16,703)
Textile, leather and footwear	32,789	80,379	113,168	(1,006)	(2,581)	(3,587)
Wood and furniture	21,105	62,390	83,495	(892)	(2,197)	(3,089)
Pulp, paper and printing	42,006	35,306	77,312	(707)	(1,129)	(1,836)
Chemicals and petroleum products	211,901	111,922	323,823	(2,959)	(2,637)	(5,596)
Metals, non-metals, machinery, and other	308,838	122,782	431,620	(6,910)	(3,717)	(10,627)
Electricity, gas and water	422,137	632,732	1,054,869	(12,601)	(15,557)	(28,158)
Residential construction	296,460	279,976	576,436	(5,330)	(43,076)	(48,406)
Non-housing construction (office, civil works)	974,465	324,045	1,298,510	(16,138)	(7,047)	(23,185)
Wholesale trade	1,718,217	245,413	1,963,630	(52,829)	(5,452)	(58,281)
Retail trade, restaurants and hotels	650,217	467,672	1,117,889	(64,886)	(8,868)	(73,754)
Transportation and warehousing	733,102	374,236	1,107,338	(13,031)	(24,783)	(37,814)
Telecommunications	75,309	171,534	246,843	(1,797)	(10,176)	(11,973)
Financial services	1,353,573	71,561	1,425,134	(10,916)	(1,784)	(12,700)
Business services	—	322,628	322,628	—	(1,323)	(1,323)
Real estate services	2,919,390	327,491	3,246,881	(62,487)	(6,954)	(69,441)
Student loans	336,462	—	336,462	(9,194)	—	(9,194)
Public administration, defense and police	—	75,990	75,990	—	(732)	(732)
Social and other community services	1,401,290	201,383	1,602,673	(35,938)	(2,557)	(38,495)
Personal services	—	44,952	44,952	—	(2,121)	(2,121)
Subtotal	12,690,956	4,878,075	17,569,031	(332,714)	(166,862)	(499,576)
Mortgage loans	8,066,085	762,520	8,828,605	(37,458)	(24,474)	(61,932)
Consumer loans	2,508,845	892,438	3,401,283	(180,468)	(64,018)	(244,486)
Contingent credit exposure	2,299,420	1,575,916	3,875,336	(37,495)	(5,145)	(42,640)



Note 13 - Financial Assets at Amortized Cost, continued

As of December 31, 2025	Placements and exposure to contingent credits			Provisions recorded		
	Loans		Total	Loans		Total
	Domestic	Foreign		Domestic	Foreign	
	MCh\$	MCh\$		MCh\$	MCh\$	
Interbank loans	—	48,043	48,043	—	(711)	(711)
Commercial Loans						
Agriculture and livestock	327,673	172,502	500,175	(14,210)	(5,635)	(19,845)
Fruit growing	37,131	156,314	193,445	(697)	(1,850)	(2,547)
Forestry	52,278	—	52,278	(2,421)	—	(2,421)
Fishing	72,932	-	72,932	(3,524)	—	(3,524)
Mining	384,316	28,517	412,833	(5,508)	(4,853)	(10,361)
Oil and natural gas	14,184	73,976	88,160	(47)	(2,051)	(2,098)
Product manufacturing industry:	1,027,178	960,220	1,987,398	(19,192)	(20,614)	(39,806)
Food, beverages and tobacco	397,762	362,001	759,763	(7,308)	(8,017)	(15,325)
Textile, leather and footwear	35,302	74,506	109,808	(1,052)	(2,461)	(3,513)
Wood and furniture	20,156	62,396	82,552	(860)	(2,127)	(2,987)
Pulp, paper and printing	56,341	31,068	87,409	(677)	(1,115)	(1,792)
Chemicals and petroleum products	222,694	197,570	420,264	(2,843)	(3,381)	(6,224)
Metals, non-metals, machinery, and other	294,923	232,679	527,602	(6,452)	(3,513)	(9,965)
Electricity, gas and water	366,641	531,481	898,122	(12,842)	(12,829)	(25,671)
Residential construction	301,178	286,889	588,067	(7,791)	(37,840)	(45,631)
Non-housing construction (office, civil works)	752,880	260,143	1,013,023	(17,487)	(6,700)	(24,187)
Wholesale trade	1,587,408	222,197	1,809,605	(49,266)	(6,067)	(55,333)
Retail trade, restaurants and hotels	633,553	446,087	1,079,640	(63,267)	(9,638)	(72,905)
Transportation and warehousing	708,137	308,774	1,016,911	(12,676)	(22,615)	(35,291)
Telecommunications	90,338	152,924	243,262	(2,089)	(6,898)	(8,987)
Financial services	1,354,594	58,264	1,412,858	(10,734)	(1,611)	(12,345)
Business services	—	315,800	315,800	—	(1,410)	(1,410)
Real estate services	2,982,702	304,637	3,287,339	(61,266)	(6,443)	(67,709)
Student loans	352,646	—	352,646	(9,741)	—	(9,741)
Public administration, defense and police	—	72,047	72,047	—	(667)	(667)
Social and other community services	1,402,079	190,376	1,592,455	(38,253)	(3,047)	(41,300)
Personal services	—	42,910	42,910	—	(2,264)	(2,264)
Subtotal	12,447,848	4,584,058	17,031,906	(331,011)	(153,032)	(484,043)
Mortgage loans	7,854,109	725,769	8,579,878	(36,711)	(23,063)	(59,774)
Consumer loans	2,473,566	821,610	3,295,176	(181,274)	(62,763)	(244,037)
Contingent credit exposure	2,289,423	1,573,149	3,862,572	(42,114)	(5,460)	(47,574)



Note 13 - Financial Assets at Amortized Cost, continued

j) Mortgage loans and their allowance provisions for loan losses by tranche of unpaid loan principal over the value of the mortgage collateral (LTV) and days past due, respectively:

As of March 31, 2026 Loan Tranche /Guaranty Value (%)	Mortgage loans						Provisions made for housing loans					
	Days past due at end of period						Days past due at end of period					
	0	1 to 29	30 to 59	60 to 89	>=90	Total	0	1 to 29	30 to 59	60 to 89	>=90	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
LTV<=40%.	1,260,151	48,029	16,651	7,921	27,390	1,360,142	(8,394)	(1,445)	(907)	(609)	(4,344)	(15,699)
40%< LTV<=80%.	6,318,630	169,558	72,730	36,868	125,084	6,722,870	(18,699)	(5,174)	(3,397)	(2,784)	(11,665)	(41,719)
80%< LTV<=90%	633,464	9,746	2,674	1,097	4,706	651,687	(1,582)	(310)	(169)	(152)	(870)	(3,083)
LTV> 90%	86,197	3,965	665	382	2,697	93,906	(606)	(121)	(25)	(59)	(620)	(1,431)
Total	8,298,442	231,298	92,720	46,268	159,877	8,828,605	(29,281)	(7,050)	(4,498)	(3,604)	(17,499)	(61,932)

As of December 31, 2025 Loan Tranche /Guaranty Value (%)	Mortgage loans						Provisions made for housing loans					
	Days past due at end of year						Days past due at end of year					
	0	1 to 29	30 to 59	60 to 89	>=90	Total	0	1 to 29	30 to 59	60 to 89	>=90	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
LTV<=40%.	1,222,808	42,835	15,984	7,385	26,260	1,315,272	(8,087)	(1,484)	(848)	(597)	(4,034)	(15,050)
40%< LTV<=80%.	6,221,113	168,051	71,852	35,806	119,357	6,616,179	(18,575)	(5,063)	(3,394)	(2,679)	(10,840)	(40,551)
80%< LTV<=90%	546,426	6,055	2,576	838	3,975	559,870	(1,525)	(146)	(148)	(109)	(656)	(2,584)
LTV> 90%	82,173	2,899	655	327	2,503	88,557	(663)	(138)	(33)	(49)	(706)	(1,589)
Total	8,072,520	219,840	91,067	44,356	152,095	8,579,878	(28,850)	(6,831)	(4,423)	(3,434)	(16,236)	(59,774)

Banco Itaú Chile and subsidiaries

Notes to the Interim Consolidated Financial Statements

As of March 31, 2026 and December 31, 2025 and for the three months periods ended as of March 31, 2026 and 2025



Note 13 - Financial Assets at Amortized Cost, continued

k) The concentration of due from banks and commercial loans and their provisions by classification category as of March 31, 2026 and December 31, 2025 is as follows:

As of March 31, 2026	Interbank loans and commercial loans																				Provision deductible FOGAPE guarantees Covid-19 (1)			
	Individual assessment																Group evaluation							
	Normal portfolio						Substandard Portfolio				Portfolio in default						Portfolio normal	Portfolio in default	Total	Total				
	A1	A2	A3	A4	A5	A6	Subtotal	B1	B2	B3	B4	Subtotal	C1	C2	C3	C4						C5	C6	Subtotal
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$		MCh\$		
Interbank loans																								
Interbank liquidity loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
Commercial interbank loans	—	3,745	9,324	—	—	—	13,069	—	—	—	—	—	—	—	—	—	—	—	—	13,069	—			
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
Non-transferable deposits in banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
Other receivables from banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
Subtotal	—	3,745	9,324	—	—	—	13,069	—	—	—	—	—	—	—	—	—	—	—	—	13,069	—			
Provisions recorded	—	(3)	(267)	—	—	—	(270)	—	—	—	—	—	—	—	—	—	—	—	—	(270)	—			
% of provisions recorded	0.00%	(0.08%)	(2.86%)	0.00%	0.00%	0.00%	(2.07%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(2.07%)	0.00%			
Commercial loans																								
Commercial loans	58,327	565,213	3,135,850	4,442,641	1,635,853	742,767	10,580,651	230,623	174,198	119,790	80,382	604,993	241,647	137,380	86,721	140,882	100,451	75,557	782,638	11,968,282	1,809,233	244,553	2,053,786	14,022,068
Foreign trade credits Chilean exports	—	44,142	293,102	247,528	125,609	94,412	804,793	7,713	1,345	—	—	9,058	—	—	—	4,396	—	984	5,380	819,231	34,372	—	34,372	853,603
Foreign trade credits Chilean imports	—	289	176,234	115,164	128,171	72,532	492,390	9,682	1,421	302	—	11,405	1,001	—	—	—	79	—	1,080	504,875	127,936	388	128,324	633,199
Foreign trade credits between third countries	—	—	37,191	61,780	—	—	98,971	—	—	—	—	—	—	—	—	—	—	—	—	98,971	—	—	—	98,971
Current account receivables	—	9,929	8,619	12,164	7,359	3,037	41,108	2,101	436	227	222	2,986	212	228	60	235	100	277	1,112	45,206	42,881	14,537	57,418	102,624
Credit card receivables	52	245	1,053	2,962	2,665	735	7,712	300	30	33	—	363	2	22	—	3	49	71	147	8,222	33,184	6,175	39,359	47,581
Factoring transactions	692	53,627	76,280	89,527	105,767	18,696	344,589	3,905	664	2,032	—	6,601	4,514	—	—	650	—	707	5,871	357,061	42,401	2,441	44,842	401,903
Commercial finance leasing transactions	—	3,725	128,671	370,375	239,537	42,951	785,259	30,627	6,764	14,250	6,326	57,967	5,752	11,666	3,754	3,189	4,652	1,767	30,780	874,006	186,687	11,927	198,614	1,072,620
Student loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	301,174	35,288	336,462	336,462	—
Other credits and accounts receivable	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal	59,071	677,170	3,857,000	5,342,141	2,244,961	975,130	13,155,473	284,951	184,858	136,634	86,930	693,373	253,128	149,296	90,535	149,355	105,331	79,363	827,008	14,675,854	2,577,868	315,309	2,893,177	17,569,031
Provisions recorded	(21)	(533)	(7,142)	(41,090)	(45,504)	(12,778)	(107,068)	(8,019)	(15,329)	(8,915)	(6,936)	(39,199)	(5,064)	(14,929)	(22,634)	(59,742)	(68,465)	(71,425)	(242,259)	(388,526)	(31,372)	(76,368)	(107,740)	(496,266)
% of provisions recorded	(0.04)%	(0.08)%	(0.19)%	(0.77)%	(2.03)%	(1.31)%	(0.81)%	(2.81)%	(8.29)%	(6.52)%	(7.98)%	(5.65)%	(2.00)%	(10.00)%	(25.00)%	(40.00)%	(65.00)%	(90.00)%	(29.29)%	(2.65)%	(1.22)%	(24.22)%	(3.72)%	(2.82)%

(1) This includes the provision for "Deductible FOGAPE Covid-19 guarantees".

Banco Itaú Chile and subsidiaries

Notes to the Interim Consolidated Financial Statements

As of March 31, 2026 and December 31, 2025 and for the three months periods ended as of March 31, 2026 and 2025



Note 13 - Financial Assets at Amortized Cost, continued

As of December 31, 2025	Interbank loans and commercial loans																						Provision deductible FOGAPE Covid-19 (1)		
	Individual assessment																Group evaluation								
	Normal portfolio							Substandard Portfolio									Portfolio in default				Total	Portfolio normal		Portfolio in default	Total
	A1	A2	A3	A4	A5	A6	Subtotal	B1	B2	B3	B4	Subtotal	C1	C2	C3	C4	C5	C6	Subtotal						
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$			
Interbank loans																									
Interbank liquidity loans	—	—	24,022	24,021	—	—	48,043	—	—	—	—	—	—	—	—	—	—	—	—	—	48,043	—	48,043	—	
Commercial interbank loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Non-transferable deposits in banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Other receivables from banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Subtotal	—	—	24,022	24,021	—	—	48,043	—	—	—	—	—	—	—	—	—	—	—	—	—	48,043	—	48,043	—	
Provisions recorded	—	—	(291)	(420)	—	—	(711)	—	—	—	—	—	—	—	—	—	—	—	—	—	(711)	—	(711)	—	
% of provisions recorded	0.00%	0.00%	(1.21)%	(1.75)%	0.00%	0.00%	(1.48)%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(1.48)%	0.00%	0.00%	(1.48)%	
Commercial loans																									
Commercial loans	36,861	318,028	3,065,031	4,145,081	1,637,945	797,000	9,999,946	224,554	163,318	137,796	66,691	592,359	249,977	142,357	86,556	166,722	84,637	74,053	804,302	11,396,607	1,820,780	238,828	2,059,608	13,456,215	—
Foreign trade credits Chilean exports	—	60,341	398,757	165,168	145,075	65,221	834,562	5,106	1,308	4,134	—	10,548	—	—	—	—	—	942	942	846,052	27,615	—	27,615	873,667	—
Foreign trade credits Chilean imports	—	169	148,094	129,182	125,838	74,152	477,435	5,885	1,022	—	—	6,907	749	—	—	—	—	—	749	485,091	126,685	750	127,435	612,526	—
Foreign trade credits between third countries	—	—	—	74,914	—	—	74,914	—	—	—	—	—	—	—	—	—	—	—	—	74,914	—	—	—	74,914	—
Current account receivables	—	9,989	18,830	15,139	11,076	2,937	57,971	1,831	587	205	346	2,969	254	135	—	234	118	404	1,145	62,085	39,689	14,180	53,869	115,954	—
Credit card receivables	29	222	773	2,403	2,103	696	6,226	301	54	25	66	446	3	2	—	2	30	61	98	6,770	30,523	5,878	36,401	43,171	—
Factoring transactions	2,184	87,348	71,141	78,789	115,857	15,283	370,602	7,565	333	2,151	—	10,049	4,405	—	—	635	582	208	5,830	386,481	59,814	2,626	62,440	448,921	—
Commercial finance leasing transactions	—	3,845	114,154	349,310	249,799	45,414	762,522	25,261	6,791	11,154	7,516	50,722	6,171	13,795	2,565	8,005	1,150	2,632	34,318	847,562	195,347	10,983	206,330	1,053,892	—
Student loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	312,539	40,107	352,646	352,646	—
Other credits and accounts receivable	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal	39,074	479,942	3,816,780	4,959,986	2,287,693	1,000,703	12,584,178	270,503	173,413	155,465	74,619	674,000	261,559	156,289	89,121	175,598	86,517	78,300	847,384	14,105,562	2,612,992	313,352	2,926,344	17,031,906	—
Provisions recorded	(14)	(370)	(7,130)	(36,428)	(43,919)	(12,940)	(100,801)	(4,160)	(13,940)	(11,703)	(2,987)	(32,790)	(5,230)	(15,628)	(22,281)	(70,240)	(56,236)	(70,471)	(240,086)	(373,677)	(31,152)	(75,733)	(106,945)	(480,622)	(3,421)
% of provisions recorded	(0.04)%	(0.08)%	(0.19)%	(0.73)%	(1.92)%	(1.29)%	(0.80)%	(1.54)%	(8.04)%	(7.53)%	(4.00)%	(4.86)%	(2.00)%	(10.00)%	(25.00)%	(40.00)%	(65.00)%	(90.00)%	(28.33)%	(2.65)%	(1.19)%	(24.19)%	(3.65)%	(2.82)%	—

(1) This includes the provision for "Deductible FOGAPE Covid-19 guarantees".

Banco Itaú Chile and subsidiaries

Notes to the Interim Consolidated Financial Statements

As of March 31, 2026 and December 31, 2025 and for the three months periods ended as of March 31, 2026 and 2025



Note 13 - Financial Assets at Amortized Cost, continued

l) The concentration of credit risk by days past due as of March 31, 2026 and December 31, 2025 is as follows:

As of March 31, 2026	Financial assets before provisions						Provisions recorded								
	Normal portfolio		Substandard Portfolio	Portfolio in default		Total	Normal portfolio		Substandard Portfolio	Portfolio in default		Subtotal	Deductible guarantees FOGAPE Covid-19 (1)	Total	Net financial assets
	Evaluation			Evaluation			Evaluation			Evaluation					
	Individual	Group	Individual	Individual	Group	Individual	Group	Individual	Individual	Group	Individual	Group	Individual	Group	Individual
	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$
Interbank loans															
0 days	13,069	—	—	—	—	13,069	(270)	—	—	—	—	(270)	—	(270)	12,799
1 to 29 days	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
30 to 59 days	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
60 to 89 days	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
>= 90 days	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal	13,069	—	—	—	—	13,069	(270)	—	—	—	—	(270)	—	(270)	12,799
Commercial loans															
0 days	13,050,974	2,439,469	610,907	568,335	60,651	16,730,336	(104,523)	(24,546)	(33,515)	(117,401)	(11,908)	(291,893)	—	(291,893)	16,438,443
1 to 29 days	100,526	88,985	68,235	23,247	23,297	304,290	(2,095)	(3,035)	(4,476)	(5,666)	(4,054)	(19,326)	—	(19,326)	284,964
30 to 59 days	3,973	39,230	9,241	11,674	19,947	84,065	(450)	(2,794)	(1,201)	(4,761)	(4,040)	(13,246)	—	(13,246)	70,819
60 to 89 days	—	10,184	4,990	5,145	20,401	40,720	—	(997)	(7)	(1,494)	(4,326)	(6,824)	—	(6,824)	33,896
>= 90 days	—	—	—	218,607	191,013	409,620	—	—	—	(112,937)	(52,040)	(164,977)	(3,310)	(168,287)	241,333
Subtotal	13,155,473	2,577,868	693,373	827,008	315,309	17,569,031	(107,068)	(31,372)	(39,199)	(242,259)	(76,368)	(496,266)	(3,310)	(499,576)	17,069,455
Montgage loans															
0 days	—	8,179,267	—	—	119,175	8,298,442	—	(19,582)	—	—	(9,699)	(29,281)	—	(29,281)	8,269,161
1 to 29 days	—	187,718	—	—	43,580	231,298	—	(3,526)	—	—	(3,524)	(7,050)	—	(7,050)	224,248
30 to 59 days	—	56,844	—	—	35,876	92,720	—	(1,551)	—	—	(2,947)	(4,498)	—	(4,498)	88,222
60 to 89 days	—	4,750	—	—	41,518	46,268	—	(348)	—	—	(3,256)	(3,604)	—	(3,604)	42,664
>= 90 days	—	—	—	—	159,877	159,877	—	—	—	—	(17,499)	(17,499)	—	(17,499)	142,378
Subtotal	—	8,428,579	—	—	400,026	8,828,605	—	(25,007)	—	—	(36,925)	(61,932)	—	(61,932)	8,766,673
Consumer loans															
0 days	—	3,040,968	—	—	53,763	3,094,731	—	(102,890)	—	—	(30,890)	(133,780)	—	(133,780)	2,960,951
1 to 29 days	—	111,898	—	—	12,535	124,433	—	(13,028)	—	—	(7,638)	(20,666)	—	(20,666)	103,767
30 to 59 days	—	49,476	—	—	15,058	64,534	—	(13,320)	—	—	(8,938)	(22,258)	—	(22,258)	42,276
60 to 89 days	—	17,232	—	—	23,876	41,108	—	(6,621)	—	—	(13,952)	(20,573)	—	(20,573)	20,535
>= 90 days	—	—	—	—	76,477	76,477	—	—	—	—	(47,209)	(47,209)	—	(47,209)	29,268
Subtotal	—	3,219,574	—	—	181,709	3,401,283	—	(135,859)	—	—	(108,627)	(244,486)	—	(244,486)	3,156,797
Total loans	13,168,542	14,226,021	693,373	827,008	897,044	29,811,988	(107,338)	(192,238)	(39,199)	(242,259)	(221,920)	(802,954)	(3,310)	(806,264)	29,005,724

(1) This includes the provision for "Deductible FOGAPE Covid-19 guarantees".

Banco Itaú Chile and subsidiaries

Notes to the Interim Consolidated Financial Statements

As of March 31, 2026 and December 31, 2025 and for the three months periods ended as of March 31, 2026 and 2025



Note 13 - Financial Assets at Amortized Cost, continued

As of December 31, 2025	Financial assets before provisions						Provisions recorded									Net financial assets
	Normal portfolio		Substandard Portfolio	Portfolio in default		Total	Normal portfolio		Substandard Portfolio	Portfolio in default		Subtotal	Deductible guarantees FOGAPE Covid-19	Total		
	Evaluation			Evaluation			Evaluation			Evaluation						
	Individual	Group	Individual	Individual	Group	Individual	Group	Individual	Individual	Group	Individual	Group				
	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	Mch\$	
Interbank loans																
0 days	48,043	—	—	—	—	48,043	(711)	—	—	—	—	(711)	—	(711)	47,332	
1 to 29 days	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
30 to 59 days	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
60 to 89 days	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
>= 90 days	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
Subtotal	48,043	—	—	—	—	48,043	(711)	—	—	—	—	(711)	—	(711)	47,332	
Commercial loans																
0 days	12,498,235	2,471,504	615,318	580,460	64,267	16,229,784	(99,652)	(24,489)	(27,294)	(123,642)	(13,355)	(288,432)	—	(288,432)	15,941,352	
1 to 29 days	81,968	93,232	38,498	11,032	21,924	246,654	(868)	(3,011)	(1,891)	(2,518)	(3,832)	(12,120)	—	(12,120)	234,534	
30 to 59 days	3,975	36,790	13,702	11,974	18,564	85,005	(281)	(2,599)	(3,213)	(1,897)	(3,472)	(11,462)	—	(11,462)	73,543	
60 to 89 days	—	11,466	6,482	7,362	18,265	43,575	—	(1,053)	(392)	(379)	(3,576)	(5,400)	—	(5,400)	38,175	
>= 90 days	—	—	—	236,556	190,332	426,888	—	—	—	(111,650)	(51,558)	(163,208)	(3,421)	(166,629)	260,259	
Subtotal	12,584,178	2,612,992	674,000	847,384	313,352	17,031,906	(100,801)	(31,152)	(32,790)	(240,086)	(75,793)	(480,622)	(3,421)	(484,043)	16,547,863	
Montgage loans																
0 days	—	7,955,363	—	—	117,157	8,072,520	—	(18,977)	—	—	(9,873)	(28,850)	—	(28,850)	8,043,670	
1 to 29 days	—	175,435	—	—	44,405	219,840	—	(3,233)	—	—	(3,598)	(6,831)	—	(6,831)	213,009	
30 to 59 days	—	52,674	—	—	38,393	91,067	—	(1,416)	—	—	(3,007)	(4,423)	—	(4,423)	86,644	
60 to 89 days	—	4,703	—	—	39,653	44,356	—	(358)	—	—	(3,076)	(3,434)	—	(3,434)	40,922	
>= 90 days	—	—	—	—	152,095	152,095	—	—	—	—	(16,236)	(16,236)	—	(16,236)	135,859	
Subtotal	—	8,188,175	—	—	391,703	8,579,878	—	(23,984)	—	—	(35,790)	(59,774)	—	(59,774)	8,520,104	
Consumer loans																
0 days	—	2,936,192	—	—	54,676	2,990,868	—	(99,139)	—	—	(31,532)	(130,671)	—	(130,671)	2,860,197	
1 to 29 days	—	109,378	—	—	14,256	123,634	—	(13,597)	—	—	(8,693)	(22,290)	—	(22,290)	101,344	
30 to 59 days	—	48,366	—	—	15,650	64,016	—	(14,145)	—	—	(9,011)	(23,156)	—	(23,156)	40,860	
60 to 89 days	—	13,701	—	—	19,299	33,000	—	(5,488)	—	—	(11,277)	(16,765)	—	(16,765)	16,235	
>= 90 days	—	—	—	—	83,658	83,658	—	—	—	—	(51,155)	(51,155)	—	(51,155)	32,503	
Subtotal	—	3,107,637	—	—	187,539	3,295,176	—	(132,369)	—	—	(111,668)	(244,037)	—	(244,037)	3,051,139	
Total loans	12,632,221	13,908,804	674,000	847,384	892,594	28,955,003	(101,512)	(187,505)	(32,790)	(240,086)	(223,251)	(785,144)	(3,421)	(788,565)	28,166,438	

(1) This includes the provision for "Deductible FOGAPE Covid-19 guarantees".



Note 14 - Investments in Associates

As of March 31, 2026 and December 31, 2025, the main investments in related companies are shown below:

a) The main investments in companies and minority investments are shown below:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Investments in associates	17,118	17,215
Minority investments	31,901	30,482
Total	49,019	47,697

b) Investments at equity value (companies with significant influence):

Company	As of March 31, 2026		As of December 31, 2025	
	Ownership	Investment value	Ownership	Investment value
	%	MCh\$	%	MCh\$
Investments valued at equity value				
Transbank S.A.	8.7188	14,733	8.7188	14,867
Combac S.A.	10.3295	1,068	10.3295	1,041
IMERC OTC S.A.	8.6624	1,317	8.6624	1,307
Total		17,118		17,215

c) Summary of financial information of associates:

	As of March 31, 2026			
	Assets	Liabilities	Equity	Profit
	MCh\$	MCh\$	MCh\$	MCh\$
Transbank S.A.	1,453,512	1,284,530	169,900	(918)
Combac S.A.	11,449	1,661	9,526	262
IMERC OTC S.A.	30,684	15,583	15,015	86
Total	1,495,645	1,301,774	194,441	(570)

	As of December 31, 2025			
	Assets	Liabilities	Equity	Profit
	MCh\$	MCh\$	MCh\$	MCh\$
Transbank S.A.	1,638,334	1,470,088	145,530	22,716
Combac S.A.	11,209	1,606	8,022	1,581
IMERC OTC S.A.	15,200	188	14,758	254
Total	1,664,743	1,471,882	168,310	24,551



Note 14 - Investments in Associates, continued

d) The changes in investments in related companies for March 31, 2026 and December 31, 2025 are as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Opening balances as of January 1st	47,697	40,463
Share exchange	—	—
Share Purchase	—	—
Sale of investments	—	—
Initial recognition of Equity Value and share of profit (loss) (1)	(97)	1,951
Fair value of minority investments	1,183	5,254
Translation differences	236	29
Total	49,019	47,697

(1) Includes dividends paid by Comder and Imer OTC.

e) Summary of minority investments (shares and rights on other companies):

Company	As of March 31, 2026		As of December 31, 2025	
	%	MCh\$	%	MCh\$
Redbanc S.A.	2.5043	443	2.5043	435
Sociedad Interbancaria de Depósitos de Valores S.A.	9.4021	1,059	9.4021	1,080
Electronic Stock Exchange	4.8780	534	4.8780	524
Swift	—	186	—	186
CCLV Contraparte Central	—	8	—	8
Holding Bursátil Regional S.A.	4.5874	19,429	4.5874	18,560
A.C.H Colombia (1)	4.2082	4,652	4.2082	4,401
Redeban Multicolor S.A.	1.5972	1,275	1.5972	1,206
Credibanco	6.3662	4,315	6.3662	4,082
Total		31,901		30,482

(1) Corresponds to investments in other companies made by subsidiaries established in Colombia.

f) As of March 31, 2026 and December 31, 2025, the Bank has evaluated if there is evidence of impairment in accordance with IAS 28 and the bank has concluded that there is no evidence of any type of impairment on the bank investments.



Note 15 - Intangible Assets

a) The composition of this item as of March 31, 2026 and December 31, 2025 is as follows:

Items	Average useful life	Average remaining amortization	Net assets as of January 01, 2026	Gross Balance	Accumulated Amortization	Net asset as of March 31, 2026
	No.	No.	MCh\$	MCh\$	MCh\$	MCh\$
Software or computer programs	4	3	191,778	532,083	(338,521)	193,562
Goodwill from business combinations	—	—	492,512	492,512	—	492,512
Other intangible assets arising from business combinations	9	—	1,935	189,044	(189,044)	—
Total			686,225	1,213,639	(527,565)	686,074

Items	Average useful life	Average remaining amortization	Net assets as of January 01, 2025	Gross Balance	Accumulated Amortization	Net asset as of December 31, 2025
	No.	No.	MCh\$	MCh\$	MCh\$	MCh\$
Software or computer programs	4	3	180,333	509,029	(317,251)	191,778
Goodwill from business combinations	—	—	492,512	492,512	—	492,512
Other intangible assets arising from business combinations	9	—	9,676	189,044	(187,109)	1,935
Total			682,521	1,190,585	(504,360)	686,225

b) The changes in the gross balance of intangible assets as of March 31, 2026 and December 31, 2025 are as follows:

	Software or computer programs	Goodwill from business combinations	Other intangible assets arising from business combinations	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	509,029	492,512	189,044	1,190,585
Additions	4,562	—	—	4,562
Disposals	10,917	—	—	10,917
Exchange differences	7,575	—	—	7,575
Impairment	—	—	—	—
Other	—	—	—	—
Balances as of March 31, 2026	532,083	492,512	189,044	1,213,639



Note 15 - Intangible Assets, continued

	Software or computer programs	Goodwill from business combinations	Other intangible assets arising from business combinations	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	434,451	492,512	189,044	1,116,007
Additions	68,293	—	—	68,293
Disposals	(11)	—	—	(11)
Exchange differences	6,662	—	—	6,662
Impairment	—	—	—	—
Other	(366)	—	—	(366)
Balances as of December 31, 2025	509,029	492,512	189,044	1,190,585

- c) The changes in accumulated depreciation of intangible assets as of March 31, 2026 and December 31, 2025 are as follows:

	Software or computer programs	Goodwill from business combinations	Other intangible assets arising from business combinations	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	(317,251)	—	(187,109)	(504,360)
Amortization for the period	(16,202)	—	(1,935)	(18,137)
Disposals	—	—	—	—
Exchange differences	(5,068)	—	—	(5,068)
Impairment	—	—	—	—
Other	—	—	—	—
Balances as of March 31, 2026	(338,521)	—	(189,044)	(527,565)

	Software or computer programs	Goodwill from business combinations	Other intangible assets arising from business combinations	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	(254,118)	—	(179,368)	(433,486)
Amortization for the year	(58,936)	—	(7,741)	(66,677)
Disposals	—	—	—	—
Exchange differences	(4,197)	—	—	(4,197)
Impairment	—	—	—	—
Other	—	—	—	—
Balances as of December 31, 2025	(317,251)	—	(187,109)	(504,360)



Note 15 - Intangible Assets, continued

d) Impairment

At the end of each reporting period, Banco Itaú Chile assesses whether there is any indication of impairment of any asset (including Goodwill). If this indication exists, or when proof of impairment is required, the Bank estimates the recoverable amount of the asset.

As of March 31, 2026 there have been no indications or evidence of specific impairment events that would require recognition of impairment of these Interim Consolidated Financial Statements.

e) Restrictions

Banco Itaú Chile and subsidiaries have no restrictions on intangible assets as of March 31, 2026 and December 31, 2025. Additionally, no intangible assets have been pledged as collateral for the performance of obligations.



Note 16 - Fixed Assets

a) The breakdown of this item as of March 31, 2026 and December 31, 2025 is as follows:

Item	Useful life years	Remaining depreciation years	Net assets as of January 1, 2026	Gross balance	Accumulated depreciation	Net assets as of March 31, 2026
	No.	No.	MCh\$	MCh\$	MCh\$	MCh\$
Buildings	26	14	8,195	14,760	(6,465)	8,295
Land	—	—	1,120	1,184	—	1,184
Equipment	6	2	10,421	102,918	(91,587)	11,331
Other fixet asset	14	8	5,670	31,050	(25,530)	5,520
Total			25,406	149,912	(123,582)	26,330

Item	Useful life years	Remaining depreciation years	Net assets as of January 01, 2025	Gross balance	Accumulated depreciation	Net assets as of December 31, 2025
	No.	No.	MCh\$	MCh\$	MCh\$	MCh\$
Buildings	26	14	9,031	14,374	(6,179)	8,195
Land	—	—	2,979	1,120	—	1,120
Equipment	6	2	12,128	98,983	(88,562)	10,421
Other fixet asset	14	8	6,889	30,402	(24,732)	5,670
Total			31,027	144,879	(119,473)	25,406

The useful life presented in the tables above corresponds to the total useful life and residual life of the fixed assets of the Bank and subsidiaries. The total useful life was calculated based on the expected use considering the quality of the original construction, the environment where the assets are located, the quality and level of maintenance carried out and the appraisal performed by external specialists independent from the Bank.

b) The changes in the gross balance of fixed assets as of March 31, 2026 and December 31, 2025 are as follows:

	Buildings	Land	Equipment	Other	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	14,374	1,120	98,983	30,402	144,879
Additions	1	—	2,150	215	2,366
Sales and/or disposals for the period	—	—	(916)	(32)	(948)
Impairment	—	—	—	—	—
Exchange differences	385	64	2,701	465	3,615
Balances as of March 31, 2026	14,760	1,184	102,918	31,050	149,912



Note 16 - Fixed Assets, continued

	Buildings	Land	Equipment	Other	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	15,507	2,979	96,165	30,192	144,843
Additions	344	—	3,617	783	4,744
Sales and/or disposals for the year	(1,928)	(2,041)	(1,641)	(513)	(6,123)
Impairment	—	—	(1,826)	(418)	(2,244)
Exchange differences	451	182	2,668	358	3,659
Balances as of December 31, 2025	14,374	1,120	98,983	30,402	144,879

- c) The changes in accumulated depreciation of fixed assets for March 31, 2026 and December 31, 2025, respectively, are as follows:

	Buildings	Land	Equipment	Other	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	(6,179)	—	(88,562)	(24,732)	(119,473)
Depreciation for the period	(145)	—	(1,425)	(420)	(1,990)
Sales and/or disposals for the period	—	—	934	15	949
Exchange differences	(141)	—	(2,534)	(393)	(3,068)
Reclassification to assets held for sale	—	—	—	—	—
Impairment	—	—	—	—	—
Balances as of March 31, 2026	(6,465)	—	(91,587)	(25,530)	(123,582)

	Buildings	Land	Equipment	Other	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	(6,476)	—	(84,037)	(23,303)	(113,816)
Depreciation for the year	(595)	—	(5,634)	(1,945)	(8,174)
Sales and/or disposals for the year	1,064	—	1,635	494	3,193
Exchange differences	(172)	—	(2,352)	(394)	(2,918)
Reclassification to assets held for sale	—	—	—	—	—
Impairment	—	—	1,826	416	2,242
Balances as of December 31, 2025	(6,179)	—	(88,562)	(24,732)	(119,473)

- d) Banco Itaú Chile evaluates at the end of each reporting year whether there is any indication of impairment of any asset. If this indication exists, or when an impairment test is required, the Bank estimates the recoverable amount of the asset and recognizes it in the Interim Consolidated Statement of Income. (see Note 40).
- e) The Bank and its subsidiaries have no restrictions on fixed assets as of March 31, 2026 and December 31, 2025. In addition, fixed assets have not been pledged as collateral for the performance of obligations. On the other hand, there are no amounts owed on fixed assets by the Bank as of the aforementioned dates.



Note 17 - Right to use Asset and Obligations for Lease Contracts

a) Right to use assets for lease contracts

- (i) The Bank mainly has lease contracts for its branches and corporate building. The composition of the item as of March 31, 2026 and December 31, 2025, is as follows:

	Useful life years	Average remaining depreciation years	Net assets as of January 1, 2026	Gross balances	Accumulated depreciation	Net assets as of March 31, 2026
	No.	No.	MCh\$	MCh\$	MCh\$	MCh\$
Buildings	9	4	99,962	208,485	(110,168)	98,317
Improvements in leased premises	9	3	19,969	73,039	(53,383)	19,656
Total			119,931	281,524	(163,551)	117,973

	Useful life years	Average remaining depreciation years	Net assets as of January 1, 2025	Gross balances	Accumulated depreciation	Net assets as of December 31, 2025
	No.	No.	MCh\$	MCh\$	MCh\$	MCh\$
Buildings	9	4	116,473	205,536	(105,574)	99,962
Improvements in leased premises	9	3	22,919	70,765	(50,796)	19,969
Total			139,392	276,301	(156,370)	119,931

- (ii) Movement in the gross balance of assets for right to use lease for March 31, 2026 and December 31, 2025, are as follows:

	Buildings	Improvements in leased premises	Others leased assets	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	205,536	70,765	—	276,301
Additions (1)	2,874	1,542	—	4,416
Sales and/or disposals for the period	(3,204)	—	—	(3,204)
Remeasurements of liabilities due to restatement	670	—	—	670
Remeasurements of liabilities due to modifications (2)	—	—	—	—
Exchange differences	2,609	732	—	3,341
Balances as of March 31, 2026	208,485	73,039	—	281,524

	Buildings	Improvements in leased premises	Others leased assets	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	201,935	65,523	—	267,458
Additions (1)	4,149	4,785	—	8,934
Sales and/or disposals for the year	(4,616)	(211)	—	(4,827)
Remeasurements of liabilities due to restatement	2,599	—	—	2,599
Remeasurements of liabilities due to modifications (2)	55	—	—	55
Exchange differences	1,414	668	—	2,082
Balances as of December 31, 2025	205,536	70,765	—	276,301

(1) Includes contract renewals.

(2) Includes remeasurement of liabilities due to contract amendments.



Note 17 - Right to use Asset and Obligations for Lease Contracts, continued

(iii) The changes in accumulated depreciation of assets for right to use leased assets for March 31, 2026 and December 31, 2025, are as follows:

	Buildings	Improvements in leased premises	Other fixed assets	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	(105,574)	(50,796)	—	(156,370)
Depreciation	(5,921)	(1,852)	—	(7,773)
Sales and/or disposals for the period	3,188	—	—	3,188
Exchange differences	(1,861)	(735)	—	(2,596)
Balances as of March 31, 2026	(110,168)	(53,383)	—	(163,551)

	Buildings	Improvements in leased premises	Other fixed assets	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	(85,462)	(42,604)	—	(128,066)
Depreciation	(24,097)	(7,708)	—	(31,805)
Sales and/or disposals for the year	4,899	174	—	5,073
Exchange differences	(914)	(658)	—	(1,572)
Reclassifications	—	—	—	—
Balances as of December 31, 2025	(105,574)	(50,796)	—	(156,370)

b) Lease contracts liabilities

(i) Lease contracts liabilities as of March 31, 2026 and December 31, 2025, are as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Lease contract liabilities	107,933	109,096
Total	107,933	109,096

The Bank and its subsidiaries have contracts with certain renewal options and for which there is reasonable certainty that such option will be exercised. In such cases, the lease period used to measure the liabilities and assets corresponds to an estimate of future renewals.



Note 17 - Right to use Asset and Obligations for Lease Contracts, continued

- (ii) The changes in lease contract liabilities and cash flows as of March 31, 2026 and December 31, 2025 are as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Balances as of January 1st	109,096	124,545
Additions due to new contracts (1)	2,874	4,149
Disposals due to early termination	—	(126)
Interest expense	1,521	6,139
Remeasurements of the liabilities due to modifications (2)	—	55
Inflation rate adjustments	670	2,599
Exchange rate adjustment	1	45
Exchange differences	943	672
Capital and interest payments	(7,172)	(28,982)
Balances as of ended period/year	107,933	109,096

(1) Include contract renewals.

(2) Include remeasurement of liabilities due to contract amendments.



Note 18 – Taxes

a) Current taxes

The Bank and its subsidiaries, at the end of each reporting period, have established a provision for first category income tax, which was determined based on current tax legislation. The net provision for recoverable taxes has been reflected in assets for MCh\$69,113 as of March 31, 2026 (MCh\$53,634 as of December 31, 2025), as detailed below:

a.1) Current tax assets and liabilities by geographical area

	As of March 31, 2026			
	Chile	U.S.A. (1)	Colombia	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Current tax assets	19,481	1,709	52,924	74,114
Current tax liabilities	(1,477)	(647)	(2,877)	(5,001)
Total net	18,004	1,062	50,047	69,113

	As of December 31, 2025			
	Chile	U.S.A. (1)	Colombia	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Current tax assets	18,009	1,668	39,200	58,877
Current tax liabilities	(1,907)	(540)	(2,796)	(5,243)
Total net	16,102	1,128	36,404	53,634

(1) Corresponds to the Itaú Chile New York Branch.

a.2) Current tax components by geographical area

	As of March 31, 2026			
	Chile	U.S.A. (1)	Colombia (2)	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Income tax with effect in profit and loss	(4,019)	(94)	(960)	(5,073)
Income tax with effect equity	(802)	(553)	(1,682)	(3,037)
Income tax, 27% rate	(4,821)	(647)	(2,642)	(8,110)
Less:				
Monthly Provisional Payments	2,833	1,709	12,422	16,964
Foreign Tax Credits	3,862	—	—	3,862
Tax credit for training costs	—	—	—	—
Tax credit donations	263	—	—	263
Taxes Recoverable from Prior Years	15,448	—	40,267	55,715
Other taxes to be recovered	419	—	—	419
Total	18,004	1,062	50,047	69,113

(1) Corresponds to the Itaú Chile New York Branch

(2) Income tax rate of 40%



Note 18 - Taxes, continued

	As of December 31, 2025			
	Chile	U.S.A. (1)	Colombia (2)	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Income tax with effect in profit and loss	(15,557)	(540)	(6,226)	(22,323)
Income tax with effect equity	—	—	—	—
Income tax, 27% rate	(15,557)	(540)	(6,226)	(22,323)
Less:				
Monthly Provisional Payments	26,920	1,668	41,836	70,424
Foreign tax credits	2,361	—	—	2,361
Tax credit for training costs	1,050	—	—	1,050
Tax credit donations	534	—	—	534
Taxes Recoverable from Prior Years	404	—	794	1,198
Other taxes to be recovered	390	—	—	390
Total	16,102	1,128	36,404	53,634

(1) Corresponds to the Itaú Chile New York Branch.

(2) Income tax rate of 40%

b) Income tax results

The tax expense for the periods ended as of March 31, 2026 and 2025 consists of the following items:

	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Income tax expense:		
Current tax expenses	(5,073)	(4,663)
Deferred taxes:		
Deferred taxes expenses	(30,207)	45,704
Subtotal	(35,280)	41,041
Other	932	(95)
Net expense for income taxes	(34,348)	40,946

c) Reconciliation of effective tax rate

The reconciliation between the current statutory nominal income tax rates and the effective rates applied to the determination of the tax expense as of March 31, 2026 and December 31, 2025 is as follows:

Nominal rates by geographic area	2026	2025
	Rate	Rate
Chile	27.0%	27.0%
Colombia (1)	40.0%	40.0%
United States	21.0%	21.0%

(1) On December 13, 2022, Law 2.277 was issued, which modified the tax rate to 35% starting in 2023. The modification also included an additional income tax surcharge to certain institutions of 5% for a fix period ended on 2027, resulting in a transitory consolidated tax rate of 40%.



Note 18 - Taxes, continued

As of March 31, the effective tax rate was determined based on weighted average rates for quarterly purposes only, while the reconciliation of the tax rate as of December 31 will be determined using statutory bases and rates.

The main tax effects, according to the nominal tax rates of the countries reported on a consolidated basis, are as follows:

	For the three months periods ended as of March 31,			
	2026		2025	
	Tax Rate	Amount	Tax Rate	Amount
	%	MCh\$	%	MCh\$
Amount calculated by using the statutory rates	27.00	27,963	27.00	18,850
Equity price level restatement for tax purposes (1)	(8.72)	(9,027)	(30.18)	(21,071)
Exchange differences due to investments in Colombia, U.S.A and Panamá (2)	8.61	8,917	(52.22)	(36,454)
Exchange rate effect on net investments and other capital income (3)	(1.42)	(1,473)	(3.14)	(2,191)
Taxes in U.S.A	3.46	3,582	(2.93)	(2,045)
Other adjustments	4.24	4,386	2.81	1,965
Totals	33.17	34,348	(58.66)	(40,946)

- (1) It corresponds to the effect generated by the adjustment of Tax Equity (Capital Propio Tributario) between January 1 and March 31, 2026. As of December 31, 2025 and 2024, Tax Equity amounted to MM\$5,877,072 and MM\$5,976,369, respectively, while the CPI variation used for the calculation was 0.6% and 1.3%, respectively, for the periods presented.
- (2) For tax purposes, the investment in Colombia and the United States is measured in U.S. dollars. The depreciation (appreciation) of the Chilean peso against the U.S. dollar generates income (expenses) for tax purposes without a corresponding effect on accounting results. The amount presented here represents the income tax expense (benefit) arising from the effect of exchange rate fluctuations on the investment in Colombia and the United States. In this regard, the U.S. dollar recorded a positive variation of CLP 21.85 between January 1 and March 31, 2026 (considering a closing exchange rate of CLP 928.98), while for the same period in 2025 it experienced a negative variation of CLP 43.39. As part of its foreign exchange risk management policy, the Bank has managed this exposure through instruments available in the market to economically hedge this tax effect generated by exchange rate fluctuations. The effect of such instruments (which offsets the tax effect presented here) is recognized in the line "Net foreign exchange gain (loss)" in the Interim Consolidated Statement of Income for the period.
- (3) This line reflects differences in tax rates of other jurisdictions compared to the Chilean tax rate. It should be noted that Itaú Chile indirectly consolidates the earnings of Itaú Panama, which is a subsidiary of Colombia.

d) Effect of taxes recorded in equity

d.1) Tax effect of other comprehensive income that may be reclassified to income in subsequent periods:

	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Effect of investments at FVTOCI	1,578	2,174
Effect of change in hedge accounting net investment	2,340	(6,106)
Effect of change in cash flow hedging	23,058	(692)
Total charge to other comprehensive income	26,976	(4,624)



Note 18 - Taxes, continued

d.2) Other comprehensive income that will not be reclassified to income in subsequent periods:

	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Income taxes related to changes in fair value of equity instruments designated at fair value through other comprehensive income	(86)	(106)
Income taxes related to defined benefits obligations	173	18
Total charge to other comprehensive income	87	(88)

d.3) Taxes in reserve

	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Tax on tax loss perpetual bond provision	254	1,217
Tax on tax loss perpetual bond paid	1,032	—
Total charge to other comprehensive income	1,286	1,217

e) Deferred tax effects

e.1) Total deferred taxes

	As of March 31, 2026			As of December 31, 2025		
	Assets	Liabilities	Net	Assets	Liabilities	Net
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Deferred taxes with effect in income						
Allowances for loan losses	145,562	—	145,562	146,707	—	146,707
Accrued interest on past due portfolio	17,783	—	17,783	17,750	—	17,750
Tax losses	191,294	—	191,294	191,289	—	191,289
Miscellaneous provisions	37,275	—	37,275	44,970	—	44,970
Market value of financial instruments	6,119	—	6,119	13,847	—	13,847
Provision associated with personnel	6,123	—	6,123	11,129	—	11,129
Lease division and others	7,278	—	7,278	9,891	—	9,891
IFRS 16 lease effect	2,784	—	2,784	2,640	—	2,640
Unearned price differences	709	—	709	872	—	872
Net tax value of amortizable assets	182	—	182	83	—	83
Depreciation of property, plant and equipment	(35,283)	—	(35,283)	(35,867)	—	(35,867)
Itaú-Corpbanca business combination	—	—	—	(523)	—	(523)
Other	(3,223)	—	(3,223)	(1,990)	—	(1,990)
Subtotal deferred tax assets (liabilities) through profit or loss	376,603	—	376,603	400,798	—	400,798
Deferred income taxes through other comprehensive income						
Tax on investments at FVTOCI	4,081	—	4,081	2,313	—	2,313
Tax benefit from tax loss – perpetual bond provision	990	—	990	736	—	736
Tax benefit from tax loss – paid perpetual bond	6,300	—	6,300	5,268	—	5,268
Taxes due to accounting hedging effect net investment	963	—	963	(1,389)	—	(1,389)
Taxes due to cash flow hedging effect	14,073	—	14,073	(8,977)	—	(8,977)
Tax on defined benefit obligations	6,098	—	6,098	5,764	—	5,764
Other	—	—	—	—	—	—
Subtotal deferred tax assets (liabilities) through other comprehensive income	32,505	—	32,505	3,715	—	3,715
Total deferred tax assets (liabilities)	409,108	—	409,108	404,513	—	404,513



Note 18 - Taxes, continued

e.2) Deferred taxes by geographic area

	As of March 31, 2026				As of December 31, 2025			
	Chile	U.S.A (1)	Colombia	Total	Chile	U.S.A (1)	Colombia	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Deferred tax asset	292,020	4,318	112,770	409,108	288,706	4,100	111,707	404,513
Deferred tax liabilities	—	—	—	—	—	—	—	—
Total net by geographic area	292,020	4,318	112,770	409,108	288,706	4,100	111,707	404,513

(1) Corresponds to the Itaú Chile New York Branch.

The effects of deferred tax assets and liabilities allocated as a result of temporary differences by geographic area are presented below:

	As of March 31, 2026				As of December 31, 2025			
	Chile	USA (1)	Colombia	Total	Chile	USA (1)	Colombia	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Allowances for loan losses	149,470	333	(4,241)	145,562	151,626	331	(5,250)	146,707
Accrued interest on past due portfolio	17,783	—	—	17,783	17,750	—	—	17,750
Tax losses	67,131	3,376	120,787	191,294	81,716	2,915	106,658	191,289
Miscellaneous provisions	39,970	374	(3,069)	37,275	46,393	367	(1,790)	44,970
Market value of financial instruments	34,629	112	(28,622)	6,119	32,035	51	(18,239)	13,847
Provision associated with personnel	3,605	80	2,438	6,123	4,656	432	6,041	11,129
Lease division and others	1,383	—	5,895	7,278	2,215	—	7,676	9,891
IFRS 16 lease effect	2,005	83	696	2,784	1,905	85	650	2,640
Unearned price differences	709	—	—	709	872	—	—	872
Net tax value of amortizable assets	182	—	—	182	83	—	—	83
Depreciation of property, plant and equipment	(38,029)	(46)	2,792	(35,283)	(38,236)	(46)	2,415	(35,867)
Itaú-Corpbanca business combination	—	—	—	—	(523)	—	—	(523)
Other	(7,945)	—	4,722	(3,223)	(4,938)	—	2,948	(1,990)
Total net assets (liabilities)	270,893	4,312	101,398	376,603	295,554	4,135	101,109	400,798

	As of March 31, 2026				As of December 31, 2025			
	Chile	USA (1)	Colombia	Total	Chile	USA (1)	Colombia	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Tax on investments at FVTOCI	5,148	6	(1,073)	4,081	2,887	(35)	(539)	2,313
Tax benefit from tax loss – perpetual bond provision	990	—	—	990	736	—	—	736
Tax benefit from tax loss – paid perpetual bond	6,300	—	—	6,300	5,268	—	—	5,268
Taxes due to accounting hedging effect net investment	(6,816)	—	7,779	963	(9,570)	—	8,181	(1,389)
Taxes due to cash flow hedging effect	15,505	—	(1,432)	14,073	(6,169)	—	(2,808)	(8,977)
Tax on defined benefit obligations	—	—	6,098	6,098	—	—	5,764	5,764
Other	—	—	—	—	—	—	—	—
Total deferred tax assets (liabilities) through other comprehensive income	21,127	6	11,372	32,505	(6,848)	(35)	10,598	3,715
Total deferred taxes	292,020	4,318	112,770	409,108	288,706	4,100	111,707	404,513

(1) Corresponds to the Itaú Chile New York Branch.



Note 18 - Taxes, continued

f) Summary of total deferred taxes

The following is a summary of deferred taxes, considering both their effect on shareholders equity and income:

	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
Deferred tax assets		
Through other comprehensive income	376,603	400,798
Through income	32,505	3,715
Total deferred tax assets	409,108	404,513
Deferred tax liabilities		
Through other comprehensive income	—	—
Through income	—	—
Total deferred tax liabilities	—	—



Note 19 - Other Assets

As of March 31, 2026 and December 31, 2025, the composition of the item is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Other assets		
Assets to be leased out as lessor (1)	15,762	25,418
Cash collateral provided for derivative financial transactions (2)	841,349	559,767
Receivables from brokerage of financial instruments	983,231	91,339
Accounts receivable from third parties	54,338	45,457
Investment properties	2,184	2,066
VAT credit receivable	11,115	14,985
Prepaid expenses	41,644	28,632
Assets for revenue from contracts with customers	8,057	9,244
Valuation adjustments for macro hedges	2,006	195
Other cash collateral provided	3,268	3,337
Pending transactions	31,825	27,377
Other assets	8,833	17,927
Total	2,003,612	825,744

(1) Correspond to assets available to be delivered under the financial lease modality.

(2) Correspond to guarantees associated with certain derivative contracts. These guarantees operate when the valuation of the derivatives exceeds the thresholds defined in the respective contracts and may be in favor of or against the Bank.

**Note 20 - Non-current Assets and Disposal Group and Liabilities Included in Disposal Group for Sale**

- a) The composition of non-current assets and disposal group for sale and liabilities in disposal group held for sale is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Assets received in payment or foreclosed at judicial auction		
Assets received in lieu of payment	29,761	26,727
Assets foreclosed in judicial auction	3,696	2,455
Provisions for assets received in lieu of payment or foreclosed at judicial auction	(21,932)	(20,939)
Non-current assets held for sale		
Investments in companies	—	—
Intangible assets	—	—
Fixed assets	491	487
Assets for recovery of assets assigned in financial leasing transactions	9,295	8,929
Other assets	—	—
Disposable groups for sale	—	—
Subtotal	21,311	17,659
Liabilities included in disposable groups for sale	—	—
Subtotal	—	—
Total	21,311	17,659

- b) The changes in provisions for assets received in lieu of payment as of March 31, 2026 and December 31, 2025, are as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Balances as of January 1st	(20,939)	(8,940)
Creation of provisions	(1,464)	(24,427)
Application of provisions	688	4,274
Release of provisions	922	6,708
Exchange differences	(1,139)	1,446
Total	(21,932)	(20,939)



Note 21 - Financial Liabilities Held for Trading at Fair Value Through Profit or Loss

- a) As of March 31, 2026 and December 31, 2025, the detail of financial liabilities held for trading at fair value through profit or loss is as follows:

	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
Derivatives held for trading	4,363,160	3,899,837
Other financial instruments held for trading	—	—
Total	4,363,160	3,899,837

- b) Portfolios detail

As of March 31, 2026 and December 31, 2025, the detail of the portfolio of derivative financial instruments is as follows:

	As of March 31, 2026							Fair value	
	Notional amount							Total	Liabilities
	On demand	Up to 1 month	Over 1 month less than 3 months	Over 3 months up to 1 year	Between 1 and 3 years	Over 3 up to 5 years	More than 5 years		
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Financial Derivative Contracts									
Currency forwards	—	17,582,428	11,102,522	15,060,160	6,496,863	2,072,819	1,025,303	53,340,095	1,260,755
Interest rate swaps	—	4,619,693	9,472,549	20,516,500	1,061,798	130,524	180,833	35,981,897	2,072,642
Currency swaps	—	32,854,041	38,306,156	46,709,206	14,082,194	1,644,798	717,873	134,314,268	1,029,624
Call currency options	—	15,924	67,662	41,332	4,553	—	—	129,471	—
Put currency options	—	—	—	4,877	—	—	—	4,877	139
Total	—	55,072,086	58,948,889	82,332,075	21,645,408	3,848,141	1,924,009	223,770,608	4,363,160

	As of December 31, 2025							Fair value	
	Notional amount							Total	Liabilities
	On demand	Up to 1 month	Over 1 month less than 3 months	Over 3 months up to 1 year	Between 1 and 3 years	Over 3 up to 5 years	More than 5 years		
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Financial Derivative Contracts									
Currency forwards	—	14,537,997	8,750,572	18,183,330	3,851,994	859,709	810,320	46,993,922	975,329
Interest rate swaps	—	5,246,521	11,786,002	17,781,484	1,049,053	234,764	153,097	36,250,921	2,079,284
Currency swaps	—	33,302,206	25,635,776	43,394,644	9,712,972	1,001,333	556,141	113,603,072	845,192
Call currency options	—	13,025	17,330	30,071	1,895	—	—	62,321	22
Put currency options	—	90	90	—	—	—	—	180	10
Total	—	53,099,839	46,189,770	79,389,529	14,615,914	2,095,806	1,519,558	196,910,416	3,899,837

As of March 31, 2026 and December 31, 2025, the Bank has no other financial instruments classified as financial liabilities held for trading at fair value through profit or loss.



Note 22 - Financial Liabilities at Amortized Cost

As of March 31, 2026 and December 31, 2025, the composition of financial liabilities at amortized cost is as follows:

	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
Demand deposits and other obligations		
Current accounts	5,193,195	4,764,461
Demand deposit accounts	1,613,600	1,509,303
Other demand deposits	136,661	206,334
Obligations for reserve accounts for payment cards	—	—
Other obligations on demand	413,015	415,675
Subtotal	7,356,471	6,895,773
Term deposits and other term loans		
Time deposits	15,611,419	14,546,288
Term savings accounts	15,058	14,754
Other term credit balances	—	—
Subtotal	15,626,477	14,561,042
Obligations under repurchase agreements		
Transactions with domestic banks	898,697	134,845
Transactions with foreign banks	385,268	309,128
Transactions with other entities in the country	522,494	35,361
Transactions with other entities abroad	17,244	38,925
Subtotal	1,823,703	518,259
Interbank borrowings		
Banks in the country	20,000	—
Foreign banks	2,358,920	1,892,176
Central Bank of Chile	—	—
Foreign central banks	—	—
Subtotal	2,378,920	1,892,176
Debt instruments issued		
Letters of credit	4,719	5,457
Bonds	7,149,174	6,852,626
Subtotal	7,153,893	6,858,083
Other financial obligations		
Other financial obligations with the public sector	—	—
Other financial obligations in the country	72,452	73,316
Other financial obligations abroad	609,296	690,128
Subtotal	681,748	763,444
Total	35,021,212	31,488,777



Note 22 - Financial Liabilities at Amortized Cost, continued

a) Obligations under repurchase agreements

As of March 31, 2026 and December 31, 2025, the detail of instruments sold under repurchase agreements is as follows:

Obligations under repurchase agreements	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Transactions with domestic banks		
Reverse repurchase agreements with other banks	598,696	134,845
Reverse repurchase agreements with Banco Central de Chile	300,000	—
Securities lending obligations	—	—
Transactions with foreign banks		
Reverse repurchase agreements with other banks	—	—
Repurchase agreements with foreign Central Banks	385,269	309,128
Securities lending obligations	—	—
Transactions with other entities in the country		
Repurchase agreements	522,494	35,361
Securities lending obligations	—	—
Transactions with other entities abroad		
Repurchase agreements	17,244	38,925
Securities lending obligations	—	—
Total	1,823,703	518,259



Note 22 - Financial Liabilities at Amortized Cost, continued

b) Interbank Borrowings

As of March 31, 2026 and December 31, 2025, the composition of the item "Interbank Borrowings" is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Loans and other obligations		
Central Bank of Chile	—	—
Banks in the country	20,000	—
Subtotal	20,000	—
Loans from Financial Institutions abroad		
Abu Dhabi Commerce Bank	18,000	17,282
Bancaribe Curacao Bank N.V.	1,027	990
Banco Agrario de Colombia	12,693	—
Banco Aliado S.A.	931	—
Banco Atlas S.A.	9,402	4,561
Banco BBVA	21,808	8,746
Banco Caja Social	76,164	—
Banco Davivienda	12,693	—
Banco Latinoamericano de Exportación (BLADEX)	1,426	1,847
Banco República	27,490	3,153
Banco Santander Hong Kong	45,729	—
Bancoldex S.A. (Colombia)	4,087	5,665
Bancolombia S.A.	12,693	—
Bancolombia S.A. (Panama)	30,844	29,928
Bank of America, N.A.	167,773	166,504
Bank of Baroda NY	88,265	86,167
Bank Of China Limited (Panamá)	92,972	—
Bank of Montreal	120,395	118,167
Bank of New York	9,128	4,888
Bank of Nova Scotia	—	107,921
BNP Paribas	—	49,880
Bradesco Bank	9,330	4,554
CaixaBank S.A.	128,906	125,384
Citibank N.A.	153,772	178,922
Cobank C.B.	19,117	30,461
Commerzbank A.G.	59,483	55,363
Credicorp Bank SA	8,903	8,656
Deutsche Bank AG	27,395	26,284
DZ Bank AG Deuts	80,644	63,784
Finagro	14,727	15,110
Findeter S.A. Financiera del Desarrollo Territorial	199,502	131,694
ING Bank Amsterdam	8,662	—
JP Morgan Chase	146,826	91,890
Landesbank Baden - Wuerttemberg NY	46,798	46,261
Lulobank	3,050	—
Mibanco - Banco de la Microempresa	2,539	—
Natixis	17,868	17,156
Nexen Bank N.V.	1,050	—
Other banks	28,624	3,790
Popular Bank	9,311	—
Rabobank Singapor	18,124	17,403
Skandinaviska Enskilda Banken	—	9,004
Standard Chartered Bank	124,500	81,621
State Bank of India Chicago Branch	140,097	136,842
The Bank of Nova Scotia	114,602	—
Sumitomo Mitsui Banking Corporation	—	9,102
Wells Fargo Bank, N.A.	213,600	205,989
Zuercher Kantonalbank	27,970	27,207
Subtotal	2,358,920	1,892,176
Totals	2,378,920	1,892,176



Note 22 - Financial Liabilities at Amortized Cost, continued

c) Debt instruments issued

As of March 31, 2026 and December 31, 2025 the composition of the item is as follows:

	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
Debt instruments issued		
Letters of credit	4,719	5,457
Current bonds	7,149,174	6,852,626
Mortgage bonds	—	—
Subtotal	7,153,893	6,858,083
Other financial obligations		
Obligations with the public sector	—	—
Other obligations in the country	72,452	73,316
Foreign obligations	609,296	690,128
Subtotal	681,748	763,444
Total	7,835,641	7,621,527

c.1) Debts classified as short-term are those that constitute demand obligations or that will mature in a period equal to or less than one year. All other debts are classified as long-term.

The detail is as follows:

	As of March 31, 2026		
	Short-term	Long-term	Total
	MCh\$	MCh\$	MCh\$
Letters of credit	1,143	3,576	4,719
Current bonds	1,109,413	6,039,761	7,149,174
Mortgage bonds	—	—	—
Debt instruments issued	1,110,556	6,043,337	7,153,893
Other financial obligations	681,748	—	681,748

	As of December 31, 2025		
	Short-term	Long-term	Total
	MCh\$	MCh\$	MCh\$
Letters of credit	1,647	3,810	5,457
Current bonds	967,502	5,885,124	6,852,626
Mortgage bonds	—	—	—
Debt instruments issued	969,149	5,888,934	6,858,083
Other financial obligations	763,444	—	763,444



Note 22 - Financial Liabilities at Amortized Cost, continued

Further details, including maturities, are presented below for each type of debt instrument issued, for the balances as of March 31, 2026 and December 31, 2025:

c.1.1) Senior bonds

The details of senior bonds by type of currency is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Bonds in UF	6,105,410	6,031,686
Bonds in \$	512,027	305,184
Bonds in COP	531,737	515,756
Total	7,149,174	6,852,626

The following is a detail of senior bond placements:

Placements made during the period ended as of March 31, 2026:

Series	Currency	Amount placed	Term	Rate of issue	Date of placement	Date of maturity
BITAE61025	UF	610,000	17 years and 8 months	2.98%	02-11-2026	10-10-2043
BITAE61025	UF	550,000	17 years and 8 months	2.98%	02-12-2026	10-10-2043
BITAE61025	UF	70,000	17 years and 8 months	2.98%	02-16-2026	10-10-2043
BITAE61025	UF	100,000	17 years and 8 months	2.98%	02-17-2026	10-10-2043
BITAE61025	UF	100,000	17 years and 7 months	2.98%	03-02-2026	10-10-2043
BITAED0425	UF	350,000	5 years and 7 months	2.50%	03-06-2026	10-15-2031
BITAEA0125	UF	100,000	6 years and 4 months	2.54%	03-06-2026	07-05-2032
BITAED0425	UF	250,000	5 years and 7 months	2.51%	03-09-2026	10-15-2031
BITAE51025	UF	620,000	16 years and 7 months	2.88%	03-10-2026	10-10-2042
BITAED0425	UF	120,000	5 years and 7 months	2.51%	03-11-2026	10-15-2031
BITAEA0125	UF	380,000	6 years and 4 months	2.61%	03-24-2026	07-05-2032
Total		3,250,000				

Series	Currency	Amount placed	Term	Rate of issue	Date of placement	Date of maturity
BITADS1222	CLP	14,780,000,000	6 years and 11 months	5.93%	01-06-2026	12-01-2032
BITADS1222	CLP	5,000,000,000	6 years and 11 months	5.83%	01-08-2026	12-01-2032
BITADS1222	CLP	3,500,000,000	6 years and 11 months	5.84%	01-09-2026	12-01-2032
BITADS1222	CLP	36,020,000,000	6 years and 11 months	5.89%	01-23-2026	12-01-2032
BITADT1122	CLP	59,000,000,000	7 years and 10 months	5.93%	01-27-2026	11-05-2033
BITADT1122	CLP	3,000,000,000	7 years and 10 months	5.91%	01-28-2026	11-05-2033
BITADT1122	CLP	13,000,000,000	7 years and 10 months	5.89%	01-29-2026	11-05-2033
Total		134,300,000,000				



Note 22 - Financial Liabilities at Amortized Cost, continued

Placements made during the year ended as of December 31, 2025:

Series	Currency	Amount placed	Term	Rate of issue	Date of placement	Date of maturity
BITADV1022	UF	700,000	11 years and 9 months	3,30%	01-06-2025	10-06-2036
BITADV1022	UF	220,000	11 years and 9 months	3,30%	01-07-2025	10-06-2036
BITADV1022	UF	100,000	11 years and 9 months	3,45%	01-13-2025	10-06-2036
BITADY1023	UF	100,000	14 years and 9 months	3,42%	01-13-2025	10-10-2039
BITADY1023	UF	150,000	14 years and 9 months	3,47%	01-14-2025	10-10-2039
BITADV1022	UF	100,000	11 years and 9 months	3,29%	01-17-2025	10-06-2036
BITADV1022	UF	200,000	11 years and 9 months	3,13%	02-05-2025	10-06-2036
BITADV1022	UF	2,400,000	11 years and 4 months	3,21%	06-25-2025	10-10-2039
BITADY1023	UF	1,130,000	14 years and 3 months	3,24%	07-17-2025	10-10-2039
BITADZ0523	UF	750,000	15 years and 10 months	3,21%	07-21-2025	05-10-2041
BITADZ0523	UF	175,000	15 years and 10 months	3,19%	22-07-2025	05-10-2041
BITADY0123	UF	1,050,000	14 years and 3 months	3,16%	29-07-2025	05-10-2041
BITADZ0523	UF	700,000	15 years and 9 months	3,03%	08-08-2025	05-10-2041
BITADZ0523	UF	150,000	15 years and 9 months	3,07%	08-20-2025	05-10-2041
BITADZ0523	UF	200,000	15 years and 9 months	3,11%	08-26-2025	05-10-2041
BITADZ0523	UF	500,000	15 years and 7 months	3,03%	11-13-2025	05-10-2041
BITADZ0523	UF	600,000	15 years and 7 months	3,03%	11-21-2025	05-10-2041
BITADZ0523	UF	600,000	15 years and 7 months	3,06%	12-04-2025	05-10-2041
BITADZ0523	UF	50,000	15 years and 6 months	3,01%	12-10-2025	05-10-2041
BITADZ0523	UF	275,000	15 years and 6 months	3,00%	12-16-2025	05-10-2041
BITADV1022	UF	280,000	11 years	2,95%	12-16-2025	10-06-2036
Total		10,430,000				

Series	Currency	Amount placed	Term	Rate of issue	Date of placement	Date of maturity
BITADU1022	CLP	22.000.000.000	5 years and 10 months	6,12%	06-02-2025	04-03-2031
BITADU1022	CLP	5.000.000.000	5 years and 10 months	6,10%	06-03-2025	04-03-2031
BITADU1022	CLP	8.000.000.000	5 years and 10 months	6,06%	06-04-2025	04-03-2031
BITADU1022	CLP	6.000.000.000	5 years and 9 months	5,99%	07-07-2025	04-03-2031
BITADU1022	CLP	7.000.000.000	5 years and 9 months	6,04%	07-11-2025	04-03-2031
BITADU1022	CLP	7.500.000.000	5 years and 8 months	5,92%	08-19-2025	04-03-2031
BITADU1022	CLP	19.500.000.000	5 years and 5 months	5,82%	11-12-2025	04-03-2031
BITADR0223	CLP	20.000.000.000	5 years and 4 months	5,81%	11-13-2025	02-10-2031
BITADR0223	CLP	5.000.000.000	5 years and 4 months	5,80%	11-13-2025	02-10-2031
BITADR0223	CLP	11.000.000.000	5 years and 3 months	5,74%	12-03-2025	02-10-2031
BITADR0223	CLP	12.000.000.000	5 years and 3 months	5,73%	12-03-2025	02-10-2031
BITADR0223	CLP	13.000.000.000	5 years and 3 months	5,74%	12-04-2025	02-10-2031
BITADS1222	CLP	10.700.000.000	6 years and 8 months	5,95%	12-10-2025	12-01-2032
BITADS1222	CLP	5.000.000.000	6 years and 8 months	5,93%	12-11-2025	12-01-2032
BITADR0223	CLP	10.000.000.000	5 years and 3 months	5,71%	12-15-2025	02-10-2031
BITADR0223	CLP	3.000.000.000	5 years and 3 months	5,72%	12-16-2025	02-10-2031
BITADR0223	CLP	1.000.000.000	5 years and 3 months	5,73%	12-17-2025	02-10-2031
Total		165,700,000,000				

**Note 22 - Financial Liabilities at Amortized Cost, continued**

A detail of current bond repurchases is presented below:

As of March 31, 2026, no partial bond repurchases have been made.

Partial repurchases carried out as of December 31, 2025:

Type	Currency	Amount	Date
Current Bond	UF	90,524,942,779	June 2025
Current Bond	UF	114,112,570,710	July 2025
Current Bond	UF	24,559,048,657	August 2025
Current Bond	UF	176,948,246,626	September 2025
Current Bond	UF	76,683,421,018	November 2025
Total		482,828,229,790	

c.1.2) Mortgage bonds

As of March 31, 2026 and December 31, 2025, no mortgage bond placements have been made.

d) Other financial obligations

	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
Amount owed for credit card transactions	681,748	763,444
Other	—	—
Total other financial obligations	681,748	763,444

As of March 31, 2026 and December 31, 2025 the Bank has had no principal, interest or other defaults on its debt instruments issued.



Note 23 - Regulatory Capital Financial Instruments Issued

a) As of March 31, 2026 and December 31, 2025, the composition of this item is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Subordinated bonds	1,219,397	1,226,398
Subordinated bonds with transitional recognition	—	—
Subordinated bonds	1,219,397	1,226,398
Bonds with no fixed maturity	276,756	270,002
Preferred shares	—	—
Regulatory capital financial instruments issued	1,496,153	1,496,400

b) As of March 31, 2026 and December 31, 2025, the changes in this caption are as follows:

	Preferred shares	Subordinated bonds	Bonds with no fixed maturity (1)	Total
	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	—	1,226,398	270,002	1,496,400
New issues made	—	—	—	—
Transaction costs	—	—	—	—
Amortization of transaction costs deferred in the income statement	—	—	—	—
Interest accrued at effective interest rate	—	11,977	—	11,977
Acquisition or redemption by issuer	—	—	—	—
Modification of the issuance conditions	—	—	—	—
Payment of interest to the holder	—	(24,244)	—	(24,244)
Payment of principal to the holder	—	—	—	—
Adjustments accrued for UF and/or the exchange rate	—	3,197	—	3,197
Exchange differences	—	2,069	6,623	8,692
Depreciation	—	—	—	—
Reappreciation	—	—	—	—
Expiration	—	—	—	—
Conversion to common shares	—	—	—	—
Other	—	—	131	131
Balances as of March 31, 2026	—	1,219,397	276,756	1,496,153

(1) The accrual of interest on perpetual bonds is recorded under "Provisions for Dividends and Interest Payments" in equity, with the corresponding entry in provisions. In accordance with CNCB Chapter A-2 Section 8.1 (See Notes 25 and 28 for more information).



Note 23 - Regulatory Capital Financial Instruments Issued

	Preferred shares MCh\$	Subordinated bonds MCh\$	Bonds with no fixed maturity(1) MCh\$	Total MCh\$
Balances as of January 1, 2025	—	1,191,934	197,060	1,388,994
New issues made	—	—	94,218	94,218
Transaction costs	—	—	—	—
Amortization of transaction costs deferred in the income statement	—	—	—	—
Interest accrued at effective interest rate	—	49,584	—	49,584
Acquisition or redemption by issuer	—	—	—	—
Modification of the issuance conditions	—	—	—	—
Payment of interest to the holder	—	(52,054)	—	(52,054)
Payment of principal to the holder	—	(2,076)	—	(2,076)
Adjustments accrued for UF and/or the exchange rate	—	36,904	—	36,904
Exchange differences	—	2,106	(21,469)	(19,363)
Depreciation	—	—	—	—
Reappreciation	—	—	—	—
Expiration	—	—	—	—
Conversion to common shares	—	—	—	—
Other	—	—	193	193
Balances as of December 31, 2025	—	1,226,398	270,002	1,496,400

(1) The accrual of interest on perpetual bonds is recorded under "Provisions for Dividends and Interest Payments" in equity, with the corresponding entry in provisions. (In accordance with CNCB Chapter A-2 Section 8.1).

c) As of March 31, 2026, interest payments totaling MCh\$3,539 were made on perpetual bonds (MCh\$18,746 as of December 31, 2025), which are disclosed in Note 25.

d) A detail of the regulatory capital financial instruments issued.

As of March 31, 2026 and December 31, 2025, the Bank has not issued or placed any of the following:

- Subordinated bonds.
- Preferred shares.

The following table presents issuances of perpetual bonds (without fixed maturity) carried out during the period/year ended March 31, 2026 and December 31, 2025:

Serie	Currency	Amount placed	Annual emission rate	Placement date	As of March 31, 2026		As of December, 2025	
					Outstanding balance in the currency of issuance	Balance in MCh\$	Outstanding balance in the currency of issuance	Balance in MCh\$
Bond AT1	USD	100,000,000	TSFR6M+3.45%	02-20-2025	100,763,100	93,607	102,749,941	93,184
Bond AT1	USD	200,000,000	TSFR6M+3.60%	12-24-2024	203,970,450	189,485	200,320,844	181,671
Total		300,000,000			304,733,550	283,092	303,070,785	274,855



Note 24 – Provisions for Contingencies

As of March 31, 2026 and December 31, 2025, the Bank has recorded the following movements in its provisions:

a) Detail of provisions

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Provisions for employee benefit obligations	87,718	124,230
Provisions of a foreign bank branch for remittances of profits to its parent company	—	—
Provisions for restructuring plans	1,668	1,810
Provisions for trials and litigation	614	797
Provisions for obligations of loyalty programs and merits for clients	19,342	18,964
Provisions for operational risk	3,822	3,790
Other provisions for other contingencies	293	291
Total	113,457	149,882

b) The movement of provisions as of March 31, 2026 and December 31, 2025 is shown below:

	Provisions						
	Employee benefits and compensation	Restructuring plans	lawsuits and litigation	Customer loyalty and merits program obligations	Other Provisions for contingencies	Operational risk	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	124,230	1,810	797	18,964	291	3,790	149,882
Provisions recorded	31,389	—	32	2,497	—	148	34,066
Application of provisions	(62,285)	(142)	(81)	(2,183)	—	(54)	(64,745)
Release of provisions	(8,827)	—	(167)	(92)	—	(186)	(9,272)
Other movements	3,211	—	33	156	2	124	3,526
Balances as of March 31, 2026	87,718	1,668	614	19,342	293	3,822	113,457

	Provisions						
	Employee benefits and compensation	Restructuring plans	lawsuits and litigation	Customer loyalty and merits program obligations	Other Provisions for contingencies	Operational risk	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	114,426	2,619	1,744	18,947	1,399	3,681	142,816
Provisions recorded	154,506	—	291	6,623	259	2,073	163,752
Application of provisions	(96,715)	(809)	(871)	(6,836)	—	(274.00)	(105,505)
Release of provisions	(49,081)	—	(440)	—	(1,457)	(1,879)	(52,857)
Other movements	1,094	—	73	230	90	189	1,676
Balances as of December 31, 2025	124,230	1,810	797	18,964	291	3,790	149,882



Note 24 – Provisions for Contingencies, continued

c) Provisions for employee benefit obligations:

	Reference	As of March 31, 2026	As of December 31, 2025
		MCh\$	MCh\$
Provision of short-term employee benefits	(1)	32,858	61,534
Provision of benefits to post-employment employees		—	—
Provision of long-term employee benefits	(d.1)	9,641	8,997
Provision of benefits to employees for termination of employment contract	(d.4)	2,853	6,388
Provision for payments to employees based on shares or equity instruments	(2)	7,999	14,179
Provision for obligations for defined contribution post-employment plans		—	—
Provision for obligations for post-employment defined benefit plans	(d.2)	30,325	28,787
Provision for other staff obligations	(d.3)	4,042	4,345
Total		87,718	124,230

(1) Includes the provision for the payment of performance bonuses, year-end bonuses and other compensation of a similar nature to employees.

(2) During 2021 and 2022, the Bank entered into an agreement consisting in the granting of an extraordinary long-term variable remuneration which will be paid in march 2025, 2026 and 2027, respectively. The remuneration is determined based on a defined nominal amount which will be adjusted by the variation of the share price in the value of the shares; this will be settled in cash when the agreement milestones are met.

d) The detail of the main aspects of long-term employee benefits is presented below:

d.1) Compensation for years of service (long-term)

Description: Annual payment in the month in which the employee completes years of service in Colombia (every 5 years, from 5 to 50 years of service).

Financing: The method called “Projected Unit Credit” was used to determine the present value of the defined benefit obligation and the corresponding cost for services. For all active Plan participants, the “projected earned benefit” is based on the Plan formula and years of service as of the calculation date, but using average salary, social security benefits, etc., projected to the date of calculation. Age at which the employee is assumed to stop providing services. For inactive members instead, it is the total benefit. The plan does not have policies (therefore without reimbursements) or associated assets, being a structured financing according to the financial conditions of the entity.



Note 24 – Provisions for Contingencies, continued

The summary of the economic assumptions used as of March 31, 2026 and December 31, 2025 is as follows:

	As of March 31, 2026	As of December 31, 2025
	%	%
Assumptions		
Discount rate	10.00	10.00
Expected rate of salary increase	7.60	7.60
Inflation rate	5.20	5.20

The changes in the present value of the obligation for this type of benefit and the amounts recognized in the Interim Consolidated Income Statement are determined using the Projected Unit Credit Method and consist of the following:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Balances as of January 1st	8,997	9,095
Net cost of benefits	453	320
Payments	(320)	(889)
Exchange differences	511	471
Total	9,641	8,997

The detail of the cost of the net benefit is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Current benefit cost	231	464
Reduction - past service costs	—	(910)
Interest expense on the obligation	222	766
Balances as of ended period/ year	453	320

d.2) Pension plan

Description: Old Age or Survivors' Pension in accordance with the Social Security Law in Colombia and benefits acquired with the Entity.

Financing: The Projected Unit Credit method was used to determine the present value of the defined benefit obligation and the related service cost. For all active participants in the Plan, the projected accrued benefit is based on the Plan formula and the years of service as of the valuation date, using projected assumptions such as average salary, social security benefits, and other relevant factors up to the assumed retirement or termination age. For inactive members, the obligation corresponds to the total vested benefit. The Plan does not have insurance policies (and therefore no reimbursements) nor plan assets, as it is financed in accordance with the entity's financial capacity.



Note 24 – Provisions for Contingencies, continued

The detail of the cost of the net benefit is as follows:

	As of March 31, 2026 %	As of December 31, 2025 %
Assumptions		
Discount rate	9.50	9.50
Expected rate of pay increase	5.20	5.20
Inflation rate	5.20	5.20

The detail of the movements of the balances of the Pension Plan is as follows:

	As of March 31, 2026 MCh\$	As of December 31, 2025 MCh\$
Balances as of January 1st	28,787	28,565
Interest expense on the obligation	680	2,435
Payment	(785)	(3,335)
Actuarial losses (gains)	525	(52)
Exchange differences	1,118	1,174
Balances as of ended period/year	30,325	28,787

d.3) Retroactive severance plan

Description: Retroactive severance plan prior to Law 50 of 1990 in Colombia.

Financing: The method called “Projected Unit Credit” was used to determine the present value of the defined benefit obligation and the corresponding cost for services. For all active Plan participants, the “projected earned benefit” is based on the Plan formula and years of service as of the calculation date, but using average salary, social security benefits, etc., projected to the date of calculation. Age at which the employee is assumed to stop providing services. For inactive members instead, it is the total benefit. The plan does not have policies (therefore without reimbursements) or associated assets, being a structured financing according to the financial conditions of the entity.

The summary of the economic assumptions is as follows:

	As of March 31, 2026 %	As of December 31, 2025 %
Assumptions		
Discount rate	9.25	9.25
Expected rate of pay increase	7.60	7.60
Inflation rate	5.20	5.20



Note 24 – Provisions for Contingencies, continued

The movements for this benefit as of March 31, 2026 and December 31, 2025 are detailed below:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Balances as of January 1st	62	242
Current service cost	2	56
Interest expense on debentures	2	13
Actuarial losses (gains)	(23)	(44)
Payment of benefits	—	(220)
Exchange differences	5	15
Balances as of ended period/year	48	62

d.4) Retirement Bonus Plan

Description: Payment of a fixed amount at the time of retirement for retirement.

Financing: The method called “Projected unit credit” is the method used to determine the present value of the obligation for benefits and the cost associated with it. Under this method, the obligation for benefits is the present value of the current benefits for past services, but calculating the plan benefit based on the projected salary on the date on which the participant is supposed to receive the benefit.

The summary of the economic assumptions is as follows:

	As of March 31, 2026	As of December 31, 2025
	%	%
Assumptions		
Discount rate	10.00	10.00
Expected rate of pay increase	7.20	7.20
Inflation rate	5.20	5.20

The amounts recognized for this benefit were as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Balances at January 1st	469	580
Current service cost	—	(33)
Interest expense on debentures	20	48
Actuarial losses (gains)	(8)	(105)
Payment of benefits	—	(56)
Exchange differences	27	35
Balances as of ended period/year	508	469



Note 24 – Provisions for Contingencies, continued

The effect recorded in the Interim Consolidated Statement of Other Comprehensive Income as of March 31, 2026 and December 31, 2025, is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Pension plan	525	(52)
Retroactive severance plan	(23)	(44)
Retirement bonus plan	(8)	(105)
Total recognition of defined benefit obligations	494	(201)

Future actuarial calculations

These may differ from the calculations presented herein due to the following factors:

- The experience of the plans differs from those anticipated by the selected economic and demographic assumptions.
- Changes in economic and demographic assumptions.
- Expected increases or decreases as a natural part of the functioning of the methodology for these calculations (for example, the end of the amortization period or additional costs based on the financing situation of the plan).
- Changes in the characteristics of the plan or applicable law, and with respect to it, there are no significant events affecting the results presented since the last valuation.

Below is the detail of future payments for 2026 and 2025:

2026	Severance indemnity (long term)	Plan of pensions	Retroactive severance plan	Plan bonus for retirement
	MCh\$	MCh\$	MCh\$	MCh\$
Year 2026	865	2,798	23	51
Year 2027	1,622	3,593	11	10
Year 2028	1,621	3,544	1	14
Year 2029	1,116	3,473	1	30
Year 2030	1,000	3,395	2	34
Year 2031- 2035	6,479	15,680	82	267

2025	Severance indemnity (long term)	Plan of pensions	Retroactive severance plan	Plan bonus for retirement
	MCh\$	MCh\$	MCh\$	MCh\$
Year 2025	1,121	3,389	22	49
Year 2026	1,534	3,399	10	9
Year 2027	1,533	3,353	1	13
Year 2028	1,056	3,286	1	28
Year 2029	946	3,211	1	32
Year 2030-2034	6,129	14,834	77	253



Note 25 – Provisions for Dividends, Interest Payments and Repricing on Bond with no fixed Maturity

a) The breakdown of the item as of March 31, 2026 and December 31, 2025 is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Provision for payment of common stock dividends	149,200	128,428
Provision for payment of dividends on preferred shares	—	—
Provision for payment of interest on bonds with no fixed term to maturity	4,397	2,813
Provision for bond repricing with no fixed term to maturity	—	—
Total	153,597	131,241

b) The changes in this caption as of March 31, 2026 and December 31, 2025 are presented below:

	Provision for dividends	Provision for payment of interest on bonds with no fixed term to maturity	Provision for bond repricing with no fixed term to maturity
	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2026	128,428	2,813	—
Provisions recorded	20,772	5,123	—
Application of provisions	—	(3,539)	—
Release of provisions	—	—	—
Reclassifications	—	—	—
Other movements	—	—	—
Balances as of March 31, 2026	149,200	4,397	—

	Provision for dividends	Provision for payment of interest on bonds with no fixed term to maturity	Provision for bond repricing with no fixed term to maturity
	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2025	112,988	305	—
Provisions recorded	128,428	21,255	—
Application of provisions	(112,988)	(18,747)	—
Release of provisions	—	—	—
Reclassifications	—	—	—
Other movements	—	—	—
Balances as of December 31, 2025	128,428	2,813	—



Note 26 – Special Provisions for Credit Risk

a) Details of special provisions for credit risk for as of March 31, 2026 and December 31, 2025 are summarized as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Special provisions for credit risk		
Provisions for credit risk for contingent accounts receivable		
Guarantees and sureties	2,999	3,453
Letters of credit for goods movement transactions	438	311
Transactions related to contingent payments	16,445	18,453
Unrestricted lines of credit	—	—
Other credit commitments	845	1,104
Undrawn lines of credit with immediate cancellation	21,780	24,121
Commitments to purchase local currency debt abroad	15	12
Loans for higher education studies law No. 20,027 (CAE)	117	120
Other contingent loans	—	—
Subtotal	42,639	47,574
Provisions for country risk for transactions with debtors domiciled abroad	9,042	8,066
Special provisions for foreign loans	—	—
Additional provisions for loans		
Additional provisions for commercial loans	107,379	107,379
Additional provisions for Mortgage loans	—	—
Additional provisions for consumer loans	—	—
Subtotal	107,379	107,379
Provisions for adjustments to the minimum required provision for normal portfolio with individual assessment		
Adjustment to minimum allowance owed by banks in the country	—	—
Adjustment to minimum provision for commercial loans in the country	—	—
Adjustment to minimum allowance for contingent loans in the country	—	—
Adjustment to minimum allowance Interbank loans abroad	—	—
Adjustment to minimum allowance for commercial placements abroad	—	—
Adjustment to minimum allowance for contingent loans abroad	—	—
Subtotal	—	—
Provisions made for credit risk as a result of supplementary prudential requirements		
Provisions for commercial loans	—	—
Provisions for Mortgage loans	—	—
Provisions for consumer loans	—	—
Subtotal	—	—
Total	159,060	163,019



Note 26 – Special Provisions for Credit Risk, continued

- b) The movement recorded in the results for provisions for as of March 31, 2026 and December 31, 2025 is summarized as follows:

	Provisions for country risk for transactions with debtors domiciled abroad	Special provisions for foreign loans	Additional provisions for placements	Provisions for adjustments to the minimum required provision for normal portfolio with individual assessment	Provisions as a result of complementary prudential requirements
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2026	8,066	—	107,379	—	—
Creation of provisions	1,604	—	27,511	—	—
Release of provisions	(776)	—	(27,511)	—	—
Other changes in provisions	148	—	—	—	—
Balance as of March 31, 2026	9,042	—	107,379	—	—

	Provisions for country risk for transactions with debtors domiciled abroad	Special provisions for foreign loans	Additional provisions for placements	Provisions for adjustments to the minimum required provision for normal portfolio with individual assessment	Provisions as a result of complementary prudential requirements
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	12,256	—	109,052	—	—
Creation of provisions	3,336	—	27,511	—	—
Release of provisions	(6,883)	—	(29,232)	—	—
Other changes in provisions	(643)	—	48	—	—
Balance as of December 31, 2025	8,066	—	107,379	—	—



Note 26 – Special Provisions for Credit Risk, continued

c) Details of Contingent Credits for as of March 31, 2026 and December 31, 2025 are summarized as follows:

	Exposure for contingent loans before provisions						Provisions recorded						Exposure net credit risk of loans
	Normal portfolio		Substandard portfolio		Portfolio in default		Normal portfolio		Substandard portfolio		Portfolio in default		
	Evaluation		Evaluation		Evaluation		Evaluation		Evaluation		Evaluation		
	Individual	Group	Individual	Individual	Group	Total	Individual	Group	Individual	Individual	Group	Total	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Guarantees and sureties	821,570	1,608	282	—	—	823,460	(2,955)	(13)	(31)	—	—	(2,999)	820,461
Letters of credit for goods movement transactions	48,398	291	176	—	—	48,865	(426)	(8)	(4)	—	—	(438)	48,427
Transactions related to contingent events	1,337,768	47,236	23,304	2,435	589	1,411,332	(9,714)	(924)	(4,545)	(1,090)	(172)	(16,445)	1,394,887
Unrestricted lines of credit	—	—	—	—	—	—	—	—	—	—	—	—	—
Other irrevocable credit commitments	188,469	—	—	—	—	188,469	(845)	—	—	—	—	(845)	187,624
Undrawn lines of credit with immediate cancellation	251,242	1,125,767	882	72	10,494	1,388,457	(690)	(15,994)	(76)	(7)	(5,013)	(21,780)	1,366,677
Commitments to purchase local currency debt abroad	4,747	—	—	—	—	4,747	(15)	—	—	—	—	(15)	4,732
Loans for higher education studies law No. 20,027 (CAE)	—	9,782	—	—	224	10,006	—	(108)	—	—	(9)	(117)	9,889
Other contingent loans	—	—	—	—	—	—	—	—	—	—	—	—	—
Balance as of March 31, 2026	2,652,194	1,184,684	24,644	2,507	11,307	3,875,336	(14,645)	(17,047)	(4,656)	(1,097)	(5,194)	(42,639)	3,832,697

	Exposure for contingent loans before provisions						Provisions recorded						Exposure net credit risk of loans
	Normal portfolio		Substandard Portfolio		Portfolio in default		Normal portfolio		Substandard Portfolio		Portfolio in default		
	Evaluation		Evaluation		Evaluation		Evaluation		Evaluation		Evaluation		
	Individual	Group	Individual	Individual	Group	Total	Individual	Group	Individual	Individual	Group	Total	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Guarantees and sureties	922,925	1,191	615	—	—	924,731	(3,359)	(13)	(81)	—	—	(3,453)	921,278
Letters of credit for goods movement transactions	43,967	386	101	—	—	44,454	(300)	(9)	(2)	—	—	(311)	44,143
Transactions related to contingent events	1,291,727	46,493	24,398	3,085	975	1,366,678	(9,968)	(913)	(5,717)	(1,333)	(522)	(18,453)	1,348,225
Unrestricted lines of credit	—	—	—	—	—	—	—	—	—	—	—	—	—
Other irrevocable credit commitments	199,621	—	—	—	—	199,621	(1,104)	—	—	—	—	(1,104)	198,517
Undrawn lines of credit with immediate cancellation	224,095	1,070,602	926	109	15,749	1,311,481	(673)	(15,402)	(78)	(75)	(7,893)	(24,121)	1,287,360
Commitments to purchase local currency debt abroad	4,528	—	—	—	—	4,528	(12)	—	—	—	—	(12)	4,516
Loans for higher education studies law No. 20,027 (CAE)	—	10,911	—	—	168	11,079	—	(115)	—	—	(5)	(120)	10,959
Other contingent loans	—	—	—	—	—	—	—	—	—	—	—	—	—
Balance as of December 31, 2025	2,686,863	1,129,583	26,040	3,194	16,892	3,862,572	(15,416)	(16,452)	(5,878)	(1,408)	(8,420)	(47,574)	3,814,998



Note 26 – Special Provisions for Credit Risk, continued

d) Summary of changes in provisions – Contingent credits:

	Changes in provisions for the periods in provisions			
	Normal portfolio	Substandard portfolio	Portfolio in default	Total
	Mch\$	Mch\$	Mch\$	Mch\$
Balance as of January 1, 2026	(31,868)	(5,878)	(9,828)	(47,574)
Recording/(release) of provisions for				
Change in measurement without portfolio reclassification during the period:	(605)	122	4,332	3,849
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):	754	—	(2,327)	(1,573)
Normal Individual up to Substandard	2	(24)	25	3
Normal individual up to Individual default	—	—	—	—
Substandard up to individual default	—	23	(97)	(74)
Substandard up to Normal Individual	—	—	—	—
Individual default up to Substandard	—	—	—	—
Individual default up to Normal Individual	—	—	—	—
Group normal up to Group default	727	—	(2,890)	(2,163)
Group default up to Group normal	(7)	—	527	520
Individual (normal, substandard, default) up to Group (normal, default)	83	1	23	107
Group (normal, default) up to Individual (normal, substandard, default)	(51)	—	85	34
New contingent loans granted	(4,675)	(3,871)	(225)	(8,771)
Contingent credits due to conversion to loans	1,101	19	466	1,586
Changes in models and methodologies	—	—	—	—
Exchange rate differences	(270)	30	132	(108)
Other changes in provisions	3,871	4,922	1,159	9,952
Balance as of March 31, 2026	(31,692)	(4,656)	(6,291)	(42,639)

	Changes in provisions for the years in provisions			
	Normal portfolio	Substandard portfolio	Portfolio in default	Total
	Mch\$	Mch\$	Mch\$	Mch\$
Balance as of January 1, 2025	(23,469)	(4,615)	(12,173)	(40,257)
Recording/(release) of provisions for				
Change in measurement without portfolio reclassification during the year:	(10,886)	(340)	4,564	(6,662)
Change in measurement due to portfolio reclassification from the beginning to the end of the year (portfolio from (-) to (+)):	2,747	(768)	(7,218)	(5,239)
Normal Individual up to Substandard	320	(947)	—	(627)
Normal individual up to Individual default	4	—	(104)	(100)
Substandard up to individual default	—	149	(115)	34
Substandard up to Normal Individual	(6)	24	—	18
Individual default up to Substandard	—	—	3	3
Individual default up to Normal Individual	—	—	—	—
Group normal up to Group default	2,497	—	(11,485)	(8,988)
Group default up to Group normal	(58)	—	4,508	4,450
Individual (normal, substandard, default) up to Group (normal, default)	17	6	(25)	(2)
Group (normal, default) up to Individual (normal, substandard, default)	(27)	—	—	(27)
New contingent loans granted	(21,759)	(11,186)	(2,149)	(35,094)
Contingent credits due to conversion to loans	4,291	(564)	2,075	5,802
Changes in models and methodologies	—	—	—	—
Exchange rate differences	583	17	434	1,034
Other changes in provisions	16,625	11,578	4,639	32,842
Balances as of December 31, 2025	(31,868)	(5,878)	(9,828)	(47,574)



Note 27 – Other Liabilities

As of March 31, 2026 and December 31, 2025, the composition of the item is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Cash collateral received for derivative financial transactions	302,680	490,662
Accounts payable for intermediation of financial instruments	976,802	85,609
Accounts payable to third parties (1)	99,172	117,227
Other accounts and notes payable to third parties	340,378	330,714
Agreed dividends payable (2)	311	244
Valuation adjustments for macro hedges	39,914	31,693
Liabilities for revenues from ordinary activities arising from contracts with customers (3)	45,459	46,778
VAT debit payable	12,219	13,600
Other cash collateral received	81	81
Pending transactions	25,939	37,036
Other liabilities	17,385	15,849
Total	1,860,340	1,169,493

- (1) This group includes obligations that do not correspond to business operations, such as price balances for purchases of materials, price balances or obligations under leasing contracts for the acquisition of fixed assets or provisions for expenses pending payment.
- (2) Correspond to approved dividends pending payment.
- (3) Corresponds to commissions associated with the financial advisory and insurance brokerage businesses that must be deferred in accordance with the applicable accounting standards.



Note 28 – Equity

a) Movements in equity accounts and reserves (attributable to the equity holders of the Bank)

As of March 31, 2026 and December 31, 2025, the paid capital of the Bank is represented by ordinary shares subscribed and paid, without nominal value, as presented below:

	Number of ordinary shares	
	As of March 31, 2026	As of December 31, 2025
Issued as of January 1,	216,340,749	216,340,749
Issuance of paid shares	—	—
Issuance of due shares	—	—
Repurchase of company issued shares	—	—
Share exchange	—	—
Sales of company issued shares	—	—
Total	216,340,749	216,340,749

- **Subscribed and paid in shares**

As of March 31, 2026, the Bank's paid-in capital is represented by 216,340,749 subscribed and paid-in ordinary shares with no par value, totaling MCh\$2,687,951. As of December 31, 2025, the Bank's paid-in capital was represented by 216,340,749 subscribed and paid-in ordinary shares, totaling MCh\$2,687,951.

- **Purchase and sale of own shares**

As of March 31, 2026 and December 31, 2025, there were no transactions for the purchase and sale of company-issued shares.



Note 28 – Equity, continued

List of major shareholders

The shareholders list as of March 31, 2026 and December 31, 2025 is as follows:

Company name or shareholder name	Shares			
	As of March 31, 2026		As of December 31, 2025	
	No. of shares	Ownership % (1)	No. of shares	Ownership % (1)
Itaú Unibanco	145,853,507	67.42 %	145,853,507	67.42 %
ITB Holding Brasil Participações Ltda.	78,795,817	36.42 %	78,795,817	36.42 %
Itaú Unibanco Holding S.A.	56,896,856	26.30 %	56,896,856	26.30 %
Itaú Chile Participaciones SPA	10,160,834	4.70 %	10,160,834	4.70 %
Others	70,487,242	32.58 %	70,487,242	32.58 %
Local securities brokerage	28,694,134	13.26 %	29,299,220	13.54 %
Foreign Institutional Investors	15,673,356	7.24 %	16,603,877	7.67 %
Local institutional investors	23,694,855	10.95 %	22,143,475	10.24 %
Other minority shareholders	2,424,897	1.13 %	2,440,670	1.13 %
Total	216,340,749	100.00 %	216,340,749	100.00 %

(1) The percentages shown in this column have been rounded for presentation purposes. These percentages were calculated based on the unrounded figures presented in the “No. of Shares” column.

b) Dividends

Below is a detail of dividends:

	Income attributable to equity holders of Banks	Allocated to reserves and earnings Retained	Allocated to dividends	Percentage distributed	Shares	Dividends per share
	MCh\$	MCh\$	MCh\$	%	No.	CLP
Year 2025,(Shareholders Meeting April 2026) (1)	428,092	171,237	256,855	60 %	216,340,749	1,187.27069
Year 2024,(Shareholders Meeting April 2025)	376,627	263,639	112,988	30 %	216,340,749	522.26905
Year 2023,(Shareholders Meeting April 2024)	354,887	248,421	106,466	30 %	216,340,749	492.12181
Year 2022,(Shareholders Meeting April 2023)	433,744	303,621	130,123	30 %	973,517,871,202	0.13366

(1) At the Annual Shareholders’ Meeting of Banco Itaú Chile held on April 9, 2026, it was agreed to distribute dividends in the amount of MCh\$256,855, corresponding to 60% of the net income for fiscal year 2025 (see Note 49, section 2).



Note 28 – Equity, continued

Below is the composition of the basic and diluted profit, attributable to the owners of the Bank, as of March 31, 2026 and 2025:

Basic earnings and diluted earnings	For the three months periods ended as of March 31,			
	2026		2025	
	No. of shares Millions	Amount MCh\$	No. of shares Millions	Amount MCh\$
Basic earnings per share				
Net income for the period	—	69,240	—	110,730
Weighted average number of outstanding shares	216	—	216	—
Assumed convertible debt conversion	—	—	—	—
Adjusted number of shares	216	—	216	—
Basic earnings per share (Chilean pesos)	—	320	—	513
Diluted earnings per share				
Net income for the year	—	69,240	—	110,730
Weighted average number of outstanding shares	216	—	216	—
Dilutive effects:				
Assumed convertible debt conversion	—	—	—	—
Conversion of common shares	—	—	—	—
Options rights	—	—	—	—
Adjusted number of shares	216	—	216	—
Diluted earnings per share (Chilean pesos)	—	320	—	513

As of March 31, 2026 and December 31, 2025, there were no dilutive effects.

c) Accumulated other comprehensive income

Financial instruments to FVTOCI Includes accumulated net changes in the fair value of investments at fair value with effect on other comprehensive income.

Equity instruments designated to FVTOCI Includes the accumulated net changes in the fair value of investments at fair value with effect on other comprehensive income. These results come mainly from minority investments, which are not recyclable.

Cash flows hedge: It includes the effects of hedges on the Bank's exposure to variations in cash flows that are attributed to a particular risk related to a recognized asset and/or liability, which may affect the results for the year.

Investment in foreign operations hedge: Corresponds to adjustments for hedges of net investment in foreign business.

Conversion reserves: It includes the effects of converting the Financial Statements of the New York Branch and Colombian subsidiaries, whose functional currencies are the US dollar and Colombian peso, respectively, to the presentation currency of Banco Itaú Chile (Chilean peso).

Defined benefits obligations reserves: This includes the effects of applying IAS 19 "Employee Benefits".

Minority investments: Includes the accumulated net changes in the fair value of minority investments.



Note 28 – Equity, continued

The following are the equity effects and income taxes attributable to the owners of the Bank as of March 31, 2026 and December 31, 2025:

	Elements that will be reclassified in income					Elements that will not be reclassified in income			
	Instrument Financial In FVTOCI	Hedges of cash flows Cash flows	Hedges of Net investment in foreign	Variation type of Changes in investment in Colombia and branch New York	Subtotal	Instrument Equity Defined In FVTOCI	Recognition obligations Benefits Defined	Subtotal	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Comprehensive income for the period									
Balances as of January 1, 2026	10,564	20,620	(69,952)	110,688	71,920	12,130	(8,363)	3,767	75,687
Effects for the period	3,307	(83,802)	(8,864)	44,320	(45,039)	1,178	(494)	684	(44,355)
Balances as of March 31, 2026	13,871	(63,182)	(78,816)	155,008	26,881	13,308	(8,857)	4,451	31,332
Income taxes related to components of other comprehensive income									
Balances as of January 1, 2026	(3,254)	(7,001)	20,661	—	10,406	(1,080)	2,650	1,570	11,976
Effects for the period	1,582	23,051	2,342	—	26,975	(87)	173	86	27,061
Balances as of March 31, 2026	(1,672)	16,050	23,003	—	37,381	(1,167)	2,823	1,656	39,037
Net balances as of March 31, 2026	12,199	(47,132)	(55,813)	155,008	64,262	12,141	(6,034)	6,107	70,369

	Elements that will be reclassified in income					Elements that will not be reclassified in income			
	Instrument Financial In FVTOCI	Hedges of cash flows Cash flows	Hedges of Net investment in foreign	Variation type of Changes in investment in Colombia and branch New York	Subtotal	Instrument Equity Defined In FVTOCI	Recognition obligations Benefits Defined	Subtotal	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Comprehensive income for the year									
Balances as of January 1, 2025	23,210	(8,616)	(117,290)	108,146	5,450	6,896	(8,565)	(1,669)	3,781
Effects for the year	(12,646)	29,236	47,338	2,542	66,470	5,234	202	5,436	71,906
Subtotal as of December 31, 2025	10,564	20,620	(69,952)	110,688	71,920	12,130	(8,363)	3,767	75,687
Income taxes related to components of other comprehensive income									
Balances as of January 1, 2025	(4,799)	1,667	34,677	—	31,545	(711)	2,786	2,075	33,620
Effects for the year	1,545	(8,668)	(14,016)	—	(21,139)	(369)	(136)	(505)	(21,644)
Subtotal as of December 31, 2025	(3,254)	(7,001)	20,661	—	10,406	(1,080)	2,650	1,570	11,976
Net balances as of December 31, 2025	7,310	13,619	(49,291)	110,688	82,326	11,050	(5,713)	5,337	87,663

d) Provision for Interest Payments on Bonds without a fixed maturity

The Bank recognizes the accrual of interest on bonds with no fixed maturity in the account Provisions for dividends, interest payments, and revaluation of issued regulatory capital financial instruments. As of March 31, 2026, accrued interest amounted to MCh\$4,226, of which MCh\$1,073 corresponds to taxes, resulting in a net accumulated amount, net of taxes, of MCh\$3,153 (as of December 31, 2025, the balance of accrued interest amounts to MCh\$2,913, with tax of MCh\$818, resulting in a net amount after tax of MCh\$2,095).



Note 28 – Equity, continued

e) Reserves

This item is made up of amounts generated by concepts such as the business combination between Banco Itaú Chile and CorpBanca in 2016, investments after the initial purchase of Colombia in 2019 and 2022, loss absorption in 2020 and first-rate adjustments application years 2008 and 2022, the amounts of the item are as MCh\$236,039 as of March 31, 2026 and December 31, 2025.

f) Retained earnings from prior years

Corresponds to undistributed earnings to shareholders for a total of MCh\$1,421,202 as of March 31, 2026 (MCh\$995,901 as of December 31, 2025).

g) Non-controlling interest

Corresponds to the net equity amount of the subsidiaries attributable to equity instruments which do not belong, either directly or indirectly, to the Bank, including the portion that has been attributed to the income (loss) for the year. The amounts and ownership percentage of the non-controlling interest in equity and income (loss) of the subsidiary are shown below:

As of March 31, 2026 and for the period ended that date:

Subsidiary company	No. controlling	Other comprehensive income								
		Equity	Income	Instrument Financial in FVTOCI (1)	Variation Exchange rate Colombia	Variation hedges Net investment in foreign (2)	Obligations over benefits Defined	Taxes Deferred	Total Other income comprehensive	Income comprehensive
		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Itaú Corredor de Seguro Colombia S.A.	0.013%	—	—	—	—	—	—	—	—	—
Itaú Colombia S.A. and subsidiaries	0.538%	3,927	(20)	14	198	(11)	(3)	2	200	180
Total	0.551%	3,927	(20)	14	198	(11)	(3)	2	200	180

As of December 31, 2025 and for the year ended that date:

Subsidiary company	No. controlling	Other comprehensive income								
		Equity	Income	Instrument Financial in FVTOCI (1)	Variation Exchange rate Colombia	Variation hedges Net investment in foreign (2)	Obligations over benefits Defined	Taxes Deferred	Total Other income comprehensive	Income comprehensive
		MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Itaú Corredor de Seguro Colombia S.A.	0.013%	—	—	—	—	—	—	—	—	—
Itaú Colombia S.A. and subsidiaries	0.538%	3,747	17	(14)	151	98	1	(24)	212	229
Total	0.551%	3,747	17	(14)	151	98	1	(24)	212	229

(1) Includes equity and fixed income instruments at fair value through changes in other comprehensive income.

(2) Includes cash flow hedge effect and net investments in foreign.



Note 28 – Equity, continued

The detail of the movements of the non-controlling interest as of March 31, 2026 and December 31, 2025, is as follows:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Balances at the beginning of the period / year	3,747	3,518
Comprehensive income for the period / year	180	229
Effects of change of ownership	—	—
Final balances of the period / year	3,927	3,747

Banco Itaú Chile's main subsidiary with non-controlling interest is as follows:

Entity name	Country	Main Business	As of March 31, 2026		As of December 31, 2025	
			Ownership percentage	Non-controlling interest	Ownership percentage	Non-controlling interest
Itaú Colombia S.A. and subsidiaries	Colombia	Banking activities	99.462 %	0.538 %	99.462 %	0.538 %

Information that represents the non-controlling interest of the aforementioned company before the consolidation elimination adjustments is as follows:

Summary of Statements of Financial Position	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Current assets	6,851,058	5,987,467
Current liabilities	(4,191,938)	(3,552,262)
Net current assets (liabilities)	2,659,120	2,435,205
Non-current assets	1,236,180	1,372,618
Non-current liabilities	(3,166,033)	(3,112,007)
Net non-current assets (liabilities)	(1,929,853)	(1,739,389)
Total net assets (liabilities)	729,267	695,816
Accumulated non-controlling interest	235	328

Summary of Statement of Income	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Interest and indexation income	163,275	160,301
Income for the period	(3,703)	5,338
Income attributable to non-controlling interest	18	15



Note 28 – Equity, continued

Summary of the Statement of Cash Flows	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Net cash flows provided by (used in) operating activities	(240,038)	26,541
Net cash flows provided by (used in) investing activities	185,758	(37,985)
Net cash flows provided by (used in) financing activities	(31,502)	(47,719)
Net increase (decrease) in cash flows	(85,782)	(59,163)

h) Consolidated comprehensive income for the period

Concepts	For the three months periods ended as of March 31,					
	2026			2025		
	Holders of bank	Non interest controlling	Total	Holders of bank	Non interest controlling	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Consolidated income for the period	69,240	(20)	69,220	110,730	29	110,759
Other comprehensive income before taxes						
ELEMENTS THAT WILL NOT BE RECLASSIFIED IN INCOME						
Actuarial income for defined benefit plans	(494)	(3)	(497)	(31)	—	(31)
Fair value changes of equity instruments designated at fair value through other comprehensive income	1,178	5	1,183	1,021	3	1,024
Income tax on other comprehensive income that will not be classified as income						
Income taxes related to changes in fair value of equity instruments designated at fair value through other comprehensive income	(87)	1	(86)	(106)	—	(106)
Income taxes related to defined benefits obligations	173	—	173	18	—	18
Subtotal	770	3	773	902	3	905
ELEMENTS THAT WILL BE RECLASSIFIED IN INCOME						
Changes in the fair value of financial assets at fair value through other comprehensive income	3,305	9	3,314	(18,193)	(16)	(18,209)
Exchange differences by entities abroad	44,320	198	44,518	(13,902)	(15)	(13,917)
Net investment in foreign operations hedges	(8,864)	8	(8,856)	20,201	26	20,227
Cash flows hedge	(83,802)	(19)	(83,821)	2,501	—	2,501
Others	2	—	2	—	—	—
Subtotal	(45,039)	196	(44,843)	(9,393)	(5)	(9,398)
Income tax on other comprehensive income that can be classified as income						
Changes in the fair value of financial assets at fair value through other comprehensive income	1,582	(4)	1,578	2,167	7	2,174
Net investment in foreign operations hedges	2,342	(2)	2,340	(6,095)	(11)	(6,106)
Cash flows hedge	23,051	7	23,058	(692)	—	(692)
Subtotal	26,975	1	26,976	(4,620)	(4)	(4,624)
Other comprehensive income for the period	(17,294)	200	(17,094)	(13,111)	(6)	(13,117)
Comprehensive income for the period	51,946	180	52,126	97,619	23	97,642



Note 29 – Contingencies and Commitments

a) Lawsuits and Legal Proceedings

Lawsuits in Chile against Banco Itaú Chile

As of the date of issuance of these Interim Consolidated Financial Statements, there are legal actions filed against the Bank and/or its subsidiaries related to civil, administrative, labor, and tax matters. These mainly refer to pending proceedings, including claims related to loans, products, and others, which, for the most part, according to the Legal Management, should not present risks of significant losses.

The total amount of contingencies is approximately MCh\$117,131 as of March 31, 2026 (MCh\$72,933 as of December 31, 2025). However, in the opinion of Management, and based on information provided by the Legal Management as of March 31, 2026, considering the procedural status of these cases, it is not currently possible to conclude whether they may result in significant losses not contemplated by the Bank in these Interim Consolidated Financial Statements. Notwithstanding the above, as of March 31, 2026, provisions amounting to MCh\$1,907 are maintained (MCh\$2,034 as of December 31, 2025).

Itaú Colombia S.A.

Itaú Colombia S.A. and its subsidiaries are involved in civil, administrative, and labor proceedings. Among the existing civil, administrative, and labor cases, these mainly relate to banking operations and fiduciary business activities, while the remaining cases arise from their condition as owners of assets subject to leasing.

The total amount of the lawsuits reaches MCh\$544,116 as of March 31, 2026 (MCh\$505,915 as of December 31, 2025), resulting in provisions totaling MCh\$2,116 as of March 31, 2026 (MCh\$2,163 as of December 31, 2025). Among the cases involving the fiduciary company, 37 are related to a real estate fiduciary business in Bogotá, with a total claimed amount of MCh\$343,981 as of March 31, 2026. Itaú Fiduciaria Colombia has acted in accordance with contractual terms and applicable regulations and will defend its position in the various instances. Of the 37 ongoing cases, as of the date of these financial statements, management has assessed and concluded that an outflow of resources is not probable, recognizing only a contingent liability. Of the total amount claimed, MCh\$289,242 corresponds to remote contingencies and MCh\$54,739 corresponds to possible contingencies.



Note 29 – Contingencies and Commitments, continued

b) Contingent loans

The following table shows the contractual amounts of the operations that oblige the Bank and/or its subsidiaries to grant loans:

	Contingent loans	
	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Guarantors and sureties	823,460	924,731
Guarantees and bonds in Chilean currency	246,134	245,284
Guarantees and bonds in foreign currency	577,326	679,447
Letters of credit for merchandise circulation operations	244,328	222,268
Debt purchase commitments in local currency abroad	4,747	4,528
Transactions related to contingent events	2,582,981	2,494,612
Transactions related to contingent events in Chilean currency	1,850,968	1,727,123
Transactions related to contingent events in Foreign currency	732,013	767,489
Freely available lines of credit that can be cancelled immediately	6,088,683	5,906,791
Available balance of credit line and overdraft agreed in current account - commercial portfolio	606,877	617,384
Available balance of credit line on credit card – commercial portfolio	178,957	172,977
Available balance of credit line and overdraft agreed in checking account - consumer portfolio	838,596	819,782
Available balance of credit line on credit card – consumer portfolio	4,464,253	4,296,648
Available balance of credit line and overdraft agreed in checking account - portfolio owed by banks	—	—
Available lines of credit	—	—
Available balance of credit line and overdraft agreed in current account - commercial portfolio	—	—
Available balance of credit line on credit card – commercial portfolio	—	—
Available balance of credit line and overdraft agreed in checking account - consumer portfolio	—	—
Available balance of credit line on credit card – consumer portfolio	—	—
Available balance of credit line and overdraft agreed in checking account - portfolio owed by banks	—	—
Other loan commitments	253,908	272,527
Credits for higher education law No. 20,027 (CAE)	65,438	72,906
Other irrevocable loan commitments	188,470	199,621
Other contingent loans	—	—
Total	9,998,107	9,825,457



Note 29 – Contingencies and Commitments, continued

c) Responsibilities

The Bank and its subsidiaries have the following responsibilities arising from its regular course of business:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Third-party transactions		
Debt Collections	23,619	22,139
Placement or sale of financial instruments	—	—
Transferred financial assets managed by the Bank	625,378	658,478
Third-party resources managed by the Bank and its subsidiaries	398,173	393,909
Subtotal	1,047,170	1,074,526
Custody of securities		
Safeguarded securities held by the Bank and its affiliates	4,143,474	3,641,755
Safeguarded securities deposited in another entity	1,002,126	944,120
Securities issued by the Bank itself	103,423	102,560
Shares in own name on behalf of unknown third party shareholders	—	—
Dividends received for shares in own name on behalf of unknown third parties shareholders	—	—
Proceeds received in auctions for shares in their own name on behalf of unnamed third-party shareholders	—	—
Funds subject to being transferred by right to the property of the Fire Brigades of Chile	—	—
Subtotal	5,249,023	4,688,435
Total	6,296,193	5,762,961



Note 29 – Contingencies and Commitments, continued

d) Guarantees, Contingencies and other

	Guarantees, contingencies and others	
	As of March 31,	As of December 31,
	2026	2025
	MCh\$	MCh\$
Commitments		
Guarantees for underwriting operations	—	—
Commitments to purchase non-financial assets	—	—
Subtotal	—	—
Assets received as collateral		
Financial instruments received as collateral for a margin account for derivative financial operations with a Central Counterparty Entity in the country	—	—
Financial instruments received as collateral by the Guarantee Fund for derivative financial operations with a Central Counterparty Entity in the country	—	—
Financial instruments received as collateral for derivative financial transactions with a central counterparty entity abroad	—	—
Financial instruments received as collateral for derivative financial operations with other counterparties in the country	—	311
Financial instruments received as collateral for derivative financial transactions with other counterparties abroad	—	—
Other financial assets received as collateral	165,084	189,634
Other non-financial assets received as collateral	—	—
Subtotal	165,084	189,945
Assets pledged as collateral		
Financial instruments pledged as collateral for margin account for derivative financial transactions with a Central Counterparty in the country	97,607	12,604
Financial instruments pledged as collateral by Guarantee Fund for derivative financial transactions with a Central Counterparty in the country	70,451	29,004
Financial instruments pledged as collateral for derivative financial transactions with a central counterparty abroad	92,304	89,772
Financial instruments pledged as collateral for derivative financial operations with other counterparties in the country	—	—
Financial instruments pledged collateral for derivative financial transactions with other counterparties abroad	111,478	145,104
Other financial assets pledged as collateral	505,775	446,782
Other non-financial assets pledged as collateral	—	—
Subtotal	877,615	723,266
Total	1,042,699	913,211



Note 29 – Contingencies and Commitments, continued

Itaú Corredores de Seguros Limitada

In order to comply with Article 58, letter d) of the Chilean Decree with Force of Law (“DFL”) 251 of 1930, which states that, “Insurance brokers, in order to conduct business, must comply with the requirement of contracting insurance policies as determined by the Financial Market Commission, in order to correctly and fully comply with the obligations arising from its activities and especially regarding damages that may be incurred by insured parties taking policies through the brokerage house,” the subsidiary has renewed the following insurance policies:

Entity	Starting date	Term date	Amount (UF)	Beneficiary
Consorcio Nacional de Seguros S.A.	04-15-2026	04-15-2027	60.000 and 500	Itaú Corredores de Seguros Ltda.

Itaú Corredores de Bolsa Limitada

In compliance with Articles No. 30 and No. 31 of Law 18,045 (Securities Market Law), insurance policies have been taken out through Mapfre Seguros to ensure the proper and full fulfillment of all obligations as a securities broker. The beneficiaries of these policies are the current or future creditors that Itaú Corredores de Bolsa may have as a result of its operations. The direct beneficiaries of these guarantees are the Bolsa Electrónica de Chile and the Bolsa de Comercio de Santiago. The details are as follows:

Entity	Starting date	Term date	Amount (UF)	Beneficiary
Mapfre Compañía de Seguros S.A. (1)	04-23-2024	04-22-2026	16,000	Bolsa Electrónica de Chile
Mapfre Compañía de Seguros S.A. (1)	04-23-2024	04-22-2026	4,000	Bolsa de Comercio de Santiago

(1) On April 22, 2026, the insurance policies were renewed for a period of two years.

In addition, the Company has contracted a comprehensive insurance policy to provide for possible situations of operational fidelity. The detail of the comprehensive insurance policy is as follows:

Entity	Starting date	Term date	Amount (MUS\$)	Beneficiary
Orión Seguros Generales S.A.	12-19-2025	12-19-2026	5,000 and 10,000	Bolsa Electrónica de Chile

Itaú Corredores de Bolsa Limitada maintains shares in the Stock Exchanges, to guarantee simultaneous transactions for CLP 9,491 million (CLP 5,573 million as of December 31, 2025).

Itaú Corredores de Bolsa Limitada has been registered in the Registry of Portfolio Administrators since November 22, 2017. To comply with this registration, it has constituted a guarantee through Mapfre Compañía de Seguros S.A. for an amount of UF 10,000, for a period ending on June 18, 2026. This guarantee compliance with Articles 98 and 99 of Law No. 20,172, to ensure the faithful and full compliance with its Portfolio Management obligations. There are guarantees constituted for US\$100,000, equivalent to CLP 93 million, to guarantee transactions with foreign traders, Pershing.

As of March 31, 2026, Itaú Corredores de Bolsa Limitada maintains fixed-income securities to guarantee transactions in the Securities Clearing and Settlement House (referred to as “CCLV”) for CLP 6,228 million (CLP 4,996 million as of December 31, 2025).

**Note 29 – Contingencies and Commitments, continued****Itaú Administradora General de Fondos S.A.**

During the year 2026, the Company has contracted Guarantee Bonds in order to guarantee the faithful fulfillment of the obligations of the Administrator for the administration of third party funds and the indemnification of the damages resulting from non-compliance in accordance with the provisions of Articles 12 and 13 of the Sole Law: of Funds No. 20,712.

Below are the guarantee and beneficiary forms that Itaú Administradora General de Fondos S.A. maintains in effect to date, which were required to comply with the obligations of portfolio management contracts, their committees, funds, payment of labor and social obligations with the contractor's workers:

Entity	Starting date	Term date	Amount (UF)	Beneficiary
Banco Itaú Chile	12-29-2023	07-10-2028	17,780	Corporación de Fomento de la Producción CORFO



Note 30 – Interest Income and Expense

This item includes accrued interest for all financial assets and liabilities, interest income and expenses whose implicit or explicit return is obtained by applying the effective interest rate method regardless of whether they are measured at fair value, as well as product rectifications as a result of accounting hedges, the foregoing is part of the income and expenses for interest that are shown in the Interim Consolidated Statement of Income.

- a) The details of interest incomes, including the result for accounting hedge, for the three-months periods ended as of March 31, 2026 and 2025, is as follows:

Interest income	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Financial assets at amortized cost		
Repurchase agreement rights and securities loans	4,732	5,644
Debt financial instruments	30,180	24,284
Interbank loans	1,111	779
Commercial loans	286,045	286,717
Mortgage loans	82,016	76,223
Consumer loans	123,689	127,437
Other financial instruments	25,408	28,347
Subtotal	553,181	549,431
Financial assets at fair value through other comprehensive income		
Debt financial instruments	36,360	28,152
Other financial instruments	1,267	1,396
Subtotal	37,627	29,548
Result of accounting hedges of interest rate risk (1)	31,135	50,809
Totals	621,943	629,788

- (1) This item reflects the interest rate effect generated by derivative instruments designated as fair value hedges. For further information, see Note 12 – Derivative Financial Contracts for Hedge Accounting.



Note 30 – Interest Income and Expense, continued

- b) Interest subject of recognition of results, as indicated in Note 2, are recorded in accounts, as long as they are not actually received.

Following is a detail of the suspended interest as of March 31, 2026 and 2025:

	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Interbank loans	—	—
Commercial loans	6,060	5,218
Mortgage loans	992	753
Consumer loans	1,317	1,514
Totals	8,369	7,485

- c) The details of interest expense, including the results from accounting hedges, for the three months periods ended as of March 31, 2026 and 2025, is as follows:

Interest Expenses	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Financial Liabilities at Amortized Cost		
Deposits and other demand deposits	(31,861)	(24,871)
Deposits and other term deposits	(194,591)	(196,273)
Repurchase agreement obligations and securities loans	(14,902)	(14,954)
Obligations with banks	(25,022)	(25,153)
Debt instruments issued	(59,898)	(53,482)
Other financial obligations	(13,069)	(13,557)
Obligations from lease contracts	(1,521)	(1,610)
Regulatory equity financial instruments issued	(11,197)	(11,534)
Result of accounting hedges of interest rate risk (1)	(1,686)	4,668
Total	(353,747)	(336,766)

- (1) This item reflects the interest rate effect generated by derivative instruments designated for fair value hedges. For more information, see Note 12 – Financial derivative contracts for hedge accounting.

For purposes of the Interim Consolidated Statement of Cash Flows, the net amount of interest for the periods ended as of March 31, 2026 is MCh\$268,196 (MCh\$293,022 as of March 31, 2025).



Note 31 – Readjustment Income and Expenses

This item includes the readjustments accrued in the period for all financial assets and liabilities, income and expenses for readjustments whose implicit or explicit return is obtained by applying the effective interest rate method regardless of whether they are measured at fair value, as well as product rectifications as a result of accounting hedges, the foregoing is part of the income and expenses for readjustments that are shown in the Interim Consolidated Financial Statements.

- a) The composition of readjustment income, including the result from accounting hedges, for the three months periods ended as of March 31, 2026 and 2025, is as follows:

Readjustments income	For the three months periods ended as of	
	March 31,	
	2026 MCh\$	2025 MCh\$
Financial assets at amortized cost		
Repurchase agreement rights and securities loans	—	—
Debt financial instruments	27	4,262
Interbank loans	—	—
Commercial loans	12,310	58,720
Mortgage loans	23,208	87,813
Consumer loans	5	(20)
Other financial instruments	75	233
Subtotal	35,625	151,008
Financial assets at fair value through other comprehensive income		
Debt financial instruments	2,524	3,213
Other financial instruments	—	—
Subtotal	2,524	3,213
Result of accounting hedges for the risk due to indexation to the UF (1)	(14,272)	(48,732)
Total	23,877	105,489

- (1) This item reflects the adjustment effect generated by derivative instruments designated as fair value hedges. For further information, see Note 12 – Derivative Financial Contracts for Hedge Accounting.

Readjustment subject to suspension of recognition of income, as indicated in Note 2, is recorded in memorandum accounts until they are effectively received.

The following is a detail of the suspended indexation, for the periods ended as of March 31, 2026 and 2025:

Incomes from readjustments	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Interbank loans	—	—
Commercial loans	308	239
Mortgage loans	467	201
Consumer loans	—	—
Total	775	440



Note 31 – Readjustment Income and Expenses, continued

- b) The detail of the readjustment expenses, including the result from accounting hedges, for the three periods ended as of March 31, 2026 and 2025, is as follows:

Readjustment expenses	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Financial Liabilities at Amortized Cost		
Deposits and other demand deposits	(150)	(694)
Deposits and other term deposits	(1,271)	(6,264)
Repurchase agreement obligations and securities loans	—	—
Obligations with banks	—	—
Debt instruments issued	(17,390)	(82,486)
Other financial obligations	(1,150)	(2,353)
Obligations from lease contracts	(3,197)	(13,456)
Result of accounting hedges of interest rate risk (1)	—	(1,588)
Total	(23,158)	(106,841)

- (1) This item reflects the revaluation effect arising from derivative instruments designated as fair value hedges. For further information, refer to Note 12 – Derivative Financial Contracts for Hedge Accounting.

For purposes of the Interim Consolidated Statement of Cash Flows, the net amount of interest for the period ended as of March 31, 2026 is MCh\$719 (MCh\$(1,352) as of March 31, 2025).



Note 32 – Commission Income and Expense

a) Commission income

It includes the amount of all commissions accrued and received in the period, generated by business segments, except those that are an integral part of the effective interest rate of financial instruments for income from ordinary activities.

Commission income	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Commissions from prepayment of loans	1,855	1,473
Commissions from loans with letters of credit	11	18
Commissions from line of credit and checking account overdraft	980	757
Commissions from letters of credit and credit guarantees	8,307	8,331
Commissions from card services	26,801	24,036
Commissions from account management	3,463	3,581
Commissions from collections, payments and recoveries	13,547	12,634
Commissions from intermediation and securities management (Stockbrokers and/or securities agency)	3,587	2,822
Compensation from mutual funds management, investment funds or others	8,611	7,262
Insurance related to the granting of loans to individuals	7,988	9,187
Commissions from factoring services	138	116
Commissions from finance leasing operation services	7	9
Commissions from securitizations	6	8
Commissions from financial advice	3,565	4,284
Commissions from foreign currency exchange	3,066	1,194
Commissions from student loan management	810	952
Other earned commissions	1,185	1,114
Total commission income	83,927	77,778



Note 32 – Commission Income and Expense, continued

b) Commission expenses

This category includes commission expenses for the period related to the normal operations of the Bank and its subsidiaries:

Commission expense	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Commissions from card operation	(11,611)	(12,155)
Commissions from licensing the use of card brands	(329)	(553)
Other commissions from services linked to the credit and payment system with provision funds as a means of payment	(49)	(68)
Expenses from obligations of loyalty programs and merits for card clients	(9,949)	(7,636)
Commissions from securities transactions	(3,451)	(4,251)
Commissions from correspondent bank domestically and abroad	(1,488)	(1,140)
Commissions from electronic fund transfer services	(1,297)	(1,654)
Commission expenses related to loans	(418)	(420)
Commissions from business support companies	(246)	(282)
Other commissions from received services	(1,371)	(1,501)
Total commission expenses	(30,209)	(29,660)



Note 32 – Commission Income and Expense, continued

c) Income and expenses from commissions generated by segment and income recognition schedule

For the three months periods ended as of March 31, 2026	Segments			Recognition of income from ordinary activities calendar		
	Chile	Colombia	Total	Transferred over time	Transferred at an exact time	Accrual model
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Commission income						
Commissions from prepayment of loans	1,855	—	1,855	—	1,855	—
Commissions from loans with letters of credit	11	—	11	—	11	—
Commissions from line of credit and checking account overdraft	939	41	980	—	980	—
Commissions from letters of credit and credit guarantees	6,976	1,331	8,307	—	8,307	—
Commissions from card services	18,912	7,889	26,801	6,070	20,731	—
Commissions from account management	3,102	361	3,463	—	3,463	—
Commissions from collections, payments and recoveries	6,556	6,991	13,547	1,183	11,538	826
Commissions from intermediation and securities management (Stockbrokers and/or securities agency)	1,747	1,840	3,587	1,837	1,750	—
Fees from mutual funds management, investment funds or others	8,351	260	8,611	—	8,611	—
Insurance brokerage and consulting fees						
Insurance related to the granting of loans to individuals	7,597	391	7,988	—	—	7,988
Insurance not related to the granting of loans to individuals	—	—	—	—	—	—
Insurance related to the granting of loans to legal entities	—	—	—	—	—	—
Insurance unrelated to the granting of loans to legal entities	—	—	—	—	—	—
Commissions from factoring services	138	—	138	—	138	—
Commissions from finance leasing operation services	—	7	7	—	7	—
Commissions from Securitizations	—	6	6	—	6	—
Commissions from financial advice	2,563	1,002	3,565	1,479	2,086	—
Other earned commissions	4,271	790	5,061	—	5,061	—
Subtotal	63,018	20,909	83,927	10,569	64,544	8,814
Commission expenses						
Commissions from card operation	(5,868)	(5,743)	(11,611)	(4,885)	(6,726)	—
Commissions from licensing the use of card brands	—	(329)	(329)	(329)	—	—
Other commissions from services linked to the credit and payment system with provision funds as a means of payment	(49)	—	(49)	—	(49)	—
Expenses from obligations of loyalty programs and merits for card clients	(7,933)	(2,016)	(9,949)	—	(9,949)	—
Commissions from securities transactions	(2,913)	(538)	(3,451)	—	(3,451)	—
Other commissions from received services	(3,185)	(1,635)	(4,820)	—	(4,804)	(16)
Subtotal	(19,948)	(10,261)	(30,209)	(5,214)	(24,979)	(16)
Total Income and expenses from net commissions	43,070	10,648	53,718	5,355	39,565	8,798



Note 32 – Commission Income and Expense, continued

For the three months periods ended as of March 31, 2025	Segments			Recognition of income from ordinary activities calendar		
	Chile	Colombia	Total	Transferred over time	Transferred at an exact time	Accrual model
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Commission income						
Commissions from prepayment of loans	1,350	123	1,473	—	1,473	—
Commissions from loans with letters of credit	18	—	18	—	18	—
Commissions from line of credit and checking account overdraft	435	322	757	—	757	—
Commissions from letters of credit and credit guarantees	6,878	1,453	8,331	—	8,331	—
Commissions from card services	15,912	8,124	24,036	6,698	17,338	—
Commissions from account management	3,147	434	3,581	—	3,581	—
Commissions from collections, payments and recoveries	5,977	6,657	12,634	1,073	10,819	742
Commissions from intermediation and securities management (Stockbrokers and/or securities agency)	1,056	1,766	2,822	1,766	1,056	—
Fees from mutual funds management, investment funds or others	7,260	2	7,262	—	7,262	—
Insurance brokerage and consulting fees						
Insurance related to the granting of loans to individuals	8,153	1,034	9,187	—	—	9,187
Insurance not related to the granting of loans to individuals	—	—	—	—	—	—
Insurance related to the granting of loans to legal entities	—	—	—	—	—	—
Insurance unrelated to the granting of loans to legal entities	—	—	—	—	—	—
Commissions from factoring services	116	—	116	—	116	—
Commissions from finance leasing operation services	—	9	9	—	9	—
Commissions from Securitizations	—	8	8	—	8	—
Commissions from financial advice	3,900	384	4,284	750	3,534	—
Other earned commissions	2,473	787	3,260	—	3,260	—
Subtotal	56,675	21,103	77,778	10,287	57,562	9,929
Commission expenses						
Commissions from card operation	(6,060)	(6,095)	(12,155)	(5,304)	(6,851)	—
Commissions from licensing the use of card brands	—	(553)	(553)	(553)	—	—
Other commissions from services linked to the credit and payment system with provision funds as a means of payment	(68)	—	(68)	—	(68)	—
Expenses from obligations of loyalty programs and merits for card clients	(6,480)	(1,156)	(7,636)	—	(7,636)	—
Commissions from securities transactions	(3,625)	(626)	(4,251)	—	(4,251)	—
Other commissions from received services	(3,165)	(1,832)	(4,997)	—	(4,982)	(15)
Subtotal	(19,398)	(10,262)	(29,660)	(5,857)	(23,788)	(15)
Total Income and expenses from net commissions	37,277	10,841	48,118	4,430	33,774	9,914



Note 33 – Net Financial Income

Detail of the amounts of net income from financial operations, shown in the Interim Consolidated Financial Statements corresponds to the following concepts:

	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Results from financial assets to be traded at fair value through profit or loss		
Financial derivative contracts	30,251	(32,460)
Debt financial instruments	4,819	13,966
Other financial instruments	552	814
Subtotal	35,622	(17,680)
Results from financial liabilities to be traded at fair value through profit or loss		
Financial derivative contracts	(5,506)	—
Other financial instruments	—	—
Subtotal	(5,506)	—
Financial result for financial assets not held for trading compulsory valued at fair value through profit or loss		
Debt financial instruments	—	—
Other	(1,277)	3,117
Subtotal	(1,277)	3,117
Financial results for financial assets designated at fair value through profit or loss		
Debt financial instruments	—	—
Other financial instruments	—	—
Subtotal	—	—
Financial results for financial liabilities designated at fair value through profit or loss		
Deposits, other term deposits and other term deposits	—	—
Debt instruments issued	—	—
Other	—	—
Subtotal	—	—
Financial result from financial write-offs of assets and liabilities not measured at fair value through profit or loss		
Financial assets at amortized cost	4,233	973
Financial assets at fair value through other comprehensive income	(1,902)	(1,505)
Financial liabilities at amortized cost	1,188	—
Issued regulatory capital financial instrument	—	—
Subtotal	3,519	(532)
Results from exchanges, readjustment and hedging of foreign currency		
Result from foreign currency exchange	37,514	23,301
Results from adjustments in exchange rate		
Financial assets to be traded at fair value through profit or loss	17	—
Financial assets not held for trading compulsorily valued at fair value through profit or loss	—	—
Financial assets designated at fair value through profit or loss	—	—
Financial assets at fair value through other comprehensive income	—	—
Financial assets at amortized cost	248	(378)
Other assets	7	(6)
Financial liabilities at amortized cost	1	38
Financial liabilities designated at fair value through profit or loss	—	—
Financial liabilities designated at fair value through profit or loss	—	—
Issued regulatory capital financial instrument	—	—
Net result of derivatives in accounting hedges of foreign currency risk	680	367
Subtotal	38,467	23,322
Financial result from reclassification of financial assets due to a change in the business model		
From financial assets at amortized cost to financial assets to be traded at fair value through profit or loss	—	—
From financial assets at fair value with changes in other comprehensive income to financial assets to be traded at fair value through profit or loss	—	—
Subtotal	—	—
Other financial result from changes in financial assets and liabilities		
Financial assets at amortized cost	—	—
Financial assets at fair value through other comprehensive income	—	—
Financial liabilities at amortized cost	—	—
Obligations from lease contracts	—	—
Issued regulatory capital financial instrument	—	—
Subtotal	—	—
Other financial result from ineffective accounting hedge	572	(687)
Other financial result from accounting hedges of different kind	(3,083)	(2,696)
Subtotal	(2,511)	(3,383)
Total	68,314	4,844



Note 33 – Net Financial Income, continued

The result of financial assets or liabilities includes the amount of adjustments for changes in financial instruments, except for those attributable to interest accrued by application of the effective interest rate method of asset value adjustments, as well as the results obtained in their purchase and sale.

Financial results from exchanges, readjustment and hedging of foreign currency, including incomes from foreign currency trading, the differences derived from the conversion of monetary items in foreign currency to the functional currency and those generated by non-monetary assets in foreign currency at the time of their disposal.

Financial results declared in this note do not relate to any change in the business model the bank may have had.



Note 34 – Income from Investment in Companies

- a) The results from investments in associates for the three months periods ended March 31, 2026 and 2025, are presented below:

Company	For the three months periods ended as of March 31,			
	2026		2025	
	Ownership interest	Investment value	Ownership interest	Investment value
	%	MCh\$	%	MCh\$
Investments valued at equity value				
Transbank S.A.	8.7188%	(134)	8.7188%	105
Combanc S.A.	10.3295%	27	10.3295%	32
Imerc OTC S.A.	8.6624%	7	8.6624%	37
Dividends received from minority investments		1,171		1,044
Total		1,071		1,218



Note 35 – Non-Current Assets and Disposal Groups not Admissible as Discontinued Operations

The details of the item result of non-current assets and disposal groups not admissible as discontinued operations (assets received in payment) is as follows:

	For the three months periods ended as of	
	March 31,	
	2026	2025
	MCh\$	MCh\$
Result of non-current assets and disposal groups not qualifying as discontinued operations		
Net result for goods received in payment or adjudicated in judicial auction	1,103	1,313
Other incomes for goods received in payment or adjudicated in judicial auction	1,710	3,101
Provisions for adjustments to the net realizable value of assets received in payment or adjudicated in judicial auction	(1,464)	(5,737)
Write-offs of goods received in payment or adjudicated in judicial auction	(688)	(1,321)
Expenses for maintenance of goods received in payment or awarded in judicial auction	(295)	(368)
Non-current assets for sale	(76)	491
Total	290	(2,521)



Note 36 – Other Operating Income and Expenses

During for the three months ended as of March 31, 2026 and 2025, the bank presents other operating income and expenses according to the following detail:

a) Other operating incomes

	For the three months periods ended as of	
	March 31,	
	2026	2025
	MCh\$	MCh\$
Compensation from insurance companies for claims other than operational risk events	—	1
Net income from investment properties	—	—
Income from issued card brands (VISA, MC, etc.)	—	—
Correspondent bank income	—	—
Income other than interests and commissions from lease agreements	—	—
Income from expense recovery	1,713	1,133
Other leasing income	10	41
Other income	1,905	988
Totals	3,628	2,163

b) Other operating expenses

	For the three months periods ended as of	
	March 31,	
	2026	2025
	MCh\$	MCh\$
Expense of provisions for operational risk	40	(355)
Expense recoveries for operational risk events	5,170	973
Provisions for lawsuits and litigation	135	(68)
Other provisions for other contingencies	—	—
Expenses for credit operations of financial leasing	(220)	(134)
Provisions for restructuring plans	—	—
Expenses for credit operations of factoring	(70)	(60)
Expenses on issuance of financial instruments of regulatory capital	(131)	(79)
Losses from commercial decision	(181)	(169)
Expenses and provisions associated with loans under Law No, 20,027	(315)	(616)
Other operational expenses	(7,109)	(2,176)
Total	(2,681)	(2,684)



Note 37 – Employee Benefit Obligations Expenses

The details of the item compensation and personnel expenses for the three months periods ended as of March 31, 2026 and 2025, is as follows:

	For the three months periods ended as of	
	March 31,	
	2026	2025
	MCh\$	MCh\$
Expenses for short-term employee benefit	(81,672)	(76,365)
Compensation	(52,765)	(50,931)
Incentives (performance-related bonus)	(20,907)	(17,645)
Profit-sharing	(7,959)	(7,746)
Other	(41)	(43)
Expenses for post employment employee benefits	—	—
Expenses for long-term employee benefit	(438)	(547)
Compensation	(438)	(547)
Incentives (performance-related bonus)	—	—
Profit-sharing	—	—
Other	—	—
Expense for employee benefits due to termination of employment contract	(2,036)	(5,412)
Severance indemnities	(2,036)	(5,412)
Other	—	—
Expenses for employee payments based on shares or equity instruments	(3,238)	(3,569)
Equity-settled share-based payment transactions	—	—
Cash-settled share-based payment transactions	(3,238)	(3,569)
Expenses for obligations for defined contribution post-employment plans	—	—
Expenses for obligations for post-employment defined benefit plans	(645)	(586)
Expenses for other obligations with personnel	—	—
Other personnel expenses	(6,770)	(7,701)
Training expenses	(555)	(695)
Expenses for nursery and kindergarten	(140)	(147)
Other	(6,075)	(6,859)
Total	(94,799)	(94,180)

- (1) Includes payments due to termination of employment contract severance indemnities, associated with the restructuring and efficiency process carried out by the Bank in Colombia.



Note 38 – Administrative Expenses

The details of the item Administrative Expenses for the three months periods ended as March 31, 2026 and 2025 is as follows:

	For the three months periods ended as of March 31	
	2026	2025
	MCh\$	MCh\$
Administrative expenses	(52,278)	(50,526)
Expenses for short-term leases	(452)	(595)
Expenses for low-value leases	—	—
Other expenses of obligations for lease contracts	(41)	(42)
Maintenance and repair of fixed assets	(9,507)	(9,383)
Insurance premiums except to cover operational risk events	(4,379)	(4,261)
Office supplies	(500)	(560)
IT and communications expenses	(16,075)	(14,915)
Lighting, heating and other services	(788)	(876)
Surveillance services and transportation of valuables	(1,503)	(1,352)
Expenses for personnel representation and travel	(926)	(858)
Legal and notarial expenses	(5,569)	(5,729)
Fees for review and audit of the financial statements by the external auditor	(296)	(254)
Fees for advice and consultancies carried out by the external auditor	—	—
Fees for advice and consultancies carried out by other auditing companies	(27)	(29)
Title classification fees	—	—
Fees for other technical reports	(4,519)	(2,897)
Fines applied by the Financial Market Commission	—	(8)
Fines applied by other agencies	(3)	(2)
Other general management expenses	(7,693)	(8,765)
Outsourced services	(9,148)	(9,854)
Data processing	(3,832)	(3,659)
Technological development service, certification and technological testing	—	—
External human resource administration service and external personnel	—	(17)
Appraisal service	(33)	(32)
Call center service for sales, marketing, quality assurance and customer service	(103)	(105)
External collection service	(402)	(632)
External ATM administration and maintenance service	—	—
External cleaning service, casino, files and documents custody, furniture and equipment storage	(166)	(176)
Sale services and product distribution	(40)	(45)
External credit evaluation service	—	—
Other outsourced services	(4,572)	(5,188)
Board of directors expenses	(290)	(272)
Board of directors compensations	(290)	(272)
Other board of directors expenses	—	—
Advertisement	(7,539)	(6,917)
Taxes, real estate tax and other legal charges	(20,550)	(11,861)
Real estate taxes	(85)	(112)
Municipal licenses	(339)	(312)
Other taxes other than income (1)	(17,244)	(8,694)
Control contributions to the regulator	(2,882)	(2,743)
Other legal fees	—	—
Total	(89,805)	(79,430)

- (1) In March 2026, Decree 0240 was issued, establishing a wealth tax on corporations in Colombia. This tax was recognized as a non-recurring expense payable on a one-time basis, as it does not represent a levy on income, in the amount of MM\$8,146.

**Note 39 – Depreciation and Amortization**

Values corresponding to fees by concept of depreciation and amortization for the three months periods ended as of March 31, 2026 and 2025, is as follows:

	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Depreciation and amortization		
Amortization of intangible assets	(18,137)	(15,692)
Depreciation for fixed assets	(1,990)	(2,050)
Depreciation and amortizations for assets with rights to use in leases	(7,773)	(7,943)
Depreciation of other assets for investment properties	—	—
Amortization of other assets per revenue asset from ordinary activities from costumer contracts	—	—
Total Depreciation and amortization	(27,900)	(25,685)



Note 40 – Impairment of non-Financial Assets

For the three months periods ended March 31, 2026 and 2025, the details are as follows:

	For the three months periods ended as of	
	March 31,	
	2026	2025
	MCh\$	MCh\$
Impairment of investments in associates	—	—
Impairment of intangible assets	—	—
Impairment of fixed assets	—	—
Impairment of right-of-use assets	—	—
Impairment of other assets for investment properties	—	—
Impairment of other assets for income from ordinary activities from contracts with customers	—	—
Gain on an acquisition through a business combination on highly advantageous terms	—	—
Total	—	—



Note 41 – Credit Loss Expenses

a) Summary of credit loss expense for the three months periods ended as of March 31, 2026 and 2025, is as follows:

Summary of credit loss expense	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Expense of provisions constituted for loan credit risk	(98,719)	(83,358)
Expense (recovery) of special provisions for credit risk	4,579	(5,090)
Write-off credit recovery	17,020	14,754
Impairment due to credit risk of other financial assets at amortized cost	(66)	6
Impairment due to credit risk of financial assets at fair value through other comprehensive income	3	(12)
Total	(77,183)	(73,700)

b) Flow of provision expenses constituted for credit risk and expense for credit losses of loans for the three months periods ended March 31, 2026 and 2025, is as follows:

	For the three months periods ended as of March 31, 2026							Total MCh\$
	Normal portfolio evaluation		Substandard portfolio evaluation	Non performing portfolio evaluation		Subtotal	Deductible guarantees FOGAPE Covid-19	
	Individual	Group	Individual	Individual	Group			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Interbank loans								
Creation of provisions	(525)	—	—	—	—	(525)	—	(525)
Release of provisions	1,002	—	—	—	—	1,002	—	1,002
Subtotal	477	—	—	—	—	477	—	477
Commercial loans								
Creation of provisions	(5,544)	(13,467)	(4,829)	(11,652)	(2,744)	(38,236)	—	(38,236)
Provisions released	2,299	325	648	2,971	1,561	7,804	111	7,915
Subtotal	(3,245)	(13,142)	(4,181)	(8,681)	(1,183)	(30,432)	111	(30,321)
Mortgage loans								
Creation of provisions	—	(2,067)	—	—	(1,204)	(3,271)	—	(3,271)
Provisions released	—	545	—	—	—	545	—	545
Subtotal	—	(1,522)	—	—	(1,204)	(2,726)	—	(2,726)
Consumer loans								
Creation of provisions	—	(54,793)	—	—	(11,933)	(66,726)	—	(66,726)
Release of provisions	—	282	—	—	295	577	—	577
Subtotal	—	(54,511)	—	—	(11,638)	(66,149)	—	(66,149)
Expense of constituted provisions	(2,768)	(69,175)	(4,181)	(8,681)	(14,025)	(98,830)	111	(98,719)
Recovery of written-off loans								
Interbank loans	—	—	—	—	—	—	—	—
Commercial loans	—	—	—	—	—	—	—	3,529
Mortgage loans	—	—	—	—	—	—	—	1,677
Consumer loans	—	—	—	—	—	—	—	11,814
Subtotal	—	—	—	—	—	—	—	17,020
Credit loss expense	(2,768)	(69,175)	(4,181)	(8,681)	(14,025)	(98,830)	111	(81,699)



Note 41 – Credit Loss Expenses, continued

	For the three months periods ended as of March 31, 2025							Total MCh\$
	Normal portfolio evaluation		Substandard portfolio evaluation	Non performing portfolio evaluation		Subtotal	Deductible guarantees FOGAPE Covid-19	
	Individual	Group	Individual	Individual	Group			
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Interbank loans								
Creation of provisions	(76)	—	—	—	—	(76)	—	(76)
Release of provisions	130	—	—	—	—	130	—	130
Subtotal	54	—	—	—	—	54	—	54
Commercial loans								
Creation of provisions	(3,717)	(14,068)	(4,560)	(13,705)	(219)	(36,269)	—	(36,269)
Provisions released	5,930	53	819	495	2,397	9,694	38	9,732
Subtotal	2,213	(14,015)	(3,741)	(13,210)	2,178	(26,575)	38	(26,537)
Mortgage loans								
Creation of provisions	—	(882)	—	—	(1,921)	(2,803)	—	(2,803)
Provisions released	—	406	—	—	—	406	—	406
Subtotal	—	(476)	—	—	(1,921)	(2,397)	—	(2,397)
Consumer loans								
Creation of provisions	—	(65,554)	—	—	(11,294)	(76,848)	—	(76,848)
Release of provisions	—	—	—	—	22,370	22,370	—	22,370
Subtotal	—	(65,554)	—	—	11,076	(54,478)	—	(54,478)
Expense of constituted provisions	2,267	(80,045)	(3,741)	(13,210)	11,333	(83,396)	38	(83,358)
Recovery of written-off loans								
Interbank loans	—	—	—	—	—	—	—	—
Commercial loans	—	—	—	—	—	—	—	3,116
Mortgage loans	—	—	—	—	—	—	—	1,130
Consumer loans	—	—	—	—	—	—	—	10,508
Subtotal	—	—	—	—	—	—	—	14,754
Credit loss expense	2,267	(80,045)	(3,741)	(13,210)	11,333	(83,396)	38	(68,604)



Note 41 – Credit Loss Expenses, continued

- c) Balances for the three months periods ended as of March 31, 2026 and 2025 of expenses for special provisions for credit risk, are as follows:

Summary of the expense for special provisions for credit risk	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Expense of provisions for contingent credits	5,407	(7,650)
Interbank loans	—	—
Commercial Loans	2,803	1,131
Consumer loans	2,604	(8,781)
Expense of provisions for country risk for operations with debtors domiciled abroad	(828)	839
Expense of special provisions for contingent credits abroad	—	—
Expense of additional provisions for loans	—	1,721
Commercial loans	—	1,721
Mortgage loans	—	—
Consumer loans	—	—
Expense of provisions for adjustments to the minimum provision required for normal portfolio with individual evaluation	—	—
Expense of other special provisions constituted for credit risk	—	—
Total	4,579	(5,090)



Note 42 – Income from Discontinued Operations

As of March 31, 2026 and 2025, the Bank has no results from discontinued operations.



Note 43 – Related Party Disclosures

a) Assets and liabilities for transactions with related parties

Assets and liabilities by type of related party	As of March 31, 2026				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS					
Financial assets to be traded at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts	—	—	—	11,037	11,037
Debt financial instruments	—	—	—	—	—
Financial assets not intended for mandatory trading at fair value through profit or loss	—	—	—	—	—
Financial assets at fair value through profit or loss	—	—	—	—	—
Financial assets at fair value through other comprehensive income	—	—	—	—	—
Financial derivative contracts for accounting hedging	—	—	—	—	—
Financial assets at amortized cost	—	—	—	—	—
Rights on resale agreements and loans of securities	—	—	—	—	—
Debt financial instruments	—	—	—	—	—
Commercial loans	—	—	—	19,013	19,013
Mortgage loans	—	—	28,674	17,006	45,680
Consumer loans	—	16	5,492	4,084	9,592
Recorded provisions - loans	—	—	(309)	(199)	(508)
Other assets	—	—	—	383	383
Contingent credits	—	29,984	8,904	5,270	44,158
LIABILITIES					
Financial liabilities to be traded at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts	—	58	—	13,354	13,412
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts for accounting hedge.	—	—	—	—	—
Financial liabilities at amortized cost	—	—	—	—	—
Deposits and other demand obligations	—	103	6,071	5,768	11,942
Deposits and other term deposits	—	67,296	8,047	185,092	260,435
Repurchase agreement obligations and securities loans	—	—	—	—	—
Obligations with banks	—	—	—	—	—
Debt instruments issued	—	—	—	—	—
Other financial obligations	—	—	—	—	—
Obligations from lease contracts	—	—	—	—	—
Financial instruments of regulatory capital issued (1)	—	—	—	278,694	278,694
Provision for payment of interest on bonds with no fixed maturity (1)	—	—	—	4,397	4,397
Other liabilities	—	—	—	1	1

(1) This corresponds to an AT1 bond issued by the Bank and acquired by Itaú BBA International, a related party of the Bank's controlling shareholder. As of March 31, 2026, interest accrued on these issuances amounted to a total of MCh\$7,936, of which MCh\$3,539 had been paid.



Note 43 – Related Party Disclosures, continued

Assets and liabilities by type of related party	As of December 31, 2025				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS					
Financial assets to be traded at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts	—	191	—	4,413	4,604
Debt financial instruments	—	—	—	—	—
Financial assets not intended for mandatory trading at fair value through profit or loss	—	—	—	—	—
Financial assets at fair value through profit or loss	—	—	—	—	—
Financial assets at fair value through other comprehensive income	—	—	—	—	—
Financial derivative contracts for accounting hedging	—	—	—	—	—
Financial assets at amortized cost	—	—	—	—	—
Rights on resale agreements and loans of securities	—	—	—	—	—
Debt financial instruments	—	—	—	—	—
Commercial loans	—	5,563	20	19,557	25,140
Mortgage loans	—	—	28,268	17,000	45,268
Consumer loans	—	—	5,695	3,790	9,485
Recorded provisions - loans	—	(12)	(284)	(204)	(500)
Other assets	—	—	—	680	680
Contingent credits	—	24,439	8,154	4,666	37,259
LIABILITIES					
Financial liabilities to be traded at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts	—	—	—	2,496	2,496
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts for accounting hedge.	—	—	—	—	—
Financial liabilities at amortized cost	—	—	—	—	—
Deposits and other demand obligations	—	21	2,718	5,424	8,163
Deposits and other term deposits	—	94,327	4,209	181,618	280,154
Repurchase agreement obligations and securities loans	—	—	—	—	—
Obligations with banks	—	—	—	—	—
Debt instruments issued	—	—	—	—	—
Other financial obligations	—	—	—	—	—
Obligations from lease contracts	—	—	—	—	—
Financial instruments of regulatory capital issued (1)	—	—	—	272,070	272,070
Provision for payment of interest on bonds with no fixed maturity (1)	—	—	—	2,813	2,813
Other liabilities	—	—	—	—	—

- (1) This corresponds to an AT1 bond issued by the Bank and acquired by Itaú BBA International, a related entity of the Bank's controlling shareholder. As of December 31, 2025, interest accrued on these issuances amounted to a total of MCh\$21,559, of which MCh\$18,746 had been paid.



Note 43 – Related Party Disclosures, continued

- b) Incomes and expenses from transactions related parties for the three months periods ended as of March 31, 2026 and 2025:

	For the three months periods ended as of March 31, 2026				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Interest income	—	1	329	9,227	9,557
Incomes from readjustments	—	—	78	55	133
Commission income	—	272	52	680	1,004
Net financial result	—	—	—	—	—
Other income	—	—	—	—	—
Total Income	—	273	459	9,962	10,694
Interest Expenses	—	(840)	(85)	(2,076)	(3,001)
Indexation expenses	—	—	—	(39)	(39)
Commission expenses	—	—	—	—	—
Credit loss expense	—	12	(25)	5	(8)
Expenses for employee benefit obligations	—	—	(23,846)	—	(23,846)
Administrative expense	(125)	(1,292)	—	(1,490)	(2,907)
Other expenses	—	—	—	—	—
Total Expenses	(125)	(2,120)	(23,956)	(3,600)	(29,801)

	For the three months periods ended as of March 31, 2025				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Interest income	—	89	327	499	915
Incomes from readjustments	—	—	363	262	625
Commission income	—	7	21	667	695
Net financial result	—	—	—	—	—
Other income	—	—	—	—	—
Total Income	—	96	711	1,428	2,235
Interest Expenses	—	(2)	(17)	(2,079)	(2,098)
Indexation expenses	—	—	(1)	(162)	(163)
Commission expenses	—	—	—	—	—
Credit loss expense	—	32	(81)	23	(26)
Expenses for employee benefit obligations	—	—	(15,782)	—	(15,782)
Administrative expense	(130)	(1,120)	—	(2,104)	(3,354)
Other expenses	—	—	—	—	—
Total Expenses	(130)	(1,090)	(15,881)	(4,322)	(21,423)



Note 43 – Related Party Disclosures, continued

c) Transactions with related parties in the period/year

The transactions with related entities reported herein are those which, in the opinion of the Company, exceed an accumulated total of MCh\$80 (UF 2,000) as of March 31, 2026 (MCh\$79 as of December 31, 2025):

Transaction description						As of March 31, 2026						As of March 31, 2025		
Business name	Nature of the relationship with the bank	Type of service	Deadline	Renewal Conditions	Transactions under equivalence conditions to	Effect on Income Statement		Effect on Statement of Financial Position		Effect on Income Statement				
					those Transactions with mutual independence between parties	Amount	Incomes	Expenses	Receivable	Payable	Amount	Incomes	Expenses	
						MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Combank S.A.	Management	Data transmission services	Undefined	According to contract	Yes	(161)	—	(161)	—	—	(154)	—	(154)	
Comder Contraparte Central S.A.	Management	Banking services	Undefined	According to contract	Yes	(147)	—	(147)	—	—	(500)	—	(500)	
Itaú Unibanco	Direct	Reimbursement for business management	Undefined	According to contract	Yes	(125)	—	(125)	—	—	(130)	—	(130)	
Itaú BBA Securities NY	Direct	Reimbursement for business management	Annual	According to contract	Yes	185	284	(99)	141	(442)	250	314	(64)	
Itaú internacional securities	Direct	Reimbursement for business management	Annual	According to contract	Yes	66	66	—	66	—	1	1	—	
Banco Itaú International	Direct	Reimbursement for business management	20 years	According to contract	Yes	176	176	—	176	—	279	279	—	
Banco Itaú (Suisse) S.A.	Direct	Reimbursement for business management	20 years	According to contract	Yes	—	—	—	—	—	—	—	—	
Itaú BBA Europa	Direct	Reimbursement for business management	Annual	According to contract	Yes	(160)	—	(160)	—	—	—	—	—	
Redbanc S.A.	Management	ATM network management	Undefined	According to contract	Yes	(923)	—	(923)	—	—	(1,386)	—	(1,386)	
Transbank S.A.	Management	Credit card management	Undefined	According to contract	Yes	(1,292)	—	(1,292)	—	—	(1,120)	—	(1,120)	

Transaction description						As of December 31, 2025					
Business name	Nature of the relationship with the bank	Type of service	Deadline	Renewal Conditions	Transactions under equivalence conditions to those Transactions with mutual independence between parties	Amount	Effect on Income Statement		Effect on Statement of Financial Position		
							Incomes	Expenses	Receivable	Payable	
						MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Combank S.A.	Management	Data transmission services	Undefined	According to contract	Yes	(944)	—	(944)	—	—	
Comder Contraparte Central S.A	Management	Banking services	Undefined	According to contract	Yes	(1,462)	—	(1,462)	—	—	
Itaú Unibanco	Direct	Reimbursement for business management	Undefined	According to contract	Yes	(498)	—	(498)	—	—	
Itaú BBA Securities NY	Direct	Reimbursement for business management	Annual	According to contract	Yes	534	883	(349)	92	(93)	
Itaú internacional securities	Direct	Reimbursement for business management	Annual	According to contract	Yes	86	86	—	85	—	
Banco Itaú International	Direct	Reimbursement for business management	20 years	According to contract	Yes	1,103	1,103	—	503	—	
Itaú BBA Europa	Direct	Reimbursement for business management	Annual	According to contract	Yes	(653)	—	(653)	—	(443)	
Redbanc S.A.	Management	ATM network management	Undefined	According to contract	Yes	(4,333)	—	(4,333)	—	—	
Transbank S.A.	Management	Credit card management	Undefined	According to contract	Yes	(4,429)	—	(4,429)	—	—	



Note 43 – Related Party Disclosures, continued

d) Payments to the Board of directors and key management personnel of Consolidated Bank.

Payments to the Board of directors and key Bank Management personnel and its subsidiaries	For the three months periods ended as of March 31,	
	2026	2025
	MCh\$	MCh\$
Board of directors		
Compensation payments and board of directors per diem - Bank and banks subsidiaries	(291)	(272)
Key Bank Management personnel and its subsidiaries:		
Short-term employee benefit payment	(12,872)	(11,803)
Post employment employee benefit payment	—	—
Long-term employee benefit payment	—	—
Payments for employee benefits due to termination of employment contract	(901)	(1,058)
Payment to employees based on shares or equity instruments	(9,504)	(2,293)
Payment for obligations for defined contribution post-employment plans	—	—
Payment for obligations for defined post-employment benefit plans	—	—
Payment for other personnel obligations	—	—
Subtotal- Payments for employee benefit obligations	(23,277)	(15,154)
Total	(23,568)	(15,426)

e) Composition of the Board of directors and key Bank Management personnel and its subsidiaries

Composition of the board of directors and key Key Bank Management personnel and its subsidiaries	As of March 31,	
	2026	2025
	No. of executives	
Board of directors		
Directors - Bank and Bank Subsidiaries	13	13
Key Bank Management personnel and its subsidiaries:		
General Manager - Bank	1	1
General Manager - Bank subsidiaries	6	7
Division/Area Managers - Bank	92	85
Division/Area Managers - Bank Subsidiaries	55	54
Subtotal	154	147
Total	167	160



Note 44 – Fair Value of Financial Assets and Liabilities

This disclosure was prepared based on the application of the local regulatory guidelines stated in Chapter 7-12 “Fair value of financial instruments” of the CMF and IFRS 13 “Fair value measurement”. These standards have been applied to both financial assets and non-financial assets measured at fair value (recurring and non-recurring).

The following section details the main guidelines and definitions used by the Group:

Fair value. The price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e. an exit price). The transaction is carried out in the principal or most advantageous market and is not forced, that is, it does not consider factors specific to the Group that may influence a real transaction.

Market participants. Buyers and sellers in the principal (or most advantageous) market for the asset or liability that have all of the following characteristics:

- a) They are independent of each other, i.e. they are not related parties as defined in IAS 24 “Related Party Disclosures”, although the price in a related party transaction may be used as an input to a fair value measurement if the entity has evidence that the transaction was entered into at market terms.
- b) They are knowledgeable, having a reasonable understanding about the asset or liability and the transaction using all available information, including information that might be obtained through due diligence efforts that are usual and customary.
- c) They are able to enter into a transaction for the asset or liability.
- d) They are willing to enter into a transaction for the asset or liability i.e. they are motivated, but not forced or otherwise compelled, to do so.

Fair value measurement. When measuring fair value, the Group takes into account the same characteristics of the asset or liability that market participants would consider in pricing that asset or liability on the measurement date.

Aspects of the transaction. A fair value measurement assumes that the asset or liability is exchanged in an orderly transaction between market participants to sell the asset or transfer the liability at the measurement date under current market conditions. The measurement assumes that the transaction to sell the asset or transfer the liability takes place: (a) on the principal market for the asset or liability; or (b) in the absence of a principal market, on the most advantageous market for the asset.

Market participants. The fair value measurement measures the fair value of the asset or liability using the assumptions that the market participants would use in pricing the asset or liability, assuming that the participants act in their best economic interest.



Note 44 – Fair Value of Financial Assets and Liabilities, continued

Prices. Fair value is the price that will be received for the sale of an asset or paid for the transfer of a liability in an orderly transaction on the main (or most advantageous) market as of the measurement date under current market conditions (i.e. Starting price) regardless of whether that price is directly observable or estimated using another valuation technique.

Highest and best use of non-financial assets. The fair value measurement of these assets takes into account the market participant's ability to generate economic benefits through the highest and best use of the asset or through the sale of the asset to another market participant that would maximize the value of the asset.

Bank's own liabilities and equity instruments. The fair value measurement assumes that these items are transferred to a market participant on the date of measurement. The transfer of these items assumes that:

- a) A liability would remain outstanding and the market participant transferee would be required to fulfill the obligation. The liability would not be settled with the counterparty or otherwise extinguished on the measurement date.
- b) An entity's own equity instrument would remain outstanding and the market participant transferee would take on the rights and responsibilities associated with the instrument. The instrument would not be canceled or otherwise extinguished on the measurement date.

Default risk. The fair value of a liability reflects the effect of the default risk. This risk includes, but is not limited to, the entity's own credit risk. This risk is assumed to be the same before and after the liability is transferred.

Initial recognition. When an asset is acquired or a liability assumed in an exchange transaction involving that asset or liability, the transaction price is the price paid to acquire the asset or received to assume the liability (the entry price). In contrast, the fair value of the asset or liability is the price received to sell the asset or paid to transfer the liability (the exit price). Entities do not necessarily sell assets at the prices paid to acquire them. Likewise, they do not necessarily transfer liabilities at the price received to assume them.

Valuation techniques. The Bank will use techniques that are appropriate for the circumstances and for which sufficient data is available to measure the fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs. In this sense, the following approaches stand out, being the first two the most used by the group:

- a) **Market approach.** Uses prices and other relevant information generated by market transactions involving identical or comparable assets, liabilities, or a group of assets and liabilities.
- b) **Income approach.** Converts future amounts for example cash flows or income and expenses to a single current (discounted) amount, reflecting current market expectations about those future amounts. The fair value measurement is determined based on the value indicated by the current market expectations about those future amounts.
- c) **Cost approach.** Reflects the amount that would be required currently to replace the service capacity of an asset (current replacement cost).



Note 44 – Fair Value of Financial Assets and Liabilities, continued

Present value techniques. Technique to adjust the discount rate and expected cash flows (expected present value). The present value technique used to measure the fair value will depend on the specific facts and circumstances of the asset or liability being measured and the availability of sufficient data.

Components of the present value measurement. Present value is the tool used to link future amounts (e.g. cash flows or values) to a present amount using a discount rate. A fair value measurement of an asset or a liability using a present value technique captures all the following elements from the perspective of market participants at the measurement date:

- a) An estimate of future cash flows for the asset or liability being measured.
- b) Expectations about possible variations in the amount and timing of the cash flows representing the uncertainty inherent in the cash flows.
- c) The temporary value of money, represented by the rate on risk-free monetary assets that have expiration dates or duration that coincides with the period covered by the cash flows and do not raise uncertainty in the temporary distribution or risk of default for the holder (that is, risk-free interest rate).
- d) The price to bear the uncertainty inherent in the cash flows (i.e., a risk premium).
- e) Other factors that market participants would take into account in these circumstances.
- f) For a liability, the default risk related to that liability, including the entity's own credit risk (i.e. the debtor's).

Fair value hierarchy. It gives the highest priority to quoted prices (unadjusted) in active markets for identical assets and liabilities (Level 1 inputs) and lowest priority to unobservable inputs (Level 3 inputs). Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.



Note 44 – Fair Value of Financial Assets and Liabilities, continued

Determination of fair value

The following is a summary of the fair values of the main financial assets and liabilities as of March 31, 2026 and December 31, 2025, including those that are not presented at fair value in the Interim Consolidated Statement of Financial Position:

	As of March 31, 2026		
	Carrying amount value MCh\$	Estimated fair value	
		Recurrent (a) MCh\$	Non recurrent (b) MCh\$
ASSETS			
Cash and deposits in banks	3,342,468	—	3,342,468
Cash items in process of collection	849,170	—	849,170
Financial assets for trading at fair value through profit or loss	5,550,169	5,550,169	—
Financial derivative contracts	4,482,077	4,482,077	—
Financial debt instruments	1,019,823	1,019,823	—
Other	48,269	48,269	—
Financial assets not held for trading valued mandatorily at fair value through profit or loss	9,277	9,277	—
Financial assets designated at fair value through profit or loss	—	—	—
Financial assets at fair value through other comprehensive income	5,214,956	5,214,956	—
Financial debt instruments	5,214,956	5,214,956	—
Other	—	—	—
Derivative financial instruments held for hedge accounting	171,020	171,020	—
Financial assets at amortized cost	30,270,296	—	30,910,407
Investments under resale agreements	270,381	—	270,381
Financial debt instruments	994,191	—	997,026
Interbank loans	12,799	—	12,799
Loans and accounts receivable from customers - Commercial	17,069,455	—	17,346,422
Loans and accounts receivable from customers - Mortgage	8,766,673	—	8,762,756
Loans and accounts receivable from customers - Consumer	3,156,797	—	3,521,023
Total	45,407,356	10,945,422	35,102,045
LIABILITIES			
Cash in process of being cleared	954,072	—	954,072
Financial liabilities for trading at fair value through profit or loss	4,363,160	4,363,160	—
Financial derivative contracts	4,363,160	4,363,160	—
Other	—	—	—
Financial liabilities at fair value through profit or loss	—	—	—
Financial derivative contracts and accounting hedges	224,283	224,283	224,283
Financial liabilities at amortized cost	35,021,212	—	34,933,920
Deposits and other demand liabilities	7,356,471	—	7,356,471
Time deposits and other time liabilities	15,626,477	—	15,594,353
Obligations under repurchase agreements	1,823,703	—	1,823,703
Interbank borrowings	2,378,920	—	2,374,748
Debt instruments issued	7,153,893	—	7,102,897
Other financial liabilities	681,748	—	681,748
Lease contracts liabilities	107,933	—	99,358
Financial instruments of regulatory capital issued	1,496,153	—	1,635,523
Total	42,166,813	4,587,443	37,847,156

- (a) Corresponds to assets and liabilities that are measured and recognized at fair value in the Interim Consolidated Financial Statements.
- (b) Corresponds to assets and liabilities that are measured and recognized on a basis other than fair value in the Interim Consolidated Financial Statements. The fair value presented here are for disclosure purposes only and have no impact on the balances in the Interim Consolidated Financial Statements.



Note 44 – Fair Value of Financial Assets and Liabilities, continued

	As of December 31, 2025		
	Carrying amount value	Estimated fair value	
		Recurrent (a)	Non recurrent (b)
	MCh\$	MCh\$	MCh\$
ASSETS			
Cash and deposits in banks	2,892,660	—	2,892,660
Cash items in process of collection	897,258	—	897,258
Financial assets for trading at fair value through profit or loss	4,620,072	4,620,072	—
Financial derivative contracts	3,956,486	3,956,486	—
Financial debt instruments	598,794	598,794	—
Other	64,792	64,792	—
Financial assets not held for trading valued mandatorily at fair value through profit or loss	8,837	8,837	—
Financial assets designated at fair value through profit or loss	—	—	—
Financial assets at fair value through other comprehensive income	3,815,427	3,815,427	—
Financial debt instruments	3,815,427	3,815,427	—
Other	—	—	—
Derivative financial instruments held for hedge accounting	139,856	139,856	—
Financial assets at amortized cost	29,356,116	—	30,221,587
Investments under resale agreements	197,770	—	197,770
Financial debt instruments	991,908	—	1,000,656
Interbank loans	47,332	—	47,332
Loans and accounts receivable from customers - Commercial	16,547,863	—	17,030,221
Loans and accounts receivable from customers - Mortgage	8,520,104	—	8,525,962
Loans and accounts receivable from customers - Consumer	3,051,139	—	3,419,646
Total	41,730,226	8,584,192	34,011,505
LIABILITIES			
Cash in process of being cleared	890,109	—	890,109
Financial liabilities for trading at fair value through profit or loss	3,899,837	3,899,837	—
Financial derivative contracts	3,899,837	3,899,837	—
Other	—	—	—
Financial liabilities at fair value through profit or loss	—	—	—
Financial derivative contracts and accounting hedges	104,428	104,428	—
Financial liabilities at amortized cost	31,488,777	—	31,301,493
Deposits and other demand liabilities	6,895,773	—	6,895,773
Time deposits and other time liabilities	14,561,042	—	14,533,060
Obligations under repurchase agreements	518,259	—	518,259
Interbank borrowings	1,892,176	—	1,887,367
Debt instruments issued	6,858,083	—	6,703,590
Other financial liabilities	763,444	—	763,444
Lease contracts liabilities	109,096	—	101,822
Financial instruments of regulatory capital issued	1,496,400	—	1,557,869
Total	37,988,647	4,004,265	33,851,293

- (a) Corresponds to assets and liabilities that are measured and recognized at fair value in the Interim Consolidated Financial Statements.
- (b) Correspond to assets and liabilities that are measured and recognized on a basis other than fair value in the Interim Consolidated Financial Statements. The fair values presented here are for disclosure purposes only and have no impact on the balances in the Interim Consolidated Financial Statements.



Note 44 – Fair Value of Financial Assets and Liabilities, continued

In addition, the fair value estimates presented above do not attempt to estimate the value of the Group's profits generated by its business, nor future business activities, and, therefore, do not represent the value of the Group as a going concern.

The following section describes the methods used to estimate fair value:

a) Measurement of the fair value of assets and liabilities for disclosure purposes (Non-recurring)

Cash, short-term assets and short-term liabilities

The fair value of these items approximates their book value given their short-term nature. These items include:

- Cash and deposits in Banks
- Cash in the process of collection
- Rights for repurchase agreements and securities loans and obligations for repurchase agreements and securities loans
- Demand deposits and other demand obligations
- Other financial obligations

Loans

The fair value of loans is determined using a discounted cash flow analysis. In the case of mortgage loans and consumer loans, the cash flows were discounted by using the effective average placement rate of the last month of the reporting period for each type of product. The fair value of commercial loans is determined using a discounted cash flow analysis, using a risk-free interest rate adjusted for expected losses from debtors based on their credit quality. The credit risk adjustment is based on variables observable in the market and the Group's policies for qualitative and quantitative credit risk methodologies.

This methodology was applied to:

- Interbank loans
- Loans and accounts receivable from customers

Financial instruments at amortized cost

The estimated fair value of these financial instruments is determined using quotes and transactions observed in the main market for identical instruments, or in their absence, for similar instruments. Fair value estimates of debt instruments or securities representative of debt take into account additional variables and inputs to the extent that they apply, including estimates of prepayment rates and the credit risk of issuers.



Note 44 – Fair Value of Financial Assets and Liabilities, continued

Medium and long-term liabilities

The fair value of medium and long-term liabilities is determined using a discounted cash flow analysis, using an interest rate curve that reflects current market conditions at which the entity's debt instruments are traded. Medium and long-term liabilities include:

- Term deposits and other term loans
- Interbank borrowings
- Debt instruments issued
- Instruments of regulatory capital

b) Value Measurement of financial assets and liabilities for recording purposes (recurring):

Financial instruments

The estimated fair value of these financial instruments is determined using quotes and transactions observed in the main market for identical instruments, or in their absence, for similar instruments. Fair value estimates of debt instruments or securities representative of debt take into account additional variables and inputs to the extent that they apply, including estimates of prepayment rates and the credit risk of issuers. These financial instruments are classified as follows:

- Financial instruments held for trading at fair value through profit or loss
- Financial instruments at fair value with changes in other comprehensive income

Financial derivative contracts

The estimated fair value of derivative instruments is calculated using prices quoted in the market for financial instruments with similar characteristics. The methodology recognizes the credit risk of each counterparty. The adjustment is known internationally as counterparty risk adjustment, which is composed of CVA (Credit Value Adjustment) and DVA (Debit Value Adjustment), the sum of both risk adjustments the effective counterparty risk that must be recognized. This adjustment is periodically recorded in the Interim Consolidated Financial Statements.



Note 44 – Fair Value of Financial Assets and Liabilities, continued

As of March 31, 2026, the portfolio of derivative contracts both in Chile and Colombia have an accumulate net effect of MCh\$5,861 (MCh\$(5,872) as of December 31, 2025)

	As of March 31, 2026		As of December 31, 2025	
	CVA	DVA	CVA	DVA
	MCh\$	MCh\$	MCh\$	MCh\$
Derivatives held for hedging				
Fair value	—	—	—	—
Currency forwards			—	—
Currency swaps			—	—
Interest rate swaps			—	—
Cash flows	—	—	—	—
Currency forwards			—	—
Currency swaps			—	—
Interest rate swaps			—	—
Net investment in a foreign operation hedge	—	—	—	—
Currency forwards			—	—
Currency swaps			—	—
Interest rate swaps			—	—
Derivatives held for trading	(7,544)	1,683	(7,379)	1,507
Forward de tasa	—	—	(13)	—
Currency forwards	(2,373)	939	(2,042)	813
Currency swaps	(4,140)	602	(4,196)	531
Interest rate swaps	(1,031)	142	(1,128)	163
Currency call options	—	—	—	—
Currency put options	—	—	—	—
Totals financial derivatives	(7,544)	1,683	(7,379)	1,507

c) Fair value hierarchy

IFRS 13 establishes a fair value hierarchy that classifies assets and liabilities based on the characteristics of the data that the technique requires for its valuation:

- Level 1

Inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Entity can access at the measurement date. The inputs needed to value the instruments in this category are available daily and used directly.

In the case of Currency, Shares and Mutual funds, prices are observed directly in over-the-counter markets and the Stock Exchange. These prices correspond to the values at which the exact same assets are traded. As a result, the portfolio valuation does not require assumptions or models of any type.

For instruments issued by the Chilean Central Bank and the Chilean Treasury, benchmark prices are used. Benchmark prices are defined using similar durations, type of currency and are traded the equivalent of every day. The valuation of these instruments is identical to the valuation of the Santiago Stock Exchange, which is a standard international methodology. This methodology uses the internal rate of return to discount the instrument's cash flows.



Note 44 – Fair Value of Financial Assets and Liabilities, continued

- Level 2

The specific instrument does not have daily quotes. However, similar instruments can be observed (e.g. same issuer, different maturity; or different issuer, same maturity and risk rating). In general, they are diverse combinations of pseudo-arbitration. Although the inputs are not directly observable, observable inputs are available with the needed periodicity.

In this category, instruments are valued by discounting contractual cash flows based on a zero-coupon curve determined through the price of instruments with similar characteristics and a similar issuer risk. The income approach is used, which converts future amounts to present amounts.

For derivative instruments within this category, quotes from other-the-counter transactions reported by the most important brokers in the Chilean market and the Bloomberg platform are used. The inputs observed include forward prices, interest rates and volatilities. Based on these inputs, market curves are modeled. They are a numerical representation of the opportunity costs of the instrument's cash flows or the price volatility of an asset. Finally, cash flows are discounted.

The Black and Scholes model is used for options based on prices of brokers in the OTC market. For money market instruments, prices of transactions on the Santiago Stock Exchange are observed and used to model market curves.

For corporate or bank bonds, given the lack of market depth, the Bank uses transactions (if any) in the Chilean market, on foreign markets, zero-coupon curves of risk-free instruments, adjustment curves, spread modeling, correlation with similar financial instruments, etc. and gives market curves as the final result. These market curves are provided by a pricing supplier and are widely accepted by the market and its regulators.

- Level 3

This is used when prices, data or necessary inputs are not directly or indirectly observable for similar instruments for the asset or liability as of the valuation date. These fair value valuation models are subjective in nature. Therefore, they base their estimate of prices on a series of assumptions that are widely accepted by the market.

Due to the lack of liquidity in the basis of the active banking rate (TAB) over the chamber rate (camera), the price is not observable and, therefore, models must be used to estimate the future cash flows of the contract. This spread is calculated on a historical basis using the IRS with the greatest market depth, which is the chamber swap.

In addition, the Bank offers American forwards to meet its customers' needs. They do not have a secondary market and, therefore, their value is estimated using an extension of the Hull-White model, used widely by the financial services industry.



Note 44 – Fair Value of Financial Assets and Liabilities, continued

With respect to financial assets, a negotiation is not required, mandatorily valued at fair value with changes in results, the valuation is made based on the determination of a rate that allows obtaining the fair value based on market references:

- Determining an average rate from “Comparable Instruments” according to the rating of the issuer and term of the instrument.
- Decomposing the rate into a risk-free base observable in the market and a spread that represents the credit risk of the issuer.

The periodic valuation of the instrument is carried out based on the value of the risk-free rate of each day plus the determined credit spread.

The table below summarizes the impacts on the portfolio of a recalibration of the models based on a stress scenario, recalibrating parameters with the shock incorporated.

Impact calibration	As of March 31, 2026		
	American forwards USD- CLP	Basis TAB CLP	Basis TAB CLF
	MCh\$	MCh\$	MCh\$
Volatility exchange rate USD-CLP			
TAB 30	—	7	—
TAB 90	—	—	(39)
TAB 180	—	(124)	1
TAB 360	—	—	—
Total	—	(117)	(38)

Impact calibration	As of December 31, 2025		
	American forwards USD- CLP	Basis TAB CLP	Basis TAB CLF
	MCh\$	MCh\$	MCh\$
Volatility exchange rate USD-CLP			
TAB 30	—	13	—
TAB 90	—	—	—
TAB 180	—	5	—
TAB 360	—	—	—
Total	—	18	—



Note 44 – Fair Value of Financial Assets and Liabilities, continued

The following table summarizes the fair value hierarchy for the Group's recurring valuation of financial instruments:

Level	Instrument	Issuer	Price Source	Model
1	Currency	N/A	OTC, Bloomberg	Directly observable price.
	Shares	Others	Santiago Exchange	Directly observable price.
	Mutual funds	Asset Managers	Risk America	Directly observable price.
	Bonds	Chilean Central Bank	Santiago Stock Exchange	Internal rate of return (IRR) based on prices.
2	Derivatives	N/A	OTC (Brokers), Bloomberg	Interest rate curves based on forward prices and coupon rates.
	IIF	Chilean Central Bank and Chilean Treasury	Santiago Stock Exchange	Interest rate curves based on prices.
	IIF	Banks	Santiago Stock Exchange	Interest rate curves based on prices.
	Bonds	Companies, banks	Pricing supplier	Interest rate curves based on correlations, spreads, extrapolations, etc.
3	Derivatives TAB	N/A	OTC (Brokers)	Interest rate curves based on modeling of TAB-Chamber spread.
	Derivatives, American forwards	N/A	Blomberg	Black and Scholes with inputs from European options.
	Bonds	Companies, banks	Blomberg	Interest rate curves based on modeling of SOFR and spreads



Note 44 – Fair Value of Financial Assets and Liabilities, continued

The following table classifies assets and liabilities measured at fair value on a recurring basis, in accordance with the fair value hierarchy established in IFRS 13, as of March 31, 2026 and December 31, 2025:

Measurement at fair value of instruments on on a recurring basis using	As of March 31, 2026				
	Book Value	Fair Value	Market value of the asset for asset for identified (level 1)	Inputs Significant observable (level 2)	Inputs Significant Non-observable (level 3)
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS					
Financial instruments at fair value through profit and loss	1,068,092	1,068,092	1,054,299	13,793	—
Chilean Central Bank and Government securities	282,789	282,789	282,789	—	—
Other local financial instruments	13,793	13,793	—	13,793	—
Foreign Central Banks or government financial instruments	723,242	723,242	723,242	—	—
Investments in mutual funds	47,441	47,441	47,441	—	—
Loans originated and acquired by the entity	827	827	827	—	—
Financial assets not held for trading mandatorily measured at fair value through profit or loss	9,277	9,277	—	—	9,277
Commercial loans	9,277	9,277	—	—	9,277
Other	—	—	—	—	—
Financial instruments at fair value through other comprehensive income	5,214,956	5,214,956	5,092,694	17,486	104,776
Chilean Central Bank and Government securities	4,078,735	4,078,735	4,078,735	—	—
Other local financial instruments	13,454	13,454	—	13,454	—
Foreign Central Banks or government financial instruments	889,519	889,519	889,519	—	—
Other instruments issued abroad	233,248	233,248	124,440	4,032	104,776
Other financial instruments	—	—	—	—	—
Financial derivative contracts	4,653,097	4,653,097	—	4,637,314	15,783
Forwards	1,267,512	1,267,512	—	1,265,536	1,976
Swaps	3,384,375	3,384,375	—	3,370,568	13,807
Call options	1,210	1,210	—	1,210	—
Put options	—	—	—	—	—
Total	10,945,422	10,945,422	6,146,993	4,668,593	129,836
LIABILITIES					
Financial derivative contracts	4,587,443	4,587,443	—	4,586,011	1,432
Forwards	1,377,598	1,377,598	—	1,376,201	1,397
Swaps	3,209,706	3,209,706	—	3,209,671	35
Call options	—	—	—	—	—
Put options	139	139	—	139	—
Total	4,587,443	4,587,443	—	4,586,011	1,432



Note 44 – Fair Value of Financial Assets and Liabilities, continued

Measurement at fair value of instruments on on a recurring basis using	As of December 31, 2025				
	Book	Fair	Market value	Inputs	Inputs
	Value	Value	of the asset for	Significant	Significant
	MCh\$	MCh\$	asset for identified	observable	Non-observable
			(level 1)	(level 2)	(level 3)
			MCh\$	MCh\$	MCh\$
ASSETS					
Financial instruments at fair value through profit and loss	663,586	663,586	647,112	16,474	—
Chilean Central Bank and Government securities	121,400	121,400	121,400	—	—
Other local financial instruments	11,565	11,565	—	11,565	—
Foreign Central Banks or government financial instruments	465,829	465,829	460,920	4,909	—
Investments in mutual funds	64,009	64,009	64,009	—	—
Loans originated and acquired by the entity	783	783	783	—	—
Financial assets not held for trading mandatorily measured at fair value through profit or loss	8,837	8,837	—	—	8,837
Commercial loans	8,837	8,837	—	—	8,837
Other	—	—	—	—	—
Financial instruments at fair value through other comprehensive income	3,815,427	3,815,427	3,442,452	269,501	103,474
Chilean Central Bank and Government securities	2,562,550	2,562,550	2,562,550	—	—
Other local financial instruments	13,292	13,292	—	13,292	—
Foreign Central Banks or government financial instruments	976,931	976,931	724,725	252,206	—
Other instruments issued abroad	262,654	262,654	155,177	4,003	103,474
Other financial instruments	—	—	—	—	—
Financial derivative contracts	4,096,342	4,096,342	—	4,079,790	16,552
Forwards	892,395	892,395	—	889,860	2,535
Swaps	3,203,717	3,203,717	—	3,189,700	14,017
Call options	205	205	—	205	—
Put options	25	25	—	25	—
Total	8,584,192	8,584,192	4,089,564	4,365,765	128,863
LIABILITIES					
Financial derivative contracts	4,004,265	4,004,265	—	4,004,029	236
Forwards	1,007,735	1,007,735	—	1,007,527	208
Swaps	2,996,498	2,996,498	—	2,996,470	28
Call options	22	22	—	22	—
Put options	10	10	—	10	—
Total	4,004,265	4,004,265	—	4,004,029	236



Note 44 – Fair Value of Financial Assets and Liabilities, continued

d) Transfers between level 1 and level 2

For the as of March 31, 2026 and December 31, 2025, there are no transfers between levels 1 and 2, as described below:

Measurement at fair value of instruments on measured on a recurring basis	As of March 31, 2026			As of December 31, 2025		
	Value Fair	Level 1 to 2	Level 2 to 1	Value Fair	Level 1 to 2	Level 2 to 1
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS						
Financial instruments at fair value through profit or loss	1,068,092	—	—	663,586	—	—
Financial instruments at fair value through other comprehensive income	5,214,956	—	—	3,815,427	—	—
Financial derivative contracts	4,653,097	—	—	4,096,342	—	—
Total	10,936,145	—	—	8,575,355	—	—
LIABILITIES						
Financial derivative contracts	4,587,443	—	—	4,004,265	—	—
Total	4,587,443	—	—	4,004,265	—	—

e) Disclosures Regarding Level 3 Assets and Liabilities

Level 3 assets and liabilities are valued using techniques that require inputs that are not observable on the market, for which the income approach is used to convert future amounts to present amounts.

This category includes:

- Financial derivative instruments indexed to the TAB rate, this rate is comprised of an interbank rate and a liquidity premium charged to financial institutions and is determined using a short-rate model with mean reversion.
- American forward options.
- Financial assets whose contractual cash flows have not met the conditions of the SPPI test.
- Corporate bond whose data are not observable in the market.

As none of these products has a market, the Bank uses financial engineering valuation techniques that use unobservable variables.

These techniques use as transaction prices from the main financial instrument markets and assumptions that are widely accepted by the financial services industry. Using this information, unobservable variables are constructed such as: adjustment curves, spreads, volatilities and other variables necessary for the valuation. Lastly, all of the models are subject to internal contrasts by independent areas and have been reviewed by internal auditors and regulators.



Note 44 – Fair Value of Financial Assets and Liabilities, continued

None of these products generate significant impacts on the Bank's results as a result of recalibration. The American forward is only offered for the US dollar-Chilean peso market and until now, given the important differential between these interest rates, the product behaves like a traditional forward. The TAB swap does not have significant impacts on the valuation as the modeled liquidity premiums have a quick mean reversion for the short part and low volatility for the long part, concentrating on the book's sensitivity in the longest part of the curve.

The following table presents a reconciliation of assets and liabilities that are measured at fair value on a recurring basis as of March 31, 2026 and December 31, 2025:

Reconciliation level 3	As of March 31, 2026					
	Opening balance	Income (Loss) recognized in	Income (Loss) recognized in	Net of Purchases, sales and agreements	Transfers from level 1 and 2	Closing balance
	MCh\$	Income MCh\$	Equity MCh\$	MCh\$	MCh\$	MCh\$
ASSETS						
Financial assets not held for trading mandatorily measured at fair value through profit or loss	8,837	440	—	—	—	9,277
Commercial loans	8,837	440	—	—	—	9,277
Financial instruments at fair value through other comprehensive income	103,474	(815)	2,117	—	—	104,776
Other foreign institutions financial instruments	103,474	(815)	2,117	—	—	104,776
Financial derivative contracts	16,553	1,464	—	(2,234)	—	15,783
Forwards	2,535	794	—	(1,353)	—	1,976
Swaps	14,018	670	—	(881)	—	13,807
Total	128,864	1,089	2,117	(2,234)	—	129,836
LIABILITIES						
Financial derivative contracts	236	(432)	—	1,628	—	1,432
Forwards	208	(379)	—	1,568	—	1,397
Swaps	28	(53)	—	60	—	35
Total	236	(432)	—	1,628	—	1,432



Note 44 – Fair Value of Financial Assets and Liabilities, continued

Reconciliation level 3	As of December 31, 2025					
	Opening balance	Income (Loss) recognized in Income	Income (Loss) recognized in Equity	Net of Purchases, sales and agreements	Transfers from level 1 and 2	Closing balance
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS						
Financial assets not held for trading mandatorily measured at fair value through profit or loss	8,650	187	—	—	—	8,837
Commercial loans (1)	8,650	187	—	—	—	8,837
Financial instruments at fair value through other comprehensive income	107,736	(3,690)	6,169	(6,741)	—	103,474
Other foreign institutions financial instruments	107,736	(3,690)	6,169	(6,741)	—	103,474
Financial derivative contracts	17,331	4,127	(4,906)	—	—	16,552
Forwards	1,746	2,266	(1,477)	—	—	2,535
Swaps	15,585	1,861	(3,429)	—	—	14,017
Total	133,717	624	1,263	(6,741)	—	128,863
LIABILITIES						
Financial derivative contracts	433	(3,403)	—	3,206	—	236
Forwards	378	(2,859)	—	2,689	—	208
Swaps	55	(544)	—	517	—	28
Total	433	(3,403)	—	3,206	—	236



Note 44 – Fair Value of Financial Assets and Liabilities, continued

Hierarchy for Remaining Assets and Liabilities.

The following table discloses the classification according to the fair value hierarchy for assets and liabilities that are not measured at fair value on a recurring basis as of March 31, 2026, and December 31, 2025:

Measurement at fair value of items on non-recurring basis	As of March 31, 2026				
	Net value	Fair value estimated	Market value of the asset for identified assets identified (Level 1)	Other inputs significant observable (Level 2)	Non-observable significant inputs observable (Level 3)
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS					
Cash and deposits in banks	3,342,468	3,342,468	3,342,468	—	—
Cash items in process of collection	849,170	849,170	849,170	—	—
Financial assets at amortized cost	30,270,296	30,910,407	1,280,206	—	29,630,201
Investments under resale agreements	270,381	270,381	270,381	—	—
Financial debt instruments	994,191	997,026	997,026	—	—
Interbank loans	12,799	12,799	12,799	—	—
Loans and accounts receivable from customers - Commercial	17,069,455	17,346,422	—	—	17,346,422
Loans and accounts receivable from customers - Mortgage	8,766,673	8,762,756	—	—	8,762,756
Loans and accounts receivable from customers - Consumer	3,156,797	3,521,023	—	—	3,521,023
Total	34,461,934	35,102,045	5,471,844	—	29,630,201
LIABILITIES					
Cash in process of being cleared	954,072	954,072	954,072	—	—
Financial liabilities at amortized cost	35,021,212	34,933,920	12,236,670	22,697,250	—
Deposits and other demand liabilities	7,356,471	7,356,471	7,356,471	—	—
Time deposits and other time liabilities	15,626,477	15,594,353	—	15,594,353	—
Obligations under repurchase agreements	1,823,703	1,823,703	1,823,703	—	—
Interbank borrowings	2,378,920	2,374,748	2,374,748	—	—
Debt instruments issued	7,153,893	7,102,897	—	7,102,897	—
Other financial liabilities	681,748	681,748	681,748	—	—
Lease contracts liabilities	107,933	99,358	99,358	—	—
Financial instruments of regulatory capital issued	1,496,153	1,635,523	—	1,635,523	—
Total	37,579,370	37,622,873	13,290,100	24,332,773	—



Note 44 – Fair Value of Financial Assets and Liabilities, continued

Measurement at fair value of items on non-recurring basis	As of December 31, 2025				
	Net value	Fair value estimated	Market value of the asset for identified assets identified (Level 1)	Other inputs significant observable (Level 2)	Non-observable significant inputs observable (Level 3)
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
ASSETS					
Cash and deposits in banks	2,892,660	2,892,660	2,892,660	—	—
Cash items in process of collection	897,258	897,258	897,258	—	—
Financial assets at amortized cost	29,356,116	30,221,587	1,245,758	—	28,975,829
Investments under resale agreements	197,770	197,770	197,770	—	—
Financial debt instruments	991,908	1,000,656	1,000,656	—	—
Interbank loans	47,332	47,332	47,332	—	—
Loans and accounts receivable from customers - Commercial	16,547,863	17,030,221	—	—	17,030,221
Loans and accounts receivable from customers - Mortgage	8,520,104	8,525,962	—	—	8,525,962
Loans and accounts receivable from customers - Consumer	3,051,139	3,419,646	—	—	3,419,646
Total	33,146,034	34,011,505	5,035,676	—	28,975,829
LIABILITIES					
Cash in process of being cleared	890,109	890,109	890,109	—	—
Financial liabilities at amortized cost	31,488,777	31,301,493	10,064,843	21,236,650	—
Deposits and other demand liabilities	6,895,773	6,895,773	6,895,773	—	—
Time deposits and other time liabilities	14,561,042	14,533,060	—	14,533,060	—
Obligations under repurchase agreements	518,259	518,259	518,259	—	—
Interbank borrowings	1,892,176	1,887,367	1,887,367	—	—
Debt instruments issued	6,858,083	6,703,590	—	6,703,590	—
Other financial liabilities	763,444	763,444	763,444	—	—
Lease contracts liabilities	109,096	101,822	101,822	—	—
Financial instruments of regulatory capital issued	1,496,400	1,557,869	—	1,557,869	—
Total	33,984,382	33,851,293	11,056,774	22,794,519	—



Note 45 – Maturity According to Remaining Terms of Financial Assets and Liabilities

The main assets grouped by maturity, including interest accrued as of March 31, 2026 and December 31, 2025, are detailed below:

	As of March 31, 2026							Total
	On demand	Up to 1 months	Between 1 and 3 months	Between 3 months and 1 year	Between 1 and 3 years	Between 3 and 5 years	More than 5 years	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Assets								
Cash and deposits in banks	3,342,468	—	—	—	—	—	—	3,342,468
Cash items in process of collection	849,170	—	—	—	—	—	—	849,170
Financial assets for trading at fair value through profit or loss	—	904,130	1,154,764	2,216,370	681,937	335,720	257,248	5,550,169
Financial derivative contracts	—	820,127	1,138,851	2,043,962	280,512	130,352	68,273	4,482,077
Financial debt instruments	—	36,561	15,913	172,408	400,598	205,368	188,975	1,019,823
Other	—	47,442	—	—	827	—	—	48,269
Financial assets not held for trading valued mandatorily at fair value through profit or loss	—	—	9,277	—	—	—	—	9,277
Financial assets at fair value through other comprehensive income	—	153,715	380,242	2,853,829	1,378,924	248,671	199,575	5,214,956
Financial debt instruments	—	153,715	380,242	2,853,829	1,378,924	248,671	199,575	5,214,956
Other	—	—	—	—	—	—	—	—
Derivative financial instruments held for hedge accounting	—	26,453	19,932	51,447	13,002	31,108	29,078	171,020
Financial assets at amortized cost	898,650	2,580,928	3,206,483	6,027,519	5,338,291	4,049,645	8,168,780	30,270,296
Investments under resale agreements	—	240,038	30,343	—	—	—	—	270,381
Financial debt instruments	—	29,049	131,861	363,972	78,840	352,844	37,625	994,191
Interbank loans	—	1,329	—	1,406	2,813	2,813	4,438	12,799
Loans and accounts receivable from customers - Commercial	331,779	2,164,535	2,736,297	4,433,559	3,429,553	2,116,934	1,856,798	17,069,455
Loans and accounts receivable from customers - Mortgage	700	43,796	92,884	406,873	1,058,868	1,036,047	6,127,505	8,766,673
Loans and accounts receivable from customers - Consumer	566,171	102,181	215,098	821,709	768,217	541,007	142,414	3,156,797
Total assets	5,090,288	3,665,226	4,770,698	11,149,165	7,412,154	4,665,144	8,654,681	45,407,356
Liabilities								
Cash in process of being cleared	954,072	—	—	—	—	—	—	954,072
Financial liabilities for trading at fair value through profit or loss	—	826,060	923,385	2,062,241	346,948	146,460	58,067	4,363,160
Financial derivative contracts	—	826,060	923,385	2,062,241	346,948	146,460	58,067	4,363,160
Other	—	—	—	—	—	—	—	—
Financial derivative contracts and accounting hedges	—	11,285	51,327	123,644	32,994	62	4,971	224,283
Financial liabilities at amortized cost	8,028,377	8,805,257	3,191,023	6,512,869	3,545,681	1,795,847	3,142,158	35,021,212
Deposits and other demand liabilities	7,356,272	—	—	—	199	—	—	7,356,471
Time deposits and other time liabilities	504,326	6,498,714	2,673,480	4,156,622	1,343,890	91,526	357,919	15,626,477
Obligations under repurchase agreements	—	1,823,703	—	—	—	—	—	1,823,703
Interbank borrowings	95,323	328,522	276,216	1,121,355	385,072	52,608	119,824	2,378,920
Debt instruments issued	4	60,740	39,890	955,263	1,781,868	1,651,713	2,664,415	7,153,893
Other financial liabilities	72,452	93,578	201,437	279,629	34,652	—	—	681,748
Lease contracts liabilities	—	3,867	4,458	19,141	38,162	18,792	23,513	107,933
Financial instruments of regulatory capital issued	—	—	—	—	37,549	—	1,458,604	1,496,153
Total liabilities	8,982,449	9,646,469	4,170,193	8,717,895	4,001,334	1,961,161	4,687,313	42,166,813
Assets (liabilities), net	(3,892,161)	(5,981,243)	600,505	2,431,270	3,410,820	2,703,983	3,967,368	3,240,543



Note 45 – Maturity According to Remaining Terms of Financial Assets and Liabilities, continued

	As of December 31, 2025							Total
	On demand	Up to 1 months	Between 1 and 3 months	Between 3 months and 1 year	Between 1 and 3 years	Between 3 and 5 years	More than 5 years	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Assets								
Cash and deposits in banks	2,892,660	—	—	—	—	—	—	2,892,660
Cash items in process of collection	897,258	—	—	—	—	—	—	897,258
Financial assets for trading at fair value through profit or loss	—	808,304	1,032,322	1,945,368	302,610	305,015	226,453	4,620,072
Financial derivative contracts	—	720,157	1,022,999	1,868,152	188,493	91,476	65,209	3,956,486
Financial debt instruments	—	24,138	9,323	77,216	113,334	213,539	161,244	598,794
Other	—	64,009	—	—	783	—	—	64,792
Financial assets not held for trading valued mandatorily at fair value through profit or loss	—	—	—	8,837	—	—	—	8,837
Financial assets at fair value through other comprehensive income	—	692,462	273,608	1,653,626	948,906	87,493	159,332	3,815,427
Financial debt instruments	—	692,462	273,608	1,653,626	948,906	87,493	159,332	3,815,427
Other	—	—	—	—	—	—	—	—
Derivative financial instruments held for hedge accounting	—	10,779	18,240	48,861	14,324	24,011	23,641	139,856
Financial assets at amortized cost	868,636	2,378,886	2,564,366	6,139,319	5,341,258	3,862,133	8,201,518	29,356,116
Investments under resale agreements	—	197,770	—	—	—	—	—	197,770
Financial debt instruments	—	150,290	26,841	214,801	138,221	349,092	112,663	991,908
Interbank loans	—	14,321	—	3,915	7,830	7,830	13,436	47,332
Loans and accounts receivable from customers - Commercial	320,069	1,871,910	2,239,859	4,714,117	3,409,986	1,993,173	1,998,749	16,547,863
Loans and accounts receivable from customers - Mortgage	756	43,431	90,356	399,569	1,038,236	1,010,451	5,937,305	8,520,104
Loans and accounts receivable from customers - Consumer	547,811	101,164	207,310	806,917	746,985	501,587	139,365	3,051,139
Total assets	4,658,554	3,890,431	3,888,536	9,796,011	6,607,098	4,278,652	8,610,944	41,730,226
Liabilities								
Cash in process of being cleared	890,109	—	—	—	—	—	—	890,109
Financial liabilities for trading at fair value through profit or loss	—	699,008	1,131,864	1,693,869	226,737	100,732	47,627	3,899,837
Financial derivative contracts	—	699,008	1,131,864	1,693,869	226,737	100,732	47,627	3,899,837
Other	—	—	—	—	—	—	—	—
Financial derivative contracts and accounting hedges	—	18,121	21,889	60,397	3,858	163	—	104,428
Financial liabilities at amortized cost	7,631,989	6,105,793	3,193,847	6,222,750	3,615,811	1,748,910	2,969,677	31,488,777
Deposits and other demand liabilities	6,895,640	—	—	—	133	—	—	6,895,773
Time deposits and other time liabilities	598,849	5,315,714	2,876,796	3,964,627	1,404,291	87,529	313,236	14,561,042
Obligations under repurchase agreements	—	517,299	960	—	—	—	—	518,259
Interbank borrowings	64,184	149,458	198,035	970,153	372,351	31,421	106,574	1,892,176
Debt instruments issued	—	390	—	865,743	1,812,123	1,629,960	2,549,867	6,858,083
Other financial liabilities	73,316	122,932	118,056	422,227	26,913	—	—	763,444
Lease contracts liabilities	—	3,456	3,987	17,236	36,630	21,538	26,249	109,096
Financial instruments of regulatory capital issued	—	—	—	—	35,540	—	1,460,860	1,496,400
Total liabilities	8,522,098	6,826,378	4,351,587	7,994,252	3,918,576	1,871,343	4,504,413	37,988,647
Assets (liabilities), net	(3,863,544)	(2,935,947)	(463,051)	1,801,759	2,688,522	2,407,309	4,106,531	3,741,579

Banco Itaú Chile and subsidiaries

Notes to the Interim Consolidated Financial Statements

As of March 31, 2026 and December 31, 2025 and for the three months periods ended as of March 31, 2026 and 2025



Note 46 – Financial and Non Financial Assets and Liabilities by Currency

The following are the amounts of financial and non-financial assets and liabilities for the most relevant currencies as of March 31, 2026 and December 31, 2025:

	As of March 31, 2026												Total
	Local currency			Foreign currency									
	CLP	CLF	Exchange rate readjustment	USD	EUR	GBP	CHF	JPY	CNY	COP	Others		
Financial assets	16,595,080	13,523,571	12,589	7,977,582	133,919	1,158	1,124	71,608	26,328	7,061,309	3,088	45,407,356	
Cash and deposits in banks	415,301	—	—	2,631,939	59,959	1,158	1,124	21,634	6,402	201,863	3,088	3,342,468	
Transactions pending settlement	304,251	—	—	528,487	15,014	—	—	—	—	1,418	—	849,170	
Financial assets for trading at fair value through profit or loss	4,227,817	171,001	—	14,160	—	—	—	—	—	1,137,191	—	5,550,169	
Financial assets not held for trading valued mandatorily at fair value through profit or loss	—	—	—	9,277	—	—	—	—	—	—	—	9,277	
Financial assets at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—	
Financial assets at fair value through other comprehensive income	3,174,650	886,193	—	564,272	—	—	—	—	—	589,841	—	5,214,956	
Derivative financial instruments held for hedge accounting	97,693	—	—	1,138	—	—	—	—	—	72,189	—	171,020	
Financial assets at amortized cost	8,375,368	12,466,377	12,589	4,228,309	58,946	—	—	49,974	19,926	5,058,807	—	30,270,296	
Rights under repurchase agreements and securities lending	153,496	—	—	1	—	—	—	—	—	116,884	—	270,381	
Financial debt instruments	637,827	381	—	46,583	—	—	—	—	—	309,400	—	994,191	
Interbank loans	—	—	—	—	—	—	—	—	—	12,799	—	12,799	
Loans and accounts receivable from customers - Commercial	5,280,980	4,437,545	12,589	4,156,237	58,946	—	—	49,974	19,926	3,053,258	—	17,069,455	
Loans and accounts receivable from customers - Mortgage	1,152	8,027,475	—	—	—	—	—	—	—	738,046	—	8,766,673	
Loans and accounts receivable from customers - Consumer	2,301,913	976	—	25,488	—	—	—	—	—	828,420	—	3,156,797	
Non Financial assets	2,407,450	4,887	1,428	643,366	4,004	1	—	3	1,391	325,011	—	3,387,541	
Investments in companies	27,591	—	—	185	1	—	—	—	—	21,242	—	49,019	
Intangible assets	633,744	—	—	810	—	—	—	—	—	51,520	—	686,074	
Fixed assets	15,778	—	—	373	—	—	—	—	—	10,179	—	26,330	
Right of use assets under lease agreements	101,434	—	—	3,308	—	—	—	—	—	13,231	—	117,973	
Current taxes	19,481	—	—	1,709	—	—	—	—	—	52,924	—	74,114	
Deferred taxes	292,022	—	—	4,318	—	—	—	—	—	112,768	—	409,108	
Other assets	1,311,689	4,887	1,428	632,538	4,003	1	—	3	1,391	47,672	—	2,003,612	
Non-current assets and disposable groups for sale	5,711	—	—	125	—	—	—	—	—	15,475	—	21,311	
Total assets	19,002,530	13,528,458	14,017	8,620,948	137,923	1,159	1,124	71,611	27,719	7,386,320	3,088	48,794,897	
Financial liabilities	19,549,693	8,274,715	169	7,400,718	54,804	998	782	50,989	24,072	6,611,950	197,923	42,166,813	
Transactions pending settlement	654,066	—	—	284,893	12,199	135	532	2	2,153	—	92	954,072	
Financial liabilities held for trading at fair value through profit or loss	3,967,050	—	—	2,362	—	—	—	—	—	393,748	—	4,363,160	
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—	
Financial derivative contracts for hedge accounting	187,172	—	—	4,601	—	—	—	—	—	32,510	—	224,283	
Financial liabilities at amortized cost	14,743,104	7,003,606	—	6,826,634	42,605	863	250	50,987	21,919	6,133,413	197,831	35,021,212	
Deposits and other demand liabilities	3,290,337	52,892	—	1,887,252	41,780	863	250	5,258	3,323	2,074,115	401	7,356,471	
Time deposits and other time liabilities	9,504,551	840,585	—	3,002,246	2	—	—	—	—	2,279,093	—	15,626,477	
Obligations under repurchase agreements and securities lending	1,343,738	—	—	4,714	—	—	—	—	—	475,251	—	1,823,703	
Obligations with banks	20,000	—	—	1,520,555	823	—	—	45,729	18,596	773,217	—	2,378,920	
Debt securities issued	512,027	6,110,129	—	—	—	—	—	—	—	531,737	—	7,153,893	
Other financial obligations	72,451	—	—	411,867	—	—	—	—	—	—	197,430	681,748	
Lease contracts liabilities	238	89,262	169	3,534	—	—	—	—	—	14,730	—	107,933	
Regulatory capital instruments issued	(1,937)	1,181,847	—	278,694	—	—	—	—	—	37,549	—	1,496,153	
Non Financial liabilities	1,517,349	276,218	—	329,155	3,940	2	3	—	2	164,780	6	2,291,455	
Provisions for contingencies	56,121	—	—	961	—	—	—	—	—	56,375	—	113,457	
Provisions for dividends, interest payments and revaluation of bonds with no fixed maturity	149,200	—	—	4,397	—	—	—	—	—	—	—	153,597	
Special provisions for credit risk	128,961	—	—	25,634	—	—	—	—	—	4,465	—	159,060	
Current taxes	1,477	—	—	647	—	—	—	—	—	2,877	—	5,001	
Deferred taxes	—	—	—	—	—	—	—	—	—	—	—	—	
Other liabilities	1,181,590	276,218	—	297,516	3,940	2	3	—	2	101,063	6	1,860,340	
Liabilities included in disposable groups for sale	—	—	—	—	—	—	—	—	—	—	—	—	
Total liabilities	21,067,042	8,550,933	169	7,729,873	58,744	1,000	785	50,989	24,074	6,776,730	197,929	44,458,268	
Assets (liabilities)	(2,064,512)	4,977,525	13,848	891,075	79,179	159	339	20,622	3,645	609,590	(194,841)	4,336,629	

Banco Itaú Chile and subsidiaries

Notes to the Interim Consolidated Financial Statements

As of March 31, 2026 and December 31, 2025 and for the three months periods ended as of March 31, 2026 and 2025



Note 46 – Financial and Non Financial Assets and Liabilities by Currency, continued

	As of December 31, 2025												Total
	Local currency			Foreign currency									
	CLP	CLF	Exchange rate readjustment	USD	EUR	GBP	CHF	JPY	CNY	COP	Others		
Financial assets	15,226,255	12,483,366	8,493	7,487,312	120,567	1,477	671	58,723	36,876	6,301,067	5,419	41,730,226	
Cash and deposits in banks	450,436	—	—	2,172,399	60,938	1,477	671	16,453	27,439	157,428	5,419	2,892,660	
Transactions pending settlement	365,263	—	—	530,464	1,510	—	—	—	—	21	—	897,258	
Financial assets for trading at fair value through profit or loss	3,814,866	—	—	33,312	—	—	—	—	—	771,894	—	4,620,072	
Financial assets not held for trading valued mandatorily at fair value through profit or loss	—	—	—	8,837	—	—	—	—	—	—	—	8,837	
Financial assets at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—	
Financial assets at fair value through other comprehensive income	2,213,842	330,983	—	544,283	—	—	—	—	—	726,319	—	3,815,427	
Derivative financial instruments held for hedge accounting	81,787	—	—	904	—	—	—	—	—	57,165	—	139,856	
Financial assets at amortized cost	8,300,061	12,152,383	8,493	4,197,113	58,119	—	—	42,270	9,437	4,588,240	—	29,356,116	
Rights under repurchase agreements and securities lending	181,784	—	—	1	—	—	—	—	—	15,985	—	197,770	
Financial debt instruments	638,346	14,096	—	54,752	—	—	—	—	—	284,714	—	991,908	
Interbank loans	—	—	—	26,473	—	—	—	—	—	20,859	—	47,332	
Loans and accounts receivable from customers - Commercial	5,212,550	4,320,859	8,493	4,091,007	58,119	—	—	42,270	9,437	2,805,128	—	16,547,863	
Loans and accounts receivable from customers - Mortgage	758	7,816,640	—	—	—	—	—	—	—	702,706	—	8,520,104	
Loans and accounts receivable from customers - Consumer	2,266,623	788	—	24,880	—	—	—	—	—	758,848	—	3,051,139	
Non Financial assets	1,378,387	5,181	1,246	498,482	3,171	—	—	39	—	299,529	17	2,186,052	
Investments in companies	26,853	—	—	184	2	—	—	—	—	20,658	—	47,697	
Intangible assets	637,785	—	—	740	—	—	—	—	—	47,700	—	686,225	
Fixed assets	14,877	—	—	421	—	—	—	—	—	10,108	—	25,406	
Right of use assets under lease agreements	102,992	—	—	3,498	—	—	—	—	—	13,441	—	119,931	
Current taxes	18,008	—	—	1,668	—	—	—	—	—	39,201	—	58,877	
Deferred taxes	288,706	—	—	4,102	—	—	—	—	—	111,705	—	404,513	
Other assets	284,809	5,181	1,246	487,747	3,169	—	—	39	—	43,536	17	825,744	
Non-current assets and disposable groups for sale	4,357	—	—	122	—	—	—	—	—	13,180	—	17,659	
Total assets	16,604,642	12,488,547	9,739	7,985,794	123,738	1,477	671	58,762	36,876	6,600,596	5,436	43,916,278	
Financial liabilities	17,151,711	8,095,552	176	6,394,381	45,089	733	128	34,811	22,825	5,981,419	261,822	37,988,647	
Transactions pending settlement	554,060	—	—	324,654	501	99	—	—	9,717	5	1,073	890,109	
Financial liabilities held for trading at fair value through profit or loss	3,617,897	—	—	5,688	—	—	—	—	—	276,252	—	3,899,837	
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—	
Financial derivative contracts for hedge accounting	77,835	—	—	163	—	—	—	—	—	26,430	—	104,428	
Financial liabilities at amortized cost	12,903,750	6,814,502	—	5,788,078	44,588	634	128	34,811	13,108	5,628,429	260,749	31,488,777	
Deposits and other demand liabilities	3,347,519	57,303	—	1,488,444	43,180	634	128	159	12,912	1,945,167	327	6,895,773	
Time deposits and other time liabilities	9,011,203	720,056	—	2,580,700	2	—	—	—	—	2,249,081	—	14,561,042	
Obligations under repurchase agreements and securities lending	166,529	—	—	2,717	—	—	—	—	—	349,013	—	518,259	
Obligations with banks	—	—	—	1,286,510	1,406	—	—	34,652	196	569,412	—	1,892,176	
Debt securities issued	305,184	6,037,143	—	—	—	—	—	—	—	515,756	—	6,858,083	
Other financial obligations	73,315	—	—	429,707	—	—	—	—	—	—	260,422	763,444	
Lease contracts liabilities	238	90,191	176	3,728	—	—	—	—	—	14,763	—	109,096	
Regulatory capital instruments issued	(2,069)	1,190,859	—	272,070	—	—	—	—	—	35,540	—	1,496,400	
Non Financial liabilities	675,920	270,645	—	516,338	1,703	3	3	—	—	154,261	5	1,618,878	
Provisions for contingencies	86,303	—	—	2,593	—	—	—	—	—	60,986	—	149,882	
Provisions for dividends, interest payments and revaluation of bonds with no fixed maturity	128,428	—	—	2,813	—	—	—	—	—	—	—	131,241	
Special provisions for credit risk	130,689	—	—	28,313	—	—	—	—	—	4,017	—	163,019	
Current taxes	1,907	—	—	540	—	—	—	—	—	2,796	—	5,243	
Deferred taxes	—	—	—	—	—	—	—	—	—	—	—	—	
Other liabilities	328,593	270,645	—	482,079	1,703	3	3	—	—	86,462	5	1,169,493	
Liabilities included in disposable groups for sale	—	—	—	—	—	—	—	—	—	—	—	—	
Total liabilities	17,827,631	8,366,197	176	6,910,719	46,792	736	131	34,811	22,825	6,135,680	261,827	39,607,525	
Assets (liabilities)	(1,222,989)	4,122,350	9,563	1,075,075	76,946	741	540	23,951	14,051	464,916	(256,391)	4,308,753	

**Note 47 – Risk Management**

The Bank and its subsidiaries, through their activity, are exposed to several types of risk mainly related to loans portfolio and financial instruments. Risk management policies are established in order to identify and analyze the risks faced by the Bank, establish adequate limits and controls, monitor risks and comply with limits. Risk management policies and risk management structures are periodically reviewed to reflect changes in the institution's activities. The Bank, through its rules and procedures, intends to develop an adequate control environment, in which all employees understand their functions and responsibilities.

The main activities and policies of the Bank in terms of risk management are described below.

1. Risk Management Structure**(i) Board of Directors**

In the Bank and its Subsidiaries, the Board of Directors plays a prominent role in corporate governance. It is responsible for establishing and monitoring the Bank's risk management structure, for which it has a corporate governance system aligned with international best practices and Chilean regulations, mainly from the CMF. One of its main functions is to ensure the existence of measures that allow senior management to be supervised, evaluated and guided so that their actions are in line with best practices and defined levels of risk appetite. To this end, a governance structure has been created made up of various committees and internal standards. These committees and standards establish behavioral guidelines for the Bank's employees and help them perform their functions related to risk control and management.

(ii) Audit Committee

The Audit Committee is responsible for monitoring the control environment and the effectiveness and efficiency of the company's internal control systems as well as the compliance with regulations and internal standards, including oversight of the internal audit unit. The Audit Committee is also responsible for proposing to the Directors' Committee a list of external auditors and risk rating agencies for the Bank and subsidiaries. In addition, the Audit Committee shall be responsible for supervising the different aspects that have to do with the maintenance, application and operation of the Bank's internal controls, and shall be responsible also for closely monitoring compliance with the standards and procedures that govern its practice. It must also have a clear understanding of the risks that the Bank's business may pose to the institution and their mitigation.

To establish a link with the Audit Committee, the Board of Directors will appoint at least two of its members to this Committee. These members must inform the Board of Directors of the situations and facts the Committee is dealing with, thus committing the responsibility of the Bank's directors, both in self-control policies that are established and practiced by the institution, as well as in the compliance with the legal and regulatory standards to which the Bank is subject.



Note 47 – Risk Management, continued

The Audit Committee must reinforce and support both the role of the Bank's Internal Audit (also called Internal Comptroller in the CMF regulations) and its independence from management, and act as a liaison and coordinator of the tasks between the internal audit and the external auditors, acting as a liaison between the latter and the Bank's Board of Directors.

(iii) Director's Committee

The purpose of the Director's Committee is to make the self-regulation of the Bank and other entities within the scope of its competence stronger, thus making the performance of the Board of Directors more efficient by incorporating greater oversight over the activities carried out by management.

It will also be responsible for adopting the necessary resolutions to protect shareholders, especially minority shareholders, examining executive compensation systems and approving related party transactions.

In its role as overseer of corporate activity, the Directors' Committee must inform the market in the event of violations or major corporate events, as well as transactions that the company carries out with parties related to the controlling shareholder or takeovers in any form.

(iv) Integral Risk Management Committee

The objective of this Committee is to propose, and support the Board of Directors in, the definition of the risk appetite and the general policy framework that allows an adequate alignment with the Bank's global strategy. Oversee the correct identification, measurement and control of all risks, allocate capital to identified risks and meet regulatory requirements.

(v) Financial Management and Market Higher Commission (ALCO)

After the Board of Directors and its specialized committees, the Financial Management and Market Higher Commission (hereinafter, also "ALCO") is the highest body involved in the management of the institution's financial policies.

The main objective of the Commission is to follow the financial guidelines established by the Board of Directors. In this regard, it must approve and supervise the financial strategies that guide the Bank in terms of the composition of its assets and liabilities, cash inflows and outflows, and transactions with financial instruments.

It must ponder the various alternatives available to make decisions that ensure the highest and most sustainable profitability with financial risk levels compatible with the business, current regulations and internal standards.

(vi) Anti-Money Laundering Committee Superior (AML)

The main purpose of this Committee is to plan and coordinate the activities of compliance with the policies and procedures for anti-money laundering and prevention of funding of terrorism, to pay attention to the work carried out by the Compliance Officer, in accordance with the applicable regulations in force, as well as to adopt agreements aimed at obtaining improvements to the prevention and control measures proposed by the Compliance Officer.



Note 47 – Risk Management, continued

(vii) Operational Risk Higher Commission

The purpose of this Commission is to identify, understand and evaluate the risks involved in the Bank's processes and businesses and to define operational risk management guidelines for the Bank and evaluate the results of the audit and compliance systems. It is also responsible for defining the operational risk management framework and the structure and policies for the identification, measurement, evaluation and monitoring of risk and business continuity. In addition, it reviews the follow-up and adequacy of regulatory commitments and emerging regulations.

Evaluate the status of critical processes that are directly related to the Bank's operational risk, according to the current regulations of the Financial Market Commission, in order to detect and correct the deficiencies that may be affecting the Bank and ensure proper implementation of regulatory changes.

The goal is to ensure that critical processes run under a control environment that allows the Bank to operate with stability and consistency, achieving the objectives consisting in confidentiality, integrity and availability of information resources.

(viii) Ethics and Compliance Higher Commission

The main purpose of this Commission is to define, promote and ensure high standards of professional and personal excellence in the behavior of all Banco Itaú Chile employees, its local subsidiaries, and the representation office in Peru (the "Representation Office"). This Commission must always be guided by corporate principles and values that reflect Banco Itaú Chile's vision, philosophy and good business practices.

The Commission must evaluate, and make decisions on, issues of conduct and ethics in business and operations. Monitor and examine compliance with policies and procedures related to the ethical conduct of the Bank's employees and suppliers.

Also, ensure the application of the Regulatory Compliance Model within the framework of the definitions established by this Commission; pay attention to the work performed by the Compliance Officer and the AML in these matters; and make agreements to obtain improvements to the control measures proposed by the Compliance Officer.

The Commission must promote, and may request, information from the international units, through the Compliance & AML Sub-Management, on the matters discussed herein, in order to align the ethical and regulatory standards across the Banco Itaú Chile Group entities.



Note 47 – Risk Management, continued

(ix) Capital Management Higher Commission

The Senior Capital Management Higher Commission was created to assist the Board of Directors and the Bank's management in the evaluation and management of market and liquidity risks, earnings, and capital adequacy, in accordance with the economic principles and standards established in local regulations, and in Basel I, II and III as applicable, in order to provide oversight and management of market and liquidity risks, accounting management and capital principles, to review the effectiveness of risk and capital policies and limits, and to review compliance with risk, liquidity and capital policies and procedures in the company.

(x) Credit Higher Commission

The purpose of this Commission is to resolve the transactions and matters submitted to its knowledge, under the defined limits and procedures, ensuring the application of and compliance with the current credit risk policies defined by Banco Itaú Chile (the "Bank").

(xi) Wholesale Credit Higher Commission

The objective of the Wholesale Credit Commission is to monitor the evolution of the Bank's wholesale portfolios in terms of their risk-return ratio, the adjustment to the risk appetite defined by the Bank and the status of progress of the short and long term strategies or instructions defined by this Commission. Analyze the behavior of the wholesale portfolio, delinquency, cost of credit, industry or economic groups concentrations and watchlist. Evaluate debt collection management and strategy, collateral structure and market benchmarks. Discuss and propose credit and credit appetite policies for the wholesale segment. Identify emerging portfolio risks and prioritize mitigation initiatives.

(xii) Retail Credit Higher Commission

The objective of the Higher Retail Credit Commission is to monitor the evolution of the Bank's retail portfolio in terms of its risk-return ratio, the adjustment to the risk appetite defined by the Bank and the status of progress of the short and long term strategies or instructions defined by this Commission. In this regard, the Commission must consider in its analysis the competition, the movements of the most relevant players and the main risks that may affect portfolio management, as well as the projects that have an impact on this matter.

(xiii) Model Evaluation Technical Commission

The purpose of this Commission is to analyze and propose the credit risk, financial risk and operational risk management models according to the different levels determined by the Models Policy.



Note 47 – Risk Management, continued

(xiv) Internal Audit Corporate Management

The main function of Internal Audit is to assist the Board of Directors and Senior Management by independently evaluating the maintenance, implementation and proper operation of the Bank's internal control system, which also involves the oversight of compliance with standards and procedures.

(xv) Code of Conduct and Market Information Manual

Our clients' trust is critical to our success. Therefore, all employees and directors must strive to preserve this trust by strictly complying with the General Code of Conduct.

2. Main Risks and Requirements Affecting the Bank and its Subsidiaries:

(i) Credit Risk

Credit risk is the risk that a client or a counterparty fails to meet its contractual obligations, resulting in a financial loss for the Bank. The Bank's main income-generating activity is lending to customers, so credit risk is one of the main risks to be managed. Credit risk arises primarily from loans and advances to customers and other banks (including related loan commitments such as loan or credit card facilities), investments in debt securities and derivatives that constitute an asset position. The Bank takes into account all the elements of exposure to credit risk, such as counterparty default risk, geographic risk and sectoral risk, for the purposes of its management.

Credit Risk Management

The Bank's credit commissions are responsible for managing the Bank's credit risk through:

- Ensure that the Bank has appropriate credit risk practices, including an effective internal control system, to systematically determine adequate provisions in accordance with the policies and procedures established by the Bank, IFRS and supervisory guidance relevant.
- Identify, assess and measure credit risk across the Bank, from an individual instrument to a portfolio level.
- Create credit policies to protect the Bank against identified risks, including the requirement to obtain guarantees from borrowers, perform a solid ongoing credit assessment of borrowers and continuously monitor exposures against internal risk limits.
- Limit concentrations of exposure by type of asset, counterparties, sector, credit rating, geographic location, etc.
- Establish a solid control framework in relation to the authorization structure for the approval and renewal of lines of credit.
- Develop and maintain the Bank's risk classification to categorize exposures according to the degree of default risk. The degrees of risk are subject to periodic review.



Note 47 – Risk Management, continued

- Develop and maintain the Bank's processes to measure the Expected Credit Loss "ECL", including credit risk monitoring, the incorporation of prospective information and the method used to measure ECL.
- Ensure that the Bank has policies and procedures to properly maintain and validate the models used to assess and measure ECL.
- Provide advice, guidance and expertise to business units to promote best practices across the Bank in credit risk management.

Credit Quality

The following table offers an analysis of the gross amount in arrears in books of loans and advances to customers by maturity:

	Balances as of March 31, 2026			
	Less than 30 days past due	Between 30 and 89 days due	More than 90 due	Total overdue
	MCh\$	MCh\$	MCh\$	MCh\$
Interbank loans	—	—	—	—
Loans and accounts receivable from customers				
Commercial loans	304,290	124,785	409,620	838,695
Mortgage loans	231,298	138,988	159,877	530,163
Consumer loans	124,433	105,642	76,477	306,552
Total	660,021	369,415	645,974	1,675,410

	Balances as of December 31, 2025			
	Less than 30 days past due	Between 30 and 89 days due	More than 90 due	Total overdue
	MCh\$	MCh\$	MCh\$	MCh\$
Interbank loans	—	—	—	—
Loans and accounts receivable from customers				
Commercial loans	246,654	128,580	426,888	802,122
Mortgage loans	219,840	135,423	152,095	507,358
Consumer loans	123,634	97,016	83,658	304,308
Total	590,128	361,019	662,641	1,613,788



Note 47 – Risk Management, continued

Maximum Exposure to Credit Risk

For financial assets recognized in the Interim Consolidated Statements of Financial Position, exposure to credit risk is equal to their book value. For the financial guarantees granted, the maximum exposure to credit risk is the maximum amount that the Bank would have to pay if the guarantee were called.

The following table shows the maximum exposure to the Bank's credit risk per financial asset as of March 31, 2026 and December 31, 2025, for different balance items, including derivatives, without deducting real guarantees or other credit enhancements received:

Maximum credit risk exposure	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Financial assets to be traded at fair value through profit or loss		
Financial derivative contracts	4,482,077	3,956,486
Financial debt instruments	1,019,823	598,794
Other	48,269	64,792
Financial assets not held for trading valued mandatorily at fair value through profit or loss	9,277	8,837
Financial assets designated at fair value through profit or loss	—	—
Financial assets at fair value through other comprehensive income	5,214,956	3,815,427
Derivative financial instruments held for hedge accounting	171,020	139,856
Financial assets measured at amortized cost		
Investments under resale agreements	270,381	197,770
Financial debt instruments	994,191	991,908
Interbank loans	12,799	47,332
Loans and accounts receivable from customers - Commercial	17,569,031	17,031,906
Loans and accounts receivable from customers - Mortgage	8,828,605	8,579,878
Loans and accounts receivable from customers - Consumer	3,401,283	3,295,176
Off-Balance Sheet Assets		
Contingent loans		
Guarantees and bonds	823,460	924,731
Letters of credit for merchandise circulation operations	244,328	222,268
Transactions related to contingent events	2,582,981	2,494,612
Available lines of credit	—	—
Other loan commitments	253,907	272,527
Lines of credit of free disposal of immediate cancellation	6,088,683	5,906,791
Debt purchase commitments in local currency abroad	4,747	4,528
Other contingent loans	—	—
Total	52,019,818	48,553,619

The following is a summary of the provisions for loan losses:

	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Loans and accounts receivable at amortized cost	(805,994)	(787,854)
Interbank loans	(270)	(711)
Provisions for contingent loan risks	(42,640)	(47,574)
Total provisions	(848,904)	(836,139)



Note 47 – Risk Management, continued

The following table shows the concentration of credit risk by sector for financial assets:

	As of March 31, 2026			As of December 31, 2025		
	Maximum gross exposure	Maximum net exposure	%	Maximum gross exposure	Maximum net exposure	%
	MCh\$	MCh\$		MCh\$	MCh\$	
Agriculture and Livestock	487,635	467,639	1.64%	500,175	480,330	1.74%
Fruit growing	176,795	174,556	0.59%	193,445	190,898	0.67%
Forestry	46,973	44,548	0.15%	52,278	49,857	0.18%
Fishing	84,213	80,602	0.28%	72,932	69,408	0.25%
Mining	320,387	308,388	1.08%	412,833	402,472	1.43%
Oil and natural gas	99,121	96,830	0.33%	88,160	86,062	0.30%
Product manufacturing industry:	1,933,672	1,892,234	6.49%	1,987,398	1,947,592	6.88%
Food, beverages and tobacco	904,254	887,551	3.03%	759,763	744,438	2.63%
Textile, leather and footwear	113,168	109,581	0.38%	109,808	106,295	0.38%
Wood and furniture	83,495	80,406	0.28%	82,552	79,565	0.29%
Pulp, paper and printing	77,312	75,476	0.26%	87,409	85,617	0.30%
Chemicals and petroleum products	323,823	318,227	1.09%	420,264	414,040	1.45%
Metals, non-metals, machinery, and other	431,620	420,993	1.45%	527,602	517,637	1.83%
Electricity, gas and water	1,054,869	1,026,711	3.54%	898,122	872,451	3.11%
Residential construction	576,436	528,030	1.93%	588,067	542,436	2.03%
Non-Mortgage construction (office, civil works)	1,298,510	1,275,325	4.36%	1,013,023	988,836	3.50%
Wholesale trade	1,963,630	1,905,349	6.59%	1,809,605	1,754,272	6.26%
Retail trade, restaurants and hotels	1,117,889	1,044,135	3.75%	1,079,640	1,006,735	3.73%
Transport and storage	1,107,338	1,069,524	3.72%	1,016,911	981,620	3.52%
Telecommunications	246,843	234,870	0.83%	243,262	234,275	0.84%
Financial services	1,425,134	1,412,434	4.78%	1,412,858	1,400,513	4.89%
Business services	322,628	321,305	1.08%	315,800	314,390	1.09%
Real estate services	3,246,881	3,177,440	10.90%	3,287,339	3,219,630	11.37%
Student loans	336,462	327,268	1.13%	352,646	342,905	1.22%
Public administration, defense and police	75,990	75,258	0.26%	72,047	71,380	0.25%
Social and other community services	1,602,673	1,564,178	5.38%	1,592,455	1,551,155	5.51%
Personal services	44,952	42,831	0.15%	42,910	40,646	0.15%
Subtotal commercial loans	17,569,031	17,069,455	58.96%	17,031,906	16,547,863	58.92%
Mortgage loans	8,828,605	8,766,673	29.63%	8,579,878	8,520,104	29.68%
Consumer loans	3,401,283	3,156,797	11.41%	3,295,176	3,051,139	11.40%
Total	29,798,919	28,992,925	100.00%	28,906,960	28,119,106	100.00%



Note 47 – Risk Management, continued

Guarantees and Other Credit Enhancements

In order to mitigate credit risk, guarantees have been established in favor of the Bank, credit enhancements and other actions that mitigate total exposure.

The main types of guarantees provided by customers are as follows:

For loans to companies	For loans to individuals
<ul style="list-style-type: none"> - Agricultural land - Machinery and/or equipment - Ships and maritime aircraft - Buildings for specific purposes under construction - Mining infrastructure - Inventory - Agricultural assets - Industrial assets - Biological assets - Other guarantees 	<ul style="list-style-type: none"> - Mortgage - Parcels or urban land - Vehicles

The guarantees taken by the Bank to ensure the collection of the rights reflected in its loan portfolios are mortgage-type guarantees (urban and rural properties, agricultural land, ships and aircraft, mining claims and other assets) and pledges (inventory, agricultural assets, industrial assets, plantations and other pledged assets).

The procedures used for the valuation of the guarantees are carried out in accordance with the best market practices, which include the use of appraisals in real estate guarantees, market price in stock securities, value of shares in an investment fund, etc. All collateral received must be properly legalized and registered in the corresponding registry.

On the other hand, financial derivative operations are guaranteed by guarantee agreements, which are deposited or transferred by a third party in favor of the other, these can be in cash or in financial instruments, and reduce the counter party's credit risk.

Credit limits of debtors related to the property or bank management

The Bank manages credit limits, in accordance with Article 84 of the General Banking Law ("LGB"), which establishes prudential limits for credit exposures to a single individual or related group. This management seeks to prevent excessive concentrations of risk that could compromise the stability of the Bank.

The General Banking Law stipulates that no financial institution may grant direct or indirect credit to a single natural or legal person for an amount exceeding 10% of its effective equity. This limit may be increased to 15% if the excess relates to loans destined for the financing of public works awarded through a concession system, provided that such loans are collateralized by the special pledge associated with public works concessions, or where two or more banks have entered into a joint credit agreement with the concessionaire. Additionally, the limit may be increased up to 30% of effective equity if the excess over 10% is fully secured by real guarantees, including corporate movable assets or real estate, or financial instruments that meet specific standards established by regulation. Based on this, the Bank has implemented appropriate controls and procedures to measure, monitor, and mitigate the risk of concentration in its portfolio.



Note 47 – Risk Management, continued

In line with the above, the Bank also manages credit limits for debtors related to the ownership or management of the Bank, according to Article 84 N°2 of the General Banking Law ("LGB") and Chapter 12-4 of the Compendium of Accounting Standards ("RAN")."

- The set of credits granted to a group of related persons may not exceed 5% of the effective equity of the bank, this limit increases to 25% if what exceeds 5% corresponds to credits secured by guarantees. In no case may the total of these credits granted by a bank exceed the amount of its effective equity.
- These loans shall not be granted under more favorable terms in connection with term, interest rates or guarantees than those granted to third parties in similar transactions.
- The relationship of a person with the Bank occurs when they have direct, indirect or through third party participation in the property of the Bank, participate in the management or it is presumed that there is relationship as long as sufficient background information is not presented to eliminate that presumption. It will be understood that the same group of people related to the Bank is made up of all those natural and legal persons that can exert significant and permanent influence on the decisions of the other, there is a presumption that the credits granted to one person will be used for the benefit of another or the founded presumption that people maintain a relationship and form a unit of economic interest.
- Subsidiaries, business support companies and associates constitute companies related to a bank.
- Guarantees on movable or immovable property, or any other property legitimately susceptible of being received as collateral, constitute valid guarantees.

As of March 31, 2026 and December 31, 2025, the credit limit to debtors related to the ownership or management of the Bank according to article 84 No. 2 of the GBL and Chapter 12-4 of the RAN are the following:

	As of March 31, 2026		As of December 31, 2025	
	MCh\$	%	MCh\$	%
Global limit to groups of related people(1)	4,967,841		5,159,787	
Use of the global limit for loans granted to groups of people related to the bank	132,886	2.67	148,031	2.87

(1) Corresponds to effective equity

ii) Financial Risk

• Market Risk

Market Risk is the exposure to economic gains or losses caused by movements in prices and market variables. This risk stems from the activities of the Trading and Banking Books. In the first case, it comes from activities intended to obtain short-term gains and from the intensive use of fair value instruments. In the second case, with a more long-term vision, it stems from commercial activities with products valued at amortized cost.

The following section describes the main market risk factors to which the Bank and its subsidiaries are exposed:



Note 47 – Risk Management, continued

- **Currency Risk**

Currency risk is the exposure to adverse movements in the exchange rates of currencies other than their base currency (CLP in the case of operations in Chile and COP in the case of operations in Colombia) for all those positions inside and outside of balance. The main sources of exchange risk are:

- Positions in foreign currency (MX) within the attributions of the Trading Book.
- Currency mismatches between the assets and liabilities of the Banking Book.
- Currency flow mismatches.

- **Inflation and Other Indexes Adjustments Risk**

The risk of readjustment is the exposure due to changes in the units or indexes of readjustment (such as UF, UVR or others) defined in national or foreign currency, in which some of the instruments, contracts or other operations registered in the balance with such characteristics.

- **Interest Rate Risk**

Interest Rate Risk is the exposure to movements in market interest rates. Changes in market interest rates can affect both the price of instruments recorded at fair value and the financial margin and other gains from the Banking Book such as fees. Fluctuations in interest rates also affect the Bank's economic value.

Interest rate risk can be represented by sensitivities to parallel and/or non-parallel yield shifts with the effects reflected in the prices of instruments, the financial margin, equity and economic value.

The measurement of the structural interest rate risk is carried out through the representation by risk factor of the cash flows expressed in fair value, assigned on the dates of re-pricing and by currency. This methodology facilitates the detection of interest risk concentrations in the different terms.

All the balance sheet and off balance sheet items are unbundled in their flows and placed at the re-pricing/maturity. In the case of those accounts that do not have a contractual maturity, an internal model of analysis and estimation of their durations and sensitivities is used.

- **Volatility Risk**

In addition to the exposure related to the underlying asset, issuing options has other risks. These risks arise from the non-linear relationship between the gain generated by the option and the price and level of the underlying factors, as well as exposure to changes in the price volatility of the underlying asset.



Note 47 – Risk Management, continued

- Liquidity Risk

Liquidity Risk is the exposure of the Bank's and its subsidiaries to events that affect their ability to meet, in a timely manner and at reasonable costs, cash payment obligations arising from maturities of time deposits that are not renewed, withdrawals from demand accounts, maturities or settlements of derivatives, liquidations of investments or any other payment obligation.

Financial institutions are exposed to funding liquidity risk that is intrinsic to the role of intermediary that they play in the economy. In general, in financial markets demand for medium or long-term financing is usually much greater than the supply of funds for those terms while short-term financing is in considerable supply. In this sense, the role of intermediary played by financial institutions, which assume the risk of satisfying the demand for medium and long-term financing by brokering short-term available funds, is essential for the economy to function properly.

Appropriately managing funding liquidity risk not only allows contractual obligations to be met in a timely manner, but also enables:

- The liquidation of positions, when it so decides, to occur without significant losses.
- The commercial and treasury activities of the Bank and its subsidiaries to be financed at competitive rates.
- The Bank to avoid fines or regulatory penalties for not complying with regulations.

Regulatory measurement of adjusted liquidity mismatch

The mismatch in the net foreign currency position at the 7, 15 and 30-day terms as of March 31, 2026 and December 31, 2025, is as follows:

Net position	As of March 31, 2026		
	7 days	15 days	30 days
	MCh\$	MCh\$	MCh\$
Foreign currency			
Income	2,068,587	2,202,145	2,582,931
Expenses	(1,318,379)	(1,751,346)	(2,867,535)
Income (expenses), net	750,208	450,799	(284,604)

Net position	As of December 31, 2025		
	7 days	15 days	30 days
	MCh\$	MCh\$	MCh\$
Foreign currency			
Income	2,033,523	2,155,381	2,379,831
Expenses	(1,333,301)	(1,797,434)	(2,585,742)
Income (expenses), net	700,222	357,947	(205,911)



Note 47 – Risk Management, continued

The contractual maturities (capital plus interest) as of March 31, 2026 and December 31, 2025, are as follows:

	As of March 31, 2026							Total
	On demand	Up to 1 months	Between 1 and 3 months	More than 3 months up to 1 year	Between 1 and 3 years	Between 3 and 5 years	More than 5 years	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Financial liabilities	7,657,153	9,935,350	4,530,138	7,491,880	4,225,701	2,105,764	4,367,997	40,313,982
Financial liabilities to be traded at fair value through profit or loss	—	826,060	923,385	2,062,241	346,948	146,460	58,067	4,363,160
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—	—	—	—
Financial derivative contracts and accounting hedges	—	11,285	51,327	123,644	32,994	62	4,971	224,283
Financial liabilities at amortized cost	7,657,153	9,093,764	3,550,803	5,290,227	3,794,819	1,939,917	3,132,220	34,458,903
Lease contracts liabilities	—	1,572	4,623	13,713	42,719	11,104	21,662	95,393
Financial instruments of regulatory capital issued	—	2,669	—	2,055	8,221	8,221	1,151,077	1,172,243

	As of December 31, 2025							Total
	On demand	Up to 1 months	Between 1 and 3 months	More than 3 months up to 1 year	Between 1 and 3 years	Between 3 and 5 years	More than 5 years	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	
Financial liabilities	7,303,765	7,210,656	4,667,697	7,012,993	4,043,879	1,924,207	4,313,664	36,476,861
Financial liabilities to be traded at fair value through profit or loss	—	699,008	1,131,864	1,693,869	226,737	100,732	47,627	3,899,837
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—	—	—	—
Financial derivative contracts and accounting hedges	—	18,121	21,889	60,397	3,858	163	—	104,428
Financial liabilities at amortized cost	7,303,765	6,477,543	3,501,764	5,243,084	3,763,271	1,804,037	3,094,020	31,187,484
Lease contracts liabilities	—	1,588	4,566	13,593	41,812	11,074	23,697	96,330
Financial instruments of regulatory capital issued	—	14,396	7,614	2,050	8,201	8,201	1,148,320	1,188,782

The volume of liquid assets as of March 31, 2026 and December 31, 2025, are as follows:

Liquid assets (consolidated balance)	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Level 1	4,116,911	3,868,718
Level 2	—	—
Other	6,989,575	6,766,469
Total	11,106,486	10,635,187



Note 47 – Risk Management, continued

Liquid assets are in compliance with the regulatory definition established in Section 9.1 of Chapter III.B.2.1 of the Compendium of Financial Regulations issued by the Central Bank of Chile. Level 1 liquid assets comprise cash on hand, debt securities issued by the General Treasury of the Republic or the Central Bank of Chile, and financial instruments issued by foreign sovereigns or central banks that are rated in the highest credit risk category.

Level 2 liquid assets include mortgage bonds and credit notes without special guarantees, as well as financial instruments denominated in the currency of their country of origin, issued or guaranteed by foreign sovereigns, multilateral development banks, or central banks of countries rated between categories A- and AA+.

The composition of the main sources of financing of liquid assets as of March 31, 2026 and December 31, 2025, is as follows:

Main sources of individual financing Consolidated	As of March 31, 2026	As of December 31, 2025
		%
Deposits and other obligations on demand	13.19	14.03
Transactions with settlement in progress	2.56	2.70
Repurchase agreements and securities Loans	3.63	0.51
Deposits and other term collections	35.40	36.69
Term savings accounts	—	—
Obligations with banks	4.62	4.33
Debt instruments issued	21.71	23.60
Other financial liabilities	18.89	18.14
Total	100.00	100.00

Main sources of consolidated financing Individual	As of March 31, 2026	As of December 31, 2025
	%	%
Deposits and other obligations on demand	11.53	12.74
Transactions with settlement in progress	2.84	2.88
Repurchase agreements and securities Loans	3.99	0.50
Deposits and other term collections	38.10	38.76
Term savings accounts	—	—
Obligations with banks	3.37	3.11
Debt instruments issued	24.07	25.25
Other financial liabilities	16.10	16.76
Total	100.00	100.00



Note 47 – Risk Management, continued

The Liquidity Coverage Ratio (LCR) and Net Stable Financing Ratio (NSFR) as of March 31, 2026 and December 31, 2025, is as follows:

Liquidity Coverage Ratio	As of March 31,	As of December 31,
	2026	2025
	%	%
NSFR	108,51	110.47
LCR	167,52	224.29

Financial Risk Management

Continuous and interconnected process that originates in the first instance with the identification of the risks to which the Institution is exposed, in order to then quantify the potential impact as a result of said exposure and to limit it to the level desired by the Bank. The above implies an active monitoring of the risks, studying their temporal evolution. The risk management process can be subdivided into the following stages:

- **Financial Risks Identification**

The Financial Risk Management has a high-level technical team that constantly monitors the activities of the bank transfer and its subsidiaries in search of potential unquantified and controlled risks. In addition, the Bank Treasury as the first line of defense also plays a fundamental role in the detection of risks. Banco Itaú Chile provides a structure that facilitates this risk identification role by maintaining independence in its tasks and ensuring the active participation of management in the creation/ modification of products.

- **Quantification and Control of Exposure to Financial Risk**

Once all the risks have been identified, the Financial Risk Management is responsible for the quantification of the financial risk factors and the establishment of limits at different levels, according to the risk defined by the Board of Directors and the applicable regulations.

The Financial Risk Management proposes a framework of quantitative and qualitative limits and alerts that are reviewed and approved by the ALCO and the Board of Directors. Additionally, it periodically measures the risk incurred, develops valuation tools and models, performs periodic stress analyses, measures the degree of concentration with interbank counterparties, prepares the manual of policies and procedures, as well as monitoring authorized limits and alerts, which are reviewed at least annually.



Note 47 – Risk Management, continued

The metrics, by type of risk, used to quantify exposures are explained below:

- **Market Risk Metrics and Limits for the Trading and Banking Portfolio**

In accordance with current regulations, the Bank measures its market risk exposures using standardized methodologies established by the CMF, as set forth in Chapters 21-7 and 21-13 of the RAN, in line with the provisions of the first paragraph of Article 67 and Title V of the General Banking Law, as well as Chapter 1-13 of the Updated Compilation of Regulations. This is consistent with the international standards established by the Basel Committee

The measurement of regulatory risk for the Banking Portfolio is used to estimate the Bank's potential losses from standardized adverse movements in interest and exchange rates.

The standardized regulatory report for the Banking Book is used to estimate the Bank's potential economic losses resulting from standardized adverse interest rate movements as defined by the Financial Market Commission (CMF). Currently, the limit on the net interest income margin (Δ NII) for the Banking Book must not exceed 17% of the Bank's annual operating income (LTM period) or 5% of the Bank's Tier 1 capital, while the consumption of the limit on the Bank's economic value (Δ EVE) must remain below 13% of the Bank's Tier 1 capital.

As of March 31, 2026 and December 31, 2025, the Bank has complied with all regulatory requirements and limits, as well as with all financial covenants, such as risk-weighted capital adequacy ratio, single borrower exposure, aggregate exposure, concentration risk, equity to asset ratio, provision coverage ratio, among others.

Value at Risk (VaR)

Calculation of Historical Value at Risk (Non-parametric). This measurement provides the maximum potential economic loss at a certain confidence level and a given time horizon. Historical VaR, as opposed to Statistical or Parametric VaR, is based on the observed distribution of past returns, does not need to make assumptions of probability distributions (frequently normal distribution) and, therefore, does not need a mean (assumed 0), standard deviation and correlations across returns (parameters). The Bank's uses a 99% confidence level and a time horizon of 1 day.

- Calculation of Volatility-Adjusted Historical Value at Risk (Non-parametric). This measurement is based on the above and the profit and loss vector is adjusted according to whether it is facing a period of greater or less volatility.

The Board of Directors and senior management define the limits on the Value at Risk, which is monitored on a daily basis. In turn, the measurement is subjected to retrospective tests that allow verifying that the losses actually incurred do not exceed the VaR, more than once every 100 days. The result is monitored daily to test the validity of the assumptions, hypotheses and the adequacy of the parameters and risk factors used in the calculation of the VaR.

**Note 47 – Risk Management, continued**

The Bank calculates the VaR for sub-portfolios and risk factors, which allows it to quickly detect sources of risk. Since the VaR does not take into account stress scenarios, it is complemented with stress tests taking into account prospective, historical and standardized scenarios. Although the VaR is one of the most frequently used models by the local financial industry, and considering that it is a model, as such it has limitations that must be considered:

- It does not take into account the expected loss in the event that the return on the portfolio is above the confidence level defined in the VaR. That is, in the case of the Bank it does not reflect what happens in the 1% of the queue. This is mitigated with the stress measures detailed below.
- It does not consider intraday results, but only reflects the potential loss given current positions.
- It does not take into account the potential changes in the dynamics of the movements of the market variables (that is, the possible changes in the variance and covariance matrix).

Sensitivity measures

The Bank uses stress tests as a sensitivity analysis tool to control financial risk. This measurement is performed separately for the trading and banking portfolios.

The sensitivity is estimated using the DV01 indicator, which corresponds to a measure of sensitivity of the portfolio results if the zero coupon interest rate of the risk factor increases by 1 basis point (0.01%) for different maturities and in annualized terms.

In accordance with IFRS 7, it is presented an estimate of the likely, but reasonable, impact of fluctuations in interest rates, exchange rates and implied volatilities (market factors) that would affect the trading and banking portfolios.

The fluctuations in market factors correspond to highly probable scenarios chosen from a set of scenarios agreed on the basis of the opinion of specialists in economics and financial risk and traders. To estimate the sensitivity, the sensitivity (DV01) and the reasonably probable scenarios are multiplied by the market factor.

Interest rate scenarios - Chile (basis points - 0.01%)

The interest rate shock scenarios on income accounting average -500 basis points in the case of the CLP chamber. An average of +174 basis points for CLF chamber and government factors (CLF y CLP) and +445 for the rest of the yields.

In the case of interest rate shock associated with fair value accounting in other comprehensive income, this shock averages +495 basis points in the case of the CLP chamber factor, -136 basis points for CLF chamber and +353 for the rest of the yields.



Note 47 – Risk Management, continued

Interest rate scenarios Colombia (basis points - 0.01%)

Interest rate shock scenarios on income accounting and fair value accounting in other comprehensive income average -72 basis points for all yields.

Chile exchange rate scenarios

As of March 31, 2026, for the exchange rate impact scenarios, both in profit or loss, fair value accounting in other comprehensive income and equity, the worst shock would imply a change of -7.39% in the Chilean peso-US dollar parity, and +14.05% in the COP-US dollar parity.

As of December 31, 2025, for the exchange rate impact scenarios, both in profit or loss, fair value accounting in other comprehensive income and equity, the worst result shock would imply a change of -14.60% in the Chilean peso-US dollar parity, and +9.95% in the COP-US dollar parity.

Colombia exchange rate scenarios

As of March 31, 2026, for the exchange rate impact scenarios, both in profit or loss, fair value accounting in other comprehensive income and equity, the worst result shock would imply a change of +14.60% in the COP-US dollar parity.

As of December 31, 2025, for the exchange rate impact scenarios, both in profit or loss, fair value accounting in other comprehensive income and equity, the worst result shock would imply a change of +6.33% in the COP-US dollar parity.



Note 47 – Risk Management, continued

Impact on P&L derived from the sensitivity analysis

The following table presents the impact of the movements or reasonably probable scenarios explained above applied to the positions of the Trading Portfolio that affect the P&L (net income from financial operations, net foreign exchange gains/losses and interest margin, as applicable) as of March 31, 2026 and December 31, 2025.

Potential impact on P&L	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
CLP rate risk	(66,944)	(25,574)
Derivatives	(52,012)	(8,089)
Debt instruments	(14,932)	(17,485)
CLF rate risk	(15,723)	(450)
Derivatives	(10,232)	(450)
Debt instruments	(5,491)	—
COP rate risk	1,348	673
Derivatives	674	673
Debt instruments	674	—
UVR rate risk	858	—
Derivatives	858	—
Debt instruments	—	—
USD rate risk	(19,061)	(10,432)
Risk rate other currencies	(1,767)	(4,772)
Total rate risk	(101,289)	(40,555)
Exchange rate risk	(19,913)	(18,609)
Risk options	9	(7)
Total impact	(121,193)	(59,171)

The impact on the margin of reasonably possible movements or scenarios on positions in the Accrual accounting banking book at the end of March 31, 2026 and December 31, 2025 is presented below.

Potential Impact on Accrual Accounting	As of March 31, 2026	As of December 31, 2025
	MCh\$	MCh\$
Interest rate shock sensitivity impact	(890)	59.746

The impact on the Banking Book does not necessarily mean a gain/loss but it does mean smaller/larger net income from the generation of funds (net funding income, which is the net interest from the accrual portfolio) for the next 12 months.



Note 47 – Risk Management, continued

Impact on net equity derived from the sensitivity analysis

As well as the effects on profit and loss of positions carried at fair value and at amortized cost, variations in market factors due to reasonably possible movements in interest rates and exchange rates also generate impacts on the equity accounts as a result of the possible variation in the market value of the investment portfolio at fair value/available-for-sale instruments and of the cash flow hedge and net foreign investment portfolios, which are presented in the following table:

Potential impact on FVTOCI	Potential impact on FVTOCI					
	As of March 31, 2026			As of December 31, 2025		
	DV01 (+1 bp)	Impact of interest change intereses		DV01 (+1 bp)	Impact of interest change intereses	
	USD	MUSD	MCh\$	USD	MUSD	MCh\$
CLP	(620,039)	(300.21)	(278,884)	(295,802)	(128.86)	(116,866)
CLF	358,606	(91.28)	(84,798)	335,048	(97.36)	(88,299)
COP	74,141	1.73	1,544	81,021	0.13	118
UVR	(143)	—	—	(174)	—	—
USD	(78,760)	(20.99)	(20,301)	(43,902)	(3.48)	(3,937)
Other	—	—	—	—	—	—
Total impact of interest rates	(266,195)	(410.75)	(382,439)	76,191	(229.57)	(208,984)

Exchange rate	Impact due to changes in prices			
	As of March 31, 2026		As of December 31, 2025	
	US\$	MCh\$	US\$	MCh\$
USD	(17.95)	(16,671.00)	(26.77)	(24,273)
COP	(92.51)	(85,942.00)	(59.49)	(53,952)
Total exchange rate risk	(110.46)	(102,613)	(86.26)	(78,225)
Total impact	(521.21)	(485,052)	(315.83)	(287,209)

Hedge

The Bank uses a variety of hedging strategies and instruments to manage the risks generated in the trading book and bank. In the case where the hedging instrument is subject to an accounting treatment different from the exposure of the underlying object of coverage, the Bank may use the accounting hedge treatment to eliminate the accounting asymmetries that could generate undue volatility in the results and/or Bank assets.

The use of accounting hedges is subject to the limits defined by the Board of Directors, to the definitions of the Financial Management and Market Higher Commission (ALCO) and to the Hedging Policy.

The Treasury is responsible for designing and implementing the strategies, the Financial Risk Management is responsible for measuring and monitoring the effectiveness of the hedges, generating effectiveness indicators that are constantly monitored, and the Financial Control Management is responsible for qualifying adequate regulatory compliance. In the case of accounting hedges (For more details on accounting hedge strategies, review Note 12 “Derivative contracts for accounting hedges”).



Note 47 – Risk Management, continued

Operational Risk

The Bank and its subsidiaries define operational risk as the possibility of occurrence of losses resulting from failures, deficiencies or inadequacies in internal processes, people, and systems or external events, including in this definition the legal risk and excluding strategic risks and reputation. Operational risk is recognized as a manageable risk, for which it has defined a function in charge of this task within its corporate structure.

The Bank adopts a model of three lines of defense as the primary way to implement its operational risk management structure, internal controls and compliance, ensuring compliance with corporate guidelines.

The defense lines are composed by; the business and support areas (first line of defense) responsible for managing the risks related to their processes; Operational Risk, Internal Control, and the area of AML and Compliance (second line of defense) area in charge of supporting the first line of defense in relation to the fulfillment of its direct responsibilities; and Internal Audit function (third line of defense) responsible for verifying, independently and periodically, the adequacy of the risk identification and management processes and procedures, in accordance with the guidelines established in the Internal Audit Policy and submitting the results of its recommendations for improvement to the Audit Committee.

The risk management program contemplates that all relevant risk issues must be reported to the higher levels and to the Operational Risk Higher Commission.

Our methodology consists in the evaluation of the risks and controls of a business from a broad perspective and includes a plan to monitor the effectiveness of such controls and the identification of eventual weaknesses. The main objectives of the Bank and its subsidiaries in terms of operational risk management are the following:

- Identification, evaluation, information, management, and monitoring of the operational risk in connection with activities, products, and processes carried out or commercialized by the Bank and its subsidiaries;
- Build a strong culture of operational risk management and internal controls, with clearly defined and adequately segregated responsibilities between business and support functions;
- Generate effective internal reports in connection with issues related to operational risk management, with a clearly defined escalation protocol;
- Control the design and application of effective plans to deal with contingencies that ensure business continuity and losses control.



Note 47 – Risk Management, continued

Regarding training and awareness, the risk culture continues to be reinforced through face-to-face training in the field of operational risk, internal control, prevention of external and internal fraud, and the implementation of the annual "more security" program for all collaborators and induction programs for new employees.

Finally, it is worth mentioning that Sarbanes-Oxley methodologies (SOX) continue to be applied for their main products and processes, the application of this methodology is annually certified by an external consultant.

Below are the net losses due to operational risk events as of March 31, 2026 and 2025:

	As of March 31, 2026		
	Gross loss in the period due to operational risk events	Recovery of Gross loss in the period due to operational risk events	Exposure to net loss
Internal fraud	—	—	—
External fraud	2,295	5,228	(2,933)
Labor practices and safety in the business	19	88	(69)
Customers, products and business practices	6	—	6
Damage to physical assets	18	5	13
Business interruption and system failures	17	—	17
Execution, delivery and process management	675	65	610
Total	3,030	5,386	(2,356)

	As of March 31, 2025		
	Gross loss in the year due to operational risk events	Recovery of Gross loss in the year due to operational risk events	Exposure to net loss
Internal fraud	143	—	143
External fraud	3,601	1,250	2,351
Labor practices and safety in the business	112	53	59
Customers, products and business practices	11	—	11
Damage to physical assets	102	13	89
Business interruption and system failures	45	52	(7)
Execution, delivery and process management	352	28	324
Total	4,366	1,396	2,970



Note 48 - Information on Regulatory Capital and Capital Adequacy Indicators

Objectives of capital management, policies and governance

Proper capital management plays a fundamental role in the Bank, requiring constant monitoring and analysis to ensure compliance with current regulations and the Bank's internal objectives in this area.

In this regard, the Bank has a Capital Management unit, responsible for ensuring that the nature and levels of risk assumed by the Bank are consistent with the business strategy and with the level of capital required to meet its strategic objectives. To comply with this, the Bank relies on different management tools that allow it to identify, analyze, evaluate and monitor the risks that may affect capital.

Itaú Chile, within its management framework, has a "Capital Management Policy" that contains the guidelines and directives provided by the Board of Directors to guide the management decision-making process. This policy also includes the monitoring and control of the Bank's capital level, with the aim of ensuring the solvency and profitability of the ongoing business, as well as ensuring adequate regulatory compliance in this area. The Capital Management Policy establishes the guiding principles and objectives that govern this area, and defines the responsibilities associated with the capital function and its respective governance.

The Bank's internal regulations also establish that capital management must adhere to specific objectives to comply with regulatory requirements and correctly manage financial resources. The general objectives that the functions associated with capital management must ensure are:

- Determine the level of capital required by the Bank at the individual, subsidiary, and consolidated levels, in accordance with the risk appetite profile established by the Board of Directors and the approved strategy and business plans.
- Define the optimal level of capital required by the Bank, ensuring adequate compliance with the rules and other regulations established on the matter by the competent authority.
- Identify possible macro-financial scenarios, both internal and external, that may affect the Bank's capital and evaluate their potential impacts through stress testing methodologies or other methodologies appropriate for that purpose.

A key element of capital management is the definition of the internal effective equity target, which is formally set out in the Bank's capital planning process. This process is both annual and dynamic. Based on this, the Bank can assess its current and future capital needs and establish action plans to return to the capital levels admissible for the Bank, in accordance with its defined risk appetite.

In relation to roles and responsibilities, the Board of Directors is the primary entity responsible for the prudent management of the risks faced by the organization and the associated capital. In this regard, the Board of Directors, in accordance with its functions, must define and approve both the objectives and the strategic plan of the Bank. It should promote medium and long-term capital management in line with the defined risk profile, while ensuring the protection of shareholders and other stakeholders who may be affected by decisions in this area.



Note 48 - Information on regulatory capital and capital adequacy indicators, continued

To support the Board of Directors in the functions described above, the Higher Capital Management Commission has been established. This commission assists the Board of Directors and the Bank's management in the assessment, management, and adequacy of capital, in accordance with local regulations and international standards (such as Basel). It also reviews the effectiveness of risk and capital policies and limits, and ensures adherence to these policies and procedures within the Company.

Capital Management Processes

The following processes are developed to carry out capital management in the Bank:

- Regular measurement of key capital indicators.
- Review of limits in relation to regulatory minimums and risk appetite, with escalation in case of excesses.
- Allocation of capital to the Bank's businesses.
- Capital projections in a base scenario and stress scenarios.
- Determination of the internal capital target and the limits and alert levels for risk appetite.
- Management of the capital self-assessment process.

This, together with policies and governance, allows capital management objectives to be met.

Capital requirements

In January 2019, Law No. 21,130 was published in the Official Gazette, modernizing banking legislation with the aim of implementing the practices promoted internationally by the Basel III agreement and introducing modifications to the Chilean General Banking Law. In order to implement the standards, the Financial Market Commission initiated the regulatory process by incorporating amendments and new chapters into the Updated Compilation of Standards (referred to as 'RAN'), providing guidelines for the calculation of risk-weighted assets, capital deductions, and additional capital requirements.

Effective equity corresponds to the sum of core capital (CET1) after regulatory adjustments¹, plus instruments eligible as Additional Tier 1 (AT1) capital (perpetual bonds and preferred shares), in addition to Tier 2 capital instruments, which include subordinated bonds and additional provisions.

According to Article 66 of the Chilean General Banking Law, the base capital requirement corresponds to 4.5% of CET1 on risk-weighted assets (or RWA), 6.0% of T1 on RWA, and 8.0% of effective equity on RWA. In addition, a leverage ratio greater than or equal to 3.0% must be maintained.

¹ As of December 2025, the adjustments have been fully implemented.



Note 48 - Information on regulatory capital and capital adequacy indicators, continued

The Bank is also subject to an additional core capital requirement due to systemic importance, as indicated in Article 66 quarter of the Chilean General Banking Law. The requirement determined for the Bank is 1.0%, and it is subject to gradual implementation until December 2025. Currently, 75% of the total charge must be constituted. On the other hand, Article 66 'Quinquies' of the General Banking Law empowers the CMF to determine a Pillar 2 charge of up to 4.0% of the total RWA. The Bank is not currently subject to capital requirements for this item.

On the other hand, Article 66 bis of the Chilean General Banking Law determines the capital conservation buffer, which corresponds to an additional 2.5% of basic capital on risk-weighted assets. Finally, Article 66 ter of the Chilean General Banking Law empowers the Central Bank of Chile to impose a counter-cyclical capital requirement of up to 2.5% of risk-weighted assets. The current charge in the country is 0.5%.

As a result, the Bank's current total capital requirement amounts to 12%. As of the end of March 2026, the Bank's consolidated capital ratio was 17.3%, comfortably exceeding the minimum regulatory requirements.



Note 48 - Information on regulatory capital and capital adequacy indicators, continued

a) The total assets, risk-weighted assets and components of effective equity are detailed below:

Item No	Note Total assets, risk-weighted assets and components of effective equity according to Basel III -Item Description	Note	Global consolidated	Local consolidated	Global consolidated	Local consolidated
			As of March 31, 2026		As of December 31, 2025	
			MCh\$	MCh\$	MCh\$	MCh\$
1	Total assets according to the statement of financial position		48,794,897	41,551,887	43,916,278	37,363,542
2	Investment in subsidiaries that are not consolidated	a	—	728,868	—	695,231
3	Assets discounted from regulatory capital, other than item 2	b	811,668	636,756	847,079	686,422
4	Credit Equivalents	c	(1,530,207)	(1,148,104)	(992,754)	(737,830)
5	Contingent loans	d	2,940,492	2,648,817	2,987,502	2,703,051
6	Assets generated by brokering financial instruments	e	976,802	976,802	85,609	85,609
7	= (1-2-3+4+5-6) Total assets for regulatory purposes		48,416,712	40,710,174	44,978,339	37,861,501
8.a	Assets weighted by credit risk, estimated according to the standard methodology (APRC)	f	23,278,679	19,094,027	22,694,047	18,721,012
8.b	Assets weighted by credit risk, estimated according to the internal methodology (APRC)	f	—	—	—	—
9	Market Risk- Weighted Assets (MRWA))	g	3,461,907	3,192,543	3,067,574	2,902,831
10	Operational risk weighted assets	h	2,685,626	2,037,370	2,690,966	2,048,859
11.a	= (8.a/8.b+9+10) Risk-Weighted Assets (RWA)		29,426,212	24,323,941	28,452,587	23,672,702
11.b	= (8.a/8.b+9+10) Risk-weighted assets, after applying the output floor (RWA)		29,426,212	24,323,941	28,452,587	23,672,702
12	Owners' equity		4,332,702	4,332,702	4,305,006	4,305,006
13	Non controlling interest	i	3,927	—	3,747	—
14	Goodwill	j	492,512	492,512	492,512	492,512
15	Excess minority investments	k	—	—	—	—
16	= (12+13-14-15) Common Equity Tier 1 Capital (CET1)		3,844,117	3,840,190	3,816,241	3,812,494
17	Additional deductions to ordinary capital level 1, other than item 2	l	322,517	145,929	357,744	195,419
18	= (16-17-2) Common Equity Tier 1 (CET1)		3,521,600	2,965,393	3,458,497	2,921,844
19	Voluntary provisions (additional) imputed as additional capital level 1 (AT1)	m	—	—	—	—
20	Subordinated bonds imputed as additional capital level 1 (AT1)	m	—	—	—	—
21	Preferred shares allocated to additional tier 1 capital (AT1)		—	—	—	—
22	Bonds without a fixed term of maturity imputed to additional capital level 1 (AT1)		276,757	276,757	270,001	270,001
23	Discounts applied to AT1	l	—	—	—	—
24	= (19+20+21+22-23) Additional tier 1 capital (AT1)		276,757	276,757	270,001	270,001
25	= (18+24) Capital level 1		3,798,356	3,242,149	3,728,498	3,191,845
26	Voluntary provisions (additional) imputed as capital level 2 (T2)	n	107,379	107,379	107,379	107,379
27	Subordinated bonds imputed as capital level 2 (T2)	n	1,186,354	1,181,848	1,199,388	1,190,858
28	= (26+27) Capital level equivalent 2 (T2)		1,293,733	1,289,227	1,306,767	1,298,237
29	Discounts applied to T2	l	—	—	—	—
30	= (28-29) Capital level 2 (T2)		1,293,733	1,289,227	1,306,767	1,298,237
31	= (25+30) Effective equity		5,092,089	4,531,376	5,035,265	4,490,083
32	Additional basic capital required for the constitution of the conservation buffer	p	735,655	608,099	711,315	591,818
33	Additional basic capital required to set up the countercyclical buffer	q	147,131	121,620	142,263	118,364
34	Additional basic capital required for banks qualified as systemic	r	294,262	243,239	284,526	236,727
35	Additional capital required for the evaluation of the adequacy of effective equity (Pillar 2)	s	—	—	—	—



Note 48 - Information on Regulatory Capital and Capital Adequacy Indicators, continued

- a) This corresponds to the value of the investment in subsidiaries that are not consolidated. It applies only in local consolidation when the bank has subsidiaries abroad, deducting their full value in assets and CET1.
- b) It corresponds to the value of the asset items that are deducted from regulatory capital, in accordance with paragraph a) of Title No. 3 of Chapter 21-30 of the Updated Compilation of Standards (RAN). Item No. Note Total assets, risk-weighted assets and components of effective equity according to Basel III - Description of the item
- c) It corresponds to the credit equivalents of derivative instruments in accordance with paragraph b) of Title No. 3 of Chapter 21-30 of the Updated Compilation of Standards (RAN).
- d) It corresponds to contingent exposures as established in paragraph c) of Title No. 3 of Chapter 21-30 of the Updated Compilation of Standards (RAN).
- e) It corresponds to the assets related to the intermediation of financial instruments in one's own name on behalf of third parties, which are within the consolidation perimeter of the bank, as established in paragraph d) of Title No. 3 of Chapter 21-30 of the Updated Compilation of Standards (RAN).
- f) It corresponds to the assets weighted by credit risk, estimated according to Chapter 21-6 of the Updated Compilation of Standards (RAN). If the bank is not authorized to apply internal methodologies, it must report field 8.b with zero and add 8.a in the field 11.a. If it has the authorization, it must add 8.b in 11.a.
- g) It corresponds to assets weighted by market risk, estimated according to Chapter 21-7 of the Updated Compilation of Standards (RAN).
- h) It corresponds to assets weighted by transactional risk, estimated according to Chapter 21-8 of the Updated Compilation of Standards (RAN)
- i) It corresponds to the non-controlling interest, depending on the level of consolidation, for up to 20% of the owners' equity.
- j) Assets that correspond to goodwill
- k) It corresponds to the balances of investment assets in companies other than line-of-business support companies that do not participate in consolidation, in excess of 5% of the owners' equity.
- l) In the case of CET1 and T2, banks must estimate the equivalent value for each level of capital, as well as the value obtained by fully applying Chapter 21-1 of the Updated Compilation of Standards (RAN). The difference between the equivalent value and the value obtained by fully applying the above Chapter 21-1 must then be weighted by the discount factor in force on the reporting date, according to the interim standards of Chapter 21-1 of the Updated Compilation of Standards (RAN), and reported in this row. For AT1, discounts apply directly if they exist.
- m) Provisions and subordinated bonds charged to Additional Tier 1 (AT1) capital, as set out in Chapter 21-2 of the Updated Compilation of Standards (RAN)
- n) Provisions and subordinated bonds charged to the equivalent definition of Tier 2 (T2) capital, as set out in Chapter 21-1 of the Updated Compilation of Standards (RAN).
- o) In accordance with the interim standards, as of 1 December 2022, solvency requirements will also be applied at the local consolidated level, with the figures at this level being reported in this column. Banks without subsidiaries abroad do not have to fill in this data.
- p) It corresponds to the additional Common Equity Tier 1 (CET1) capital required for the capital conservation buffer, as established in Chapter 21-12 of the Updated Compilation of Standards (RAN).
- q) It corresponds to the additional Common Equity Tier 1 (CET1) capital required for the countercyclical buffer, as established in Chapter 21-12 of the Updated Compilation of Standards (RAN).
- r) It corresponds to the additional Common Equity Tier 1 (CET1) capital required for banks designated as systemic, as established in Chapter 21-11 of the Updated Compilation of Standards (RAN).
- s) It corresponds to the additional capital required for the assessment of the adequacy of the bank's effective equity (Pillar 2), as established in Chapter 21-13 of the Updated Compilation of Standards (RAN).



Note 48 - Information on Regulatory Capital and Capital Adequacy Indicators, continued

b) Below are the solvency and regulatory compliance indicators according to Basel III (expressed as percentages with two decimal places).

Item No	Item Description	Note	Global	Local	Global	Local
			consolidated	consolidated (i)	consolidated	consolidated (i)
			As of March 31, 2026	As of December 31, 2025	As of March 31, 2026	As of December 31, 2025
			%	%	%	%
1	Leverage Indicator (T1_I18/T1_I7)		7.27	7.28	7.69	7.72
1.a	Leverage indicator that the bank must meet, considering the minimum requirements	a	3.00	3.00	3.00	3.00
2	Basic capital indicator (T1_I18/T1_I11.b)		11.97	12.19	12.16	12.34
2.a	Indicator of basic capital that the bank must meet, considering the minimum requirements	a	5.50	5.50	5.50	5.50
2.b	Capital buffer shortfall	b	—	—	—	—
3	Tier 1 capital indicator (T1_I25/T1_I11.b)		12.91	13.33	13.10	13.48
3.a	Indicator of capital level 1 that the bank must meet, considering the minimum requirements	a	6.00	6.00	6.00	6.00
4	Effective equity indicator (T1_I31/T1_I11.b)		17.31	18.63	17.70	18.97
4.a	Effective equity indicator that the bank must meet, considering the minimum requirements	a	9.00	9.00	9.00	9.00
4.b	Indicator of effective equity that the bank must comply with, considering the charge for articles 35 bis, if applicable	c	—	—	—	—
4.c	Effective equity indicator that the bank must meet, considering the minimum requirements, conservation buffer and countercyclical buffer	b	12.00	12.00	12.00	12.00
5	Solvency rating	d	A	A	A	A
	<i>Regulatory compliance indicators for solvency</i>					
6	Voluntary provisions (additional) imputed in tier 2 capital (T2) in relation to APRC (T1_I26/(T1_I8.a or 8.b))	e	0.46	0.56	0.47	0.57
7	Subordinated bonds imputed in capital level 2 (T2) in relation to basic capital	f	33.69	39.85	34.68	40.76
8	Tier 1 additional capital (AT1) in relation to basic capital (T1_I24/T1_I18)	g	7.86	9.33	7.81	9.24
9	Voluntary provisions (additional) and subordinated bonds that are charged to additional tier 1 capital (AT1) in relation to RWAs ((T1_I19+T1_I20)/(T1_I11.b))	h	—	—	—	—



Note 48 - Information on Regulatory Capital and Capital Adequacy Indicators, continued

- a) In the case of leverage, the minimum level is 3%, without prejudice to the additional requirements for systemic banks that may be set under Chapter 21-30 of the Updated Compilation of Standards (RAN). In the case of core capital, the bank should consider a minimum limit of 4.5% of risk-weighted assets (RWA). In addition, if applicable, the bank must include the systemic charge in force according to the interim standards, as well as the Pillar 2 requirement defined for this capital level. For new banks that have not paid the paid-in capital of UF 400,000, they must add 2% to their minimum requirement in accordance with Article 51 of the Chilean General Banking Law. This percentage decreases to 1% if the paid capital is above UF 600,000 but less than UF 800,000. For Tier 1 capital, the bank must consider a minimum requirement of 6% and the Pillar 2 charge defined for this capital tier. Finally, at the level of effective equity, the bank must consider a minimum requirement of 8% of risk-weighted assets (RWA). Additional charges for Pillar 2, systemic bank and those indicated in Article 51 of the Chilean General Banking Law for new banks must be added to this.
- b) The capital buffer deficit must be estimated in accordance with Chapter 21-12 of the Updated Compilation of Standards (RAN). This figure defines the restriction on the distribution of dividends if it is positive, in accordance with the aforementioned Chapter. For effective equity, the figures for the capital conservation and countercyclical buffers in force on the reporting date according to interim standards must be added to the amount defined in note a), even if there is a requirement under Article 35 bis of the Chilean General Banking Law.
- c) If the bank has an effective equity requirement in force under Article 35 bis of the Chilean General Banking Law, it must report this amount in this cell in accordance with the interim standards.
- d) It corresponds to the solvency classification as established in Article 61 of the General Banking Law.
- e) Limit of 1.25% if the bank uses standard methodologies (field T1_8.a), or 0.625% if the bank uses internal methodologies (field T1_8.b) in the estimation of RWAs.
- f) Subordinated bonds charged to Tier 2 capital must not exceed 50% of Common Equity Tier 1 (CET1) capital, taking into account the discounts applied to these instruments under Chapter 21-1 of the Updated Compilation of Standards (RAN).
- g) Additional Tier 1 (AT1) capital cannot exceed one-third of Common Equity Tier 1 (CET1) capital.
- h) Additional provisions and subordinated bonds charged to AT1 may not exceed 0.5% of RWAs as of December 1, 2022, in accordance with the interim rules of Chapter 21-2 of the Updated Compilation of Standards (RAN).
- i) In accordance with the interim rules, as of December 1, 2022, solvency requirements are also applied at the local consolidated level. The figures at this level are reported in this column. Banks without subsidiaries abroad do not have to fill in this data.



Note 49 - Subsequent Events

During the period between April 1, 2026, and the date of issuance of these Interim Consolidated Financial Statements, the following subsequent events occurred that significantly affect them.

Resolutions of the 2026 Annual Shareholders' Meeting

Through a material event dated April 9, 2026, it was reported that at the Annual Shareholders' Meeting of Banco Itaú Chile (the "Bank") held on that same date, among others, the following resolutions were adopted:

1. The Board of Directors was fully renewed, resulting in the election of the following seven (7) Regular Directors and one (1) Alternate Director, in accordance with the Bank's bylaws:

Regular Directors:

1. Ricardo Villela Marino.
2. Gabriel Amado de Moura.
3. Azucena Arbeleche Perdomo.
4. Diego Fresco Gutiérrez.
5. Pedro Paulo Giubbina Lorenzini.
6. Raimundo Monge Zegers.
7. Gustavo Ortiz Ramírez.

Alternate Director:

1. Matias Granata.

It is noted that the regular directors, Mr. Raimundo Monge Zegers and Mr. Gustavo Ortiz Ramírez, were appointed as independent directors, in accordance with the provisions of Article 50 bis of Law No. 18,046 on Corporations.

2. It was approved to distribute 60% of the profits for the 2025 fiscal year, corresponding to the amount of CLP 256,855,029,388, as dividends to shareholders, among the total of 216,340,749 duly issued, subscribed, and paid shares of the Bank, which results in a dividend of CLP 1,187.2706855979300 per share. Likewise, the Shareholders' Meeting approved that the remaining 40% of the profits be retained, corresponding to the amount of CLP 171,236,686,258.

Dividends will be available to shareholders from April 20, 2026 through May 4, 2026, inclusive, at all Bank branches. Accordingly, shareholders registered in the Shareholders' Registry as of midnight on April 14, 2026—i.e., those recorded in such registry at least five business days prior to the payment date—will be entitled to receive dividends.

As from May 5, 2026, the aforementioned dividends will be available to shareholders at the offices of DCV Registros S.A., located at Avenida Los Conquistadores 1730, 24th Floor, Providencia, Santiago.



Note 49 - Subsequent Events, continued

Placement of debt securities in the international market

As a subsequent event, in April the Bank advanced its international funding strategy by executing its inaugural issuance under the Medium-Term Notes (MTN) program, along with its first placement in the U.S. market through the US Commercial Paper (USCP) program, both via our New York branch. These transactions represent key milestones in diversifying funding sources and expanding the investor base, enabling the Bank to access both medium- and long-term financing as well as short-term instruments in international markets.

Placement of debt securities in the local market

Date of placement	Serie	Currency	Amount placed	Date of maturity
04-10-2026	BITAE41025	UF	430,000	10-10-2041
04-24-2026	BITAE61025	UF	300,000	10-10-2043

Placement of debt securities in the international market

Date of placement	Amount placed	Currency	First voluntary rescue date	Emission rate
04-01-2026	70,000,000	PEN	7.30%	04-17-2036

Alexis Espinoza
Chief Accounting Officer

André Gailey
Chief Executive Officer