



itaú

Pillar 3 Report | Itaú Chile

**2Q 2025**

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# Document Objective



## Document objective

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

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

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

### Presentation of risk management, key prudential parameters and RWAs

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

### Composition of capital

- CCA: Main features of regulatory capital instruments. Its objective is to detail the main features of equity instruments recognized as part of regulatory capital
- CC1: Composition of regulatory capital. Its objective is to provide a breakdown of the constituent elements of the Bank's capital

- CC2: Reconciliation of regulatory capital to balance sheet. Its objective is to enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation, and to show the link between the Bank's balance sheet and the numbers that are used in the composition of capital disclosure template (CC1)

### Leverage ratio

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

### Liquidity

- LIQ1: Liquidity Coverage Ratio (LCR). Its objective is to present a breakdown of the Bank's (on- and off-balance sheet) cash outflows and inflows (net outflows), as well as its high-quality liquid assets (HQLA) available for the LCR calculation
- LIQ2: Net stable funding ratio (NSFR). Its objective is to provide details of the Bank's NSFR components

### Credit Risk

- CR1: Credit quality of assets. Its objective is to provide a comprehensive picture of the credit quality of the Bank's (on- and off-balance sheet) assets.
- CR2: Changes in stock of defaulted loans and non-derivative financial instruments in banking book. Its objective is to identify changes in the stock of all defaulted exposures.
- CR3: Credit risk mitigation techniques: overview. Its objective is to disclose the extent of use of credit risk mitigation techniques (CRM).



- CR4: Standardized approach: credit risk exposure and credit risk mitigation (CRM) effects. Its objective is to illustrate the effect of CRM techniques on capital requirement calculations under the standardized approach. CRWA density provides a comprehensive metric of the riskiness of each portfolio
- CR5: Standardized approach: exposures by asset classes and risk weights. Its objective is to present the breakdown of credit risk exposures under the standardized approach by asset class and risk weight (corresponding to the riskiness attributed to the exposure under the standardized approach)
- CR6: Internal methodologies (IM): exposures by portfolio and probability of default (PD) interval. Its objective is to provide the main parameters used to calculate capital requirements for internal methodologies. The objective of disclosing these parameters is to improve the transparency of CRWA calculation by banks and the reliability of regulatory measures. This table is not applicable to Banco Itaú as it does not maintain internal methodologies for calculating CRWAs
- CR8: Changes in CRWAs under the use of internal methodologies. Its objective is to present a flow statement that explains the changes in CRWAs calculated using internal methodologies. This table is not applicable to Banco Itaú since it does not maintain internal methodologies for the calculation of CRWAs

## Counterparty credit risk

- CCR1: Analysis of counterparty credit risk exposure by approach. Its objective is to provide a complete overview of the calculation of credit risk-weighted assets for derivative instruments in accordance with RAN Chapter 21-6 and the main associated metrics
- CCR3: Standardized approach for CCR exposures by regulatory portfolio and risk weights. Its objective is to provide a breakdown of counterparty credit risk exposures calculated according to the standardized approach: by portfolio (type of counterparties) and by risk weight, in accordance with RAN Chapter 21-6
- CCR4: CCR exposures by portfolio and PD interval. Its purpose is to provide all relevant parameters used to calculate the credit risk charge in internal methodologies. This table is not applicable to Banco Itaú since it does not maintain internal methodologies for calculating CRWA
- CCR5: Composition of collateral for CCR exposure. Its objective is to provide a breakdown of all types of collateral posted or received by the Bank to support or reduce the counterparty credit risk exposures related to derivative transactions, including transactions cleared through a central counterparty (CCP)
- CCR8: Exposures to central counterparties. Its objective is to provide a comprehensive picture of the bank's exposures to CCPs. In particular, the template includes all types of exposures (due to operations, margins, contributions to default funds) and related capital requirements

## Securitization

- SEC1: Securitized exposures in the banking book. Its purpose is to present the securitization exposures of a bank in the banking book. This table is not applicable to Banco Itaú since it does not have securitized exposures in the banking book.
- SEC2: Securitization exposures in the trading book. Its purpose is to present the securitization exposures of a bank in its trading book. This table is not applicable to Banco Itaú since it does not have securitized exposures in the trading book.
- SEC3: Securitization exposures in the banking book and associated regulatory capital requirements for banks acting as originator or sponsor. Its objective is to present the securitization exposures in the banking book when the bank acts as originator or sponsor and the corresponding capital requirements. This table is not applicable to Banco Itaú since it does not have securitized exposures in the banking book.



- SEC4: Securitization exposures in the banking book and regulatory capital requirements associated with banks acting as an investor. Its objective is to present the securitization exposures in the banking book when the bank acts as an investor and the corresponding capital requirements. This table is not applicable to Banco Itaú since it does not have securitized exposures in the banking book

## Market risk

- MR1: Market risk under the standardized approach (SA). Its objective is to provide the components of the capital requirements under the standardized approach for market risk

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

- CMS1: Comparison of RWA calculated with internal methodologies and standardized approach at risk level. Its purpose is to compare the RWA calculated entirely using the standardized approach with the RWA calculated with internal methodologies when authorized by this Commission. It also discloses the amount of RWA calculated entirely with the standardized approach to which the floor established in paragraph 7 of Chapter 21-6 of the RAN is applied. This table is not applicable to Banco Itaú since it does not maintain internal methodologies for the calculation of CRWAs
- CMS2: Comparison of CRWAs calculated using internal methodologies and standardized approach at the asset class level. Its purpose is to compare CRWAs calculated in accordance with the standardized approach at the asset class level with the corresponding CRWA figure calculated using internal methodologies that this Commission has authorized to be used in accordance with the provisions set forth in Chapter 21-6 of the RAN. This table is not applicable to Banco Itaú since it does not maintain internal methodologies for the calculation of CRWAs

## Asset encumbrance

- ENC: Asset encumbrance. Its objective is to provide the amount of encumbered and unencumbered assets.

The tables presented below are reported differentiated by level of consolidation, that is, at the local and Global consolidated, except for the CCA table which has a single view containing all the information. The CR6, CR8, CCR4, CMS1 and CMS2 templates do not apply to the Bank as it is not currently authorized to use internal models to calculate Credit Risk Weighted Assets. In addition, the SEC1, SEC2, SEC3 and SEC4 templates are not applicable to the Bank because it does not have securitized instruments



# Presentation of **Risk management**



# Presentation of risk management, key prudential parameters and RWAs

## ► KM1 – Key Metrics

Figures in MCh\$ - Local consolidated		06-30-2025	03-31-2025	12-31-2024	09-30-2024	06-30-2024
→ Available capital (amounts)						
Core Capital or Common Equity Tier 1 (CET1)	1	2,837,515	2,782,504	2,751,192	2,737,563	2,670,026
Fully loaded ECL accounting model	1a	-	-	-	-	-
Tier 1 capital	2	3,114,890	3,067,315	2,948,252	2,737,563	2,670,026
Fully loaded ECL accounting model Tier 1	2a	-	-	-	-	-
Regulatory capital	3	4,402,673	4,335,496	4,214,072	3,979,842	3,966,635
Fully loaded ECL accounting model regulatory capital	3a	-	-	-	-	-
→ Risk-weighted assets (amounts)						
Total risk-weighted assets (RWA)	4	23,782,681	25,122,276	25,639,190	24,925,013	24,849,844
Total risk-weighted assets (pre-floor)	4a	-	-	-	-	-
→ Risk-based capital ratios as a percentage of RWAs						
CET1 ratio (%)	5	11.93%	11.08%	10.73%	10.98%	10.75%
Fully loaded ECL accounting model CET1 (%)	5a	-	-	-	-	-
CET1 ratio (%) (pre-floor ratio)	5b	-	-	-	-	-
Tier 1 ratio (%)	6	13.10%	12.21%	11.50%	10.98%	10.75%
Fully loaded ECL accounting model Tier 1 ratio (%)	6a	-	-	-	-	-
Tier 1 ratio (%) (pre-floor ratio)	6b	-	-	-	-	-
Regulatory capital ratio (%)	7	18.51%	17.26%	16.44%	15.97%	15.96%
Fully loaded ECL accounting model regulatory capital ratio (%)	7a	-	-	-	-	-
Regulatory capital ratio (%) (pre-floor ratio)	7b	-	-	-	-	-
→ Additional CET1 buffer requirements as a percentage of RWA						
Capital conservation buffer requirement (%)	8	2.50%	2.50%	2.50%	1.88%	1.88%
Countercyclical buffer requirement (%)	9	0.50%	0.50%	0.50%	0.50%	0.50%
D-SIB additional requirements (%)	10	0.75%	0.75%	0.75%	0.50%	0.50%
Total of bank CET1 specific buffer requirements (%)	11	3.75%	3.75%	3.75%	2.88%	2.88%
CET1 available after meeting Bank's minimum capital requirements (%)	12	6.68%	5.83%	5.48%	5.98%	5.75%
→ Leverage ratio						
Total Basel III leverage ratio exposure measure (total assets)	13	35,623,978	35,263,451	36,228,448	35,640,430	36,282,351
Leverage ratio (%)	14	7.91%	7.83%	7.61%	7.59%	7.30%
Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	14a	-	-	-	-	-
Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14b	-	-	-	-	-
→ Liquidity coverage ratio (LCR)						
Total high-quality liquid assets (HQLA)	15	4,287,133	3,450,292	3,408,666	3,531,114	3,993,360
Total net cash outflow	16	2,143,544	1,669,685	1,505,725	1,481,919	2,173,150
LCR ratio (%)	17	200.00%	206.6%	226.38%	238.28%	183.76%
→ Net stable funding ratio (NSFR)						
Total available stable funding (ASF)	18	20,841,152	20,816,442	21,341,455	21,065,922	21,199,586
Total required stable funding (RSF)	19	18,941,656	18,945,333	19,699,159	19,336,659	19,448,574
NSFR ratio (%)	20	110.03%	109.88%	108.34%	108.94%	109.00%



## Figures in MCh\$ - Global consolidated

		06-30-2025	03-31-2025	12-31-2024	09-30-2024	06-30-2024
<b>→ Available capital (amounts)</b>						
Core Capital or Common Equity Tier 1 (CET1)	1	3,408,050	3,351,796	3,320,949	3,317,437	3,274,328
Fully loaded ECL accounting model	1a	-	-	-	-	-
Tier 1 capital	2	3,685,425	3,636,608	3,518,009	3,317,437	3,274,328
Fully loaded ECL accounting model Tier 1	2a	-	-	-	-	-
Regulatory capital	3	4,982,662	4,914,196	4,799,569	4,578,884	4,593,849
Fully loaded ECL accounting model regulatory capital	3a	-	-	-	-	-
<b>→ Risk-weighted assets (amounts)</b>						
Total risk-weighted assets (RWA)	4	28,506,667	29,680,971	30,439,420	29,713,623	29,950,675
Total risk-weighted assets (pre-floor)	4a	-	-	-	-	-
<b>→ Risk-based capital ratios as a percentage of RWAs</b>						
CET1 ratio (%)	5	11.96%	11.29%	10.91%	11.17%	10.93%
Fully loaded ECL accounting model CET1 (%)	5a	-	-	-	-	-
CET1 ratio (%) (pre-floor ratio)	5b	-	-	-	-	-
Tier 1 ratio (%)	6	12.93%	12.25%	11.56%	11.17%	10.93%
Fully loaded ECL accounting model Tier 1 ratio (%)	6a	-	-	-	-	-
Tier 1 ratio (%) (pre-floor ratio)	6b	-	-	-	-	-
Regulatory capital ratio (%)	7	17.48%	16.56%	15.77%	15.41%	15.34%
Fully loaded ECL accounting model regulatory capital ratio (%)	7a	-	-	-	-	-
Regulatory capital ratio (%) (pre-floor ratio)	7b	-	-	-	-	-
<b>→ Additional CET1 buffer requirements as a percentage of RWA</b>						
Capital conservation buffer requirement (%)	8	2.5%	2.5%	2.5%	1.88%	1.88%
Countercyclical buffer requirement (%)	9	0.5%	0.5%	0.5%	0.5%	0.5%
D-SIB additional requirements (%)	10	0.75%	0.75%	0.75%	0.5%	0.5%
Total of bank CET1 specific buffer requirements (%)	11	3.75%	3.75%	3.75%	2.88%	2.88%
CET1 available after meeting Bank's minimum capital requirements (%)	12	6.71%	6.04%	5.66%	6.17%	5.93%
<b>→ Leverage ratio</b>						
Total Basel III leverage ratio exposure measure (total assets)	13	42,472,809	42,219,750	43,024,001	42,363,955	43,547,944
Leverage ratio (%)	14	7.97%	7.91%	7.77%	7.80%	7.53%
Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	14a	-	-	-	-	-
Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14b	-	-	-	-	-
<b>→ Liquidity coverage ratio (LCR)</b>						
Total high-quality liquid assets (HQLA)	15	6,664,280	6,204,214	6,376,642	6,807,527	6,980,656
Total net cash outflow	16	3,688,745	3,192,268	3,286,350	3,511,269	3,805,480
LCR ratio (%)	17	180.67%	194.35%	194.03%	193.88%	183.44%
<b>→ Net stable funding ratio (NSFR)</b>						
Total available stable funding (ASF)	18	25,205,231	25,505,414	25,806,099	25,541,707	26,011,668
Total required stable funding (RSF)	19	22,967,271	23,033,942	23,458,329	23,802,104	23,424,211
NSFR ratio (%)	20	109.74%	110.73%	110.01%	107.31%	111.05%



## ► OV1 – Overview of RWAs

LOCAL CONSOLIDATED   Figures in MCh\$		06-30-2025	03-31-2025	06-30-2025
		RWA	RWA	Minimum capital requirements
→ Credit risk (excluding counterparty credit risk and securitization exposures)	1	16,887,525	18,158,854	1,351,002
Of which: standardized approach (SA)	2	16,887,525	18,158,854	1,351,002
Of which: internal approach (IA)	3	-	-	-
Of which: supervisory slotting approach	4	-	-	-
Of which: advanced internal ratings-based approach (A-IRB)	5	-	-	-
Counterparty credit risk (CCR)	6	838,925	763,814	67,114
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	-	-	-
Of which: internal models method (IMM)	8	-	-	-
Of which: other CCR	9	-	-	-
Credit valuation adjustments (CVA)	10	-	-	-
Equity positions under the simple risk weight approach and the internal models method during the five-year linear phase-in period	11	-	-	-
Equity investments in funds – look-through approach	12	-	-	-
Equity investments in funds – mandate-based approach	13	-	-	-
Equity investments in funds – fall-back approach	14	-	-	-
Settlement risk	15	-	-	-
Securitization exposures in banking book	16	-	-	-
Of which: securitization IRB approach (SEC-IRBA)	17	-	-	-
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	18	-	-	-
Of which: securitization standardized approach (SEC-SA)	19	-	-	-
→ Market Risk (SA)	20	3,214,130	3,179,804	257,130
Of which: standardized approach (SA)	21	-	-	-
Of which: internal model approach (IMA)	22	-	-	-
→ Operational Risk	23	2,294,659	2,453,092	183,573
→ Amounts below the thresholds for deduction	24	547,442	566,711	43,795
→ Aggregate Capital Floor Applied	25	-	-	-
<b>Total</b>	<b>26</b>	<b>23,782,681</b>	<b>25,122,276</b>	<b>1,902,614</b>

**GLOBAL CONSOLIDATED** | Figures in MCh\$

		<b>06-30-2025</b>	<b>03-31-2025</b>	<b>06-30-2025</b>
		RWA	RWA	Minimum capital requirements
→ <b>Credit risk (excluding counterparty credit risk and securitization exposures)</b>	<b>1</b>	<b>20,665,666</b>	<b>21,895,988</b>	<b>1,653,253</b>
Of which: standardized approach (SA)	2	20,665,666	21,895,988	1,653,253
Of which: internal approach (IA)	3	-	-	-
Of which: supervisory slotting approach	4	-	-	-
Of which: advanced internal ratings-based approach (A-IRB)	5	-	-	-
Counterparty credit risk (CCR)	6	879,784	807,117	70,383
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	-	-	-
Of which: internal models method (IMM)	8	-	-	-
Of which: other CCR	9	-	-	-
Credit valuation adjustments (CVA)	10	-	-	-
Equity positions under the simple risk weight approach and the internal models method during the five-year linear phase-in period	11	-	-	-
Equity investments in funds – look-through approach	12	-	-	-
Equity investments in funds – mandate-based approach	13	-	-	-
Equity investments in funds – fall-back approach	14	-	-	-
Settlement risk	15	-	-	-
Securitization exposures in banking book	16	-	-	-
Of which: securitization IRB approach (SEC-IRBA)	17	-	-	-
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	18	-	-	-
Of which: securitization standardized approach (SEC-SA)	19	-	-	-
→ <b>Market Risk (SA)</b>	<b>20</b>	<b>3,445,727</b>	<b>3,343,236</b>	<b>275,658</b>
Of which: standardized approach (SA)	21	-	-	-
Of which: internal model approach (IMA)	22	-	-	-
→ <b>Operational Risk</b>	<b>23</b>	<b>2,943,485</b>	<b>3,041,595</b>	<b>235,479</b>
→ <b>Amounts below the thresholds for deduction</b>	<b>24</b>	<b>572,006</b>	<b>593,035</b>	<b>45,760</b>
→ <b>Aggregate Capital Floor Applied</b>	<b>25</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>26</b>	<b>28,506,667</b>	<b>29,680,971</b>	<b>2,280,533</b>



# Composition Of Capital



## Composition of capital

### ► CCA – Main features of regulatory capital instruments

#### Part 1

06-30-2025

#### Figures in MCh\$

→ Issuer	1	Banco Itaú	Banco Itaú	Banco Itaú	Banco Itaú	Banco Itaú
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	2	UCORBF0710	UITAC0408	UITAE10114	UCORAA0809	UCORBJ0710
Governing law(s) of the instrument	3	General Banking Law	General Banking Law	General Banking Law	General Banking Law	General Banking Law
Means by which enforceability requirement of section 13 of the TLAC term sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	3 <sup>a</sup>	—	—	—	—	—
Transitional Basel III rules	4	AT1-T2	AT1-T2	AT1-T2	AT1-T2	AT1-T2
Post-transitional Basel III rules	5	T2	T2	T2	T2	T2
Eligible at individual / local consolidated / global consolidated level	6	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]
Instrument type	7	Subordinated bonds	Subordinated bonds	Subordinated bonds	Subordinated bonds	Subordinated bonds
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	8	20,303	15,416	79,980	203,745	223,220
Par value of instrument	9	500,000 UF	1,000,000 UF	2,000,000 UF	4,670,000 UF	5,500,000 UF
Accounting classification	10	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost
Original date of issuance	11	2013-01-01	2008-10-01	2014-07-01	2010-02-09	2013-01-01
Perpetual or dated	12	2032-07-01	2033-04-01	2034-01-01	2035-08-09	2036-07-01
Original maturity date	13	2032-07-01	2033-04-01	2034-01-01	2035-08-09	2036-07-01
Issuer call subject to prior supervisory approval	14	No	No	No	No	No
Optional call date, contingent call dates and redemption amount	15	—	—	—	—	—
Subsequent call dates, if applicable	16	—	—	—	—	—
→ Coupons / dividends						
Fixed or floating dividend/coupon	17	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	18	4.00%	3.50%	3.80%	4.90%	4.00%
Existence of a dividend stopper	19	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	20	—	—	—	—	—
Existence of step up or other incentive to redeem	21	—	—	—	—	—
Non-cumulative or cumulative	22	NON-CUMULATIVE	NON-CUMULATIVE	NON-CUMULATIVE	NON-CUMULATIVE	NON-CUMULATIVE

**Part 1**

06-30-2025

**Figures in MCh\$**

Convertible or non-convertible	23	NON-CONVERTIBLE	NON-CONVERTIBLE	NON-CONVERTIBLE	NON-CONVERTIBLE	NON-CONVERTIBLE
If convertible, conversion trigger(s)	24	—	—	—	—	—
If convertible, fully or partially	25	—	—	—	—	—
If convertible, conversion rate	26	—	—	—	—	—
If convertible, mandatory or optional conversion	27	—	—	—	—	—
If convertible, specify instrument type convertible into	28	—	—	—	—	—
If convertible, specify issuer of instrument it converts into	29	—	—	—	—	—
Writedown feature		No	No	No	No	No
If writedown, writedown trigger(s)	31	—	—	—	—	—
If writedown, full or partial	32	—	—	—	—	—
If writedown, permanent or temporary	33	—	—	—	—	—
If temporary writedown, description of writeup mechanism	34	—	—	—	—	—
Type of subordination	34 <sup>a</sup>	—	—	—	—	—
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	35	—	—	—	—	—
Non-compliant transitioned features	36	No	No	No	No	No
If yes, specify non-compliant features	37	—	—	—	—	—



## Part 2

06-30-2025

## Figures in MCh\$

→ Issuer	1	Itaú Banco Itaú	Itaú Banco Itaú	Itaú Banco Itaú	Itaú Banco Itaú	Itaú Banco Itaú
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	2	UCORBL0710	UCORBP0710	UITAD1008	UCORBI0710	UCORBN0710
Governing law(s) of the instrument	3	General Banking Law	General Banking Law	General Banking Law	General Banking Law	General Banking Law
Means by which enforceability requirement of section 13 of the TLAC term sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	3 <sup>a</sup>	—	—	—	—	—
Transitional Basel III rules	4	AT1-T2	AT1-T2	AT1-T2	AT1-T2	AT1-T2
Post-transitional Basel III rules	5	T2	T2	T2	T2	T2
Eligible at individual / local consolidated / global consolidated level	6	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]
Instrument type	7	Subordinated bonds	Subordinated bonds	Subordinated bonds	Subordinated bonds	Subordinated bonds
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	8	162,646	61,124	16,527	46,816	125,324
Par value of instrument	9	4,000,000 UF	1,500,000 UF	1,000,000 UF	1,150,000 UF	3,080,000 UF
Accounting classification	10	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost
Original date of issuance	11	2012-01-01	2013-01-01	2009-04-01	2011-01-01	2011-01-01
Perpetual or dated	12	2038-07-01	2042-07-01	2033-10-01	2035-07-01	2040-07-01
Original maturity date	13	2038-07-01	2042-07-01	2033-10-01	2035-07-01	2040-07-01
Issuer call subject to prior supervisory approval	14	No	No	No	No	No
Optional call date, contingent call dates and redemption amount	15	—	—	—	—	—
Subsequent call dates, if applicable	16	—	—	—	—	—
→ Coupons / dividends						
Fixed or floating dividend/coupon	17	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	18	4.00%	4.00%	4.50%	4.00%	4.00%
Existence of a dividend stopper	19	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	20	—	—	—	—	—
Existence of step up or other incentive to redeem	21	—	—	—	—	—
Non-cumulative or cumulative	22	NON-CUMULATIVE	NON-CUMULATIVE	NON-CUMULATIVE	NON-CUMULATIVE	NON-CUMULATIVE

**Part 2**

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**Figures in MCh\$**

Convertible or non-convertible	23	NON-CONVERTIBLE	NON-CONVERTIBLE	NON-CONVERTIBLE	NON-CONVERTIBLE	NON-CONVERTIBLE
If convertible, conversion trigger(s)	24	—	—	—	—	—
If convertible, fully or partially	25	—	—	—	—	—
If convertible, conversion rate	26	—	—	—	—	—
If convertible, mandatory or optional conversion	27	—	—	—	—	—
If convertible, specify instrument type convertible into	28	—	—	—	—	—
If convertible, specify issuer of instrument it converts into	29	—	—	—	—	—
Writedown feature		No	No	No	No	No
If writedown, writedown trigger(s)	31	—	—	—	—	—
If writedown, full or partial	32	—	—	—	—	—
If writedown, permanent or temporary	33	—	—	—	—	—
If temporary writedown, description of writeup mechanism	34	—	—	—	—	—
Type of subordination	34 <sup>a</sup>	—	—	—	—	—
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	35	—	—	—	—	—
Non-compliant transitioned features	36	No	No	No	No	No
If yes, specify non-compliant features	37	—	—	—	—	—



## Part 3

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Figures in MCh\$

→ Issuer	1	Banco Itaú	Banco Itaú Colombia	Banco Itaú	Banco Itaú	Banco Itaú	Banco Itaú
Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	2	UCORV0808	BITU1139AS15	XS2970186982	XS3010563115	CL0002262351	CL0002262351
Governing law(s) of the instrument	3	General Banking Law	Colombian Law	General Banking Law	General Banking Law	General Banking Law	General Banking Law
Means by which enforceability requirement of section 13 of the TLAC term sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	3 <sup>a</sup>	—	—	—	—	—	—
Transitional Basel III rules	4	AT1-T2	T2	AT1	AT1	CET1	CET1
Post-transitional Basel III rules	5	T2	Ineligible	AT1	AT1	CET1	CET1
Eligible at individual / local consolidated / global consolidated level	6	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]	[GLOBAL CONSOLIDATED] [LOCAL CONSOLIDATED] [INDIVIDUAL]
Instrument type	7	Subordinated bonds	Subordinated bonds	Perpetual bonds	Perpetual bonds	Common shares	Common shares
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	8	225,302	9,455	184,917	92,458	1,273,160	1,414,791
Par value of instrument	9	5,330,000 UF	860,281 UF	200,000,000 USD	100,000,000 USD	—	—
Accounting classification	10	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Liability at amortized cost	Equity	Equity
Original date of issuance	11	01-02-2009	07-02-2013	24-12-2024	20-02-2025	15-09-2021	01-04-2016
Perpetual or dated	12	01-08-2033	07-02-2028	Perpetual	Perpetual	—	—
Original maturity date	13	01-08-2033	07-02-2028	Perpetual	Perpetual	—	—
Issuer call subject to prior supervisory approval	14	No	No	Yes	Yes	—	—
Optional call date, contingent call dates and redemption amount	15	—	—	i) 24-12-2029 ii) Monto total	i) 20-02-2030 ii) Monto total	—	—
Subsequent call dates, if applicable	16	—	—	Any date after the first redemption	Any date after the first redemption	—	—
→ Coupons / dividends							
Fixed or floating dividend/coupon	17	Fixed	Floating	Floating	Floating	—	—
Coupon rate and any related index	18	4.60%	4.00%	SOFR + 360 bps	SOFR + 360 bps	—	—
Existence of a dividend stopper	19	No	No	Yes	Yes	—	—
Fully discretionary, partially discretionary or mandatory	20	—	—	Partially discretionary	Partially discretionary	—	—
Existence of step up or other incentive to redeem	21	—	—	—	—	—	—
Non-cumulative or cumulative	22	NON-CUMULATIVE	NON-CUMULATIVE	NON-CUMULATIVE	NON-CUMULATIVE	—	—

**Part 3**

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<b>Figures in MCh\$</b>							
Convertible o no convertible	23	NON-CONVERTIBLE	NON-CONVERTIBLE	NON-CONVERTIBLE	NON-CONVERTIBLE	—	—
Si es convertible, gatillo(s) de la conversión	24	—	—	—	—	—	—
Si es convertible, total o parcial	25	—	—	—	—	—	—
Si es convertible, tasa de conversión	26	—	—	—	—	—	—
Si es convertible, conversión obligatoria u opcional	27	—	—	—	—	—	—
Si es convertible, especificar el tipo de instrumento en el que es convertible	28	—	—	—	—	—	—
Si es convertible, especificar el emisor del instrumento en el que se convierte	29	—	—	—	—	—	—
Posibilidad de depreciación/caducidad del valor contable		no	no	Si	Si	—	—
Si se contempla la depreciación/caducidad del valor contable, gatillos(s) de la depreciación/caducidad	31	—	—	Going concern: CET1 less than 5.125%. Gone concern: Insolvency under art 130 of LGB	Going concern: CET1 less than 5.125%. Gone concern: Insolvency under art 130 of LGB	—	—
Si se contempla la depreciación/caducidad del valor contable, depreciación/caducidad total o parcial	32	—	—	—	—	—	—
Si se contempla la depreciación/caducidad del valor contable, depreciación/caducidad permanente o temporal	33	—	—	Ongoing	Ongoing	—	—
Si la depreciación/caducidad del valor contable es temporal, descripción del mecanismo de reapreciación posterior del valor contable	34	—	—	—	—	—	—
Tipo de subordinación	34 <sup>a</sup>	—	—	—	—	—	—
Posición en la jerarquía de subordinación en caso de liquidación (especificar el tipo de instrumento inmediatamente preferente al instrumento en cuestión en el orden de prelación para insolvencias de la entidad jurídica en cuestión)	35	—	—	—	—	—	—
Características transitorias eximentes	36	No	No	No	No	—	—
En caso afirmativo, especificar las características eximentes	37	—	—	—	—	—	—



As can be seen, as of the half-year of 2025 the Bank has MCh\$2,687,951 in common stock, which is computed as CET1. In addition, a perpetual bond was issued in February 2025 for MUS\$100, which is computed as AT1

In contrast, the Bank at a global consolidated has a total of 12 subordinated bonds, 1 issued by Colombia and the rest issued by the Bank in Chile. These instruments are computed within regulatory capital as T2.

## ► CC1 – Composition of regulatory capital

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Figures in MCh\$		Amounts	Balance sheet reference numbers
<b>→ Common Equity Tier 1 capital: instruments and reserves</b>			
Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	1	2,687,951	2,687,951
Retained earnings	2	1,146,655	
Accumulated other comprehensive income (and other reserves)	3	272,595	
Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies).	4	-	
Common share capital issued by subsidiaries and held by third parties (amount allowed in non-controlling interest group CET1 capital)	5	-	
<b>Common Equity Tier 1 capital before regulatory adjustments (sum of rows 1 to 5)</b>	<b>6</b>	<b>4,107,201</b>	
<b>→ Common Equity Tier 1 capital: regulatory adjustments</b>			
Prudent valuation adjustments	7	-	
Goodwill (net of related tax liability)	8	492,512	492,512
Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	9	71,386	109,824
Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences	10	42,435	
Cash flow hedge reserve	11	1,484	
Shortfall of provisions to expected losses	12	-	
Securitization gain on sale	13	-	
Gains and losses due to changes in own credit risk on fair valued liabilities	14	2,083	
Defined benefit pension fund net assets	15	-	
Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	16	-	
Reciprocal cross-holdings in common equity	17	-	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	18	-	
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	19	-	
Regulatory threshold adjustment - Mortgage servicing rights (amount above 10% threshold)	20	-	-
Regulatory threshold adjustment - Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	21	-	
Amount exceeding the 15% threshold	22	-	
Of which: significant investments in the common stock of financials not consolidated in CET1	23	-	
Of which: Mortgage servicing rights	24	-	
Of which: Deferred tax assets arising from temporary differences	25	-	

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Figures in MCh\$		Amounts	Balance sheet reference numbers
National specific regulatory adjustments	26	-	
Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	27	-	
<b>Total regulatory adjustments for Common Equity Tier 1 capital (sum of rows 8 to 22 + row 27)</b>	<b>28</b>	<b>609,900</b>	
<b>Common Equity Tier 1 capital (CET1) (row 6 - row 28)</b>	<b>29</b>	<b>2,837,515</b>	
<b>→ Additional Tier 1 capital: instruments</b>			
Directly issued qualifying additional Tier 1 instruments plus related stock surplus	30	277,375	
Of which: classified as equity under applicable accounting standards	31	-	
Of which: classified as liabilities under applicable accounting standards	32	277,375	
Directly issued capital instruments subject to phase-out from additional Tier 1 capital	33	-	
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties	34	-	
Of which: instruments issued by subsidiaries subject to phase-out	35	-	
Additional Tier 1 capital before regulatory adjustments (row 30)	36	277,375	
<b>→ Additional Tier 1 capital after regulatory adjustments</b>			
Investments in own additional Tier 1 instruments	37	-	
Reciprocal cross-holdings in additional Tier 1 instruments	38	-	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	39	-	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	40	-	
National specific regulatory adjustments	41	-	
Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42	-	
<b>Total regulatory adjustments to additional Tier 1 capital (sum of rows 39 to 42)</b>	<b>43</b>	<b>-</b>	<b>-</b>
<b>Additional Tier 1 capital (AT1) (row 36 - row 43)</b>	<b>44</b>	<b>277,375</b>	
<b>Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44)</b>	<b>45</b>	<b>3,114,890</b>	
<b>→ Tier 2 capital: instruments and provisions</b>			
Directly issued qualifying Tier 2 instruments plus related stock surplus	46	1,180,404	
Directly issued capital instruments subject to phase-out from Tier 2 capital	47	-	
Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	48	-	
Of which: instruments issued by subsidiaries subject to phase-out	49	-	
Provisions	50	107,379	
<b>Tier 2 capital before regulatory adjustments (row 46 + row 47 + row 50)</b>	<b>51</b>	<b>1,287,783</b>	
<b>→ Tier 2 capital after regulatory adjustments</b>			
Investments in own Tier 2 instruments	52	-	
Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	53	-	
Non-significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	54	-	
Non-significant investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity	54 <sup>a</sup>	-	

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Figures in MCh\$		Amounts	Balance sheet reference numbers
Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	55	—	
National specific regulatory adjustments	56	—	
<b>Total regulatory adjustments to Tier 2 capital (sum of rows 54 to 55)</b>	<b>57</b>	<b>—</b>	
<b>Tier 2 capital (row 51 - row 57)</b>	<b>58</b>	<b>1,287,783</b>	
<b>Total regulatory capital (RC = T1 + T2) (row 45 + row 58)</b>	<b>59</b>	<b>4,402,673</b>	
<b>Total risk-weighted assets</b>	<b>60</b>	<b>23,782,681</b>	

**→ Ratios, capital buffers and systemic load**

Common Equity Tier 1 capital (% of RWA) (row 29/row 60)	61	11.93%	
Tier 1 capital (% of RWA) (row 45/row 60)	62	13.10%	
Regulatory capital (% of RWA) (row 59/row 60)	63	18.51%	
Capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement (% of RWAs)	64	3.75%	
Of which: capital conservation buffer requirement	65	2.50%	
Of which: bank-specific countercyclical buffer requirement	66	0.50%	
Of which: higher loss absorbency requirement (minimum load)	67	0.75%	
<b>Common Equity Tier 1 capital (CET1) (% of RWA) available after meeting the bank's minimum capital requirements</b>	<b>68</b>	<b>6.68%</b>	

**→ National minimums**

National minimum CET1 ratio	69	5.25%	
National minimum Tier 1 capital ratio	70	6.75%	
National minimum regulatory capital ratio	71	8.75%	

**→ Amounts below the thresholds for deduction (before risk-weighting)**

Non-significant investments in the capital and other TLAC liabilities of other financial entities	72	—	
Significant investments in the common stock of financial entities	73	—	
Mortgage loan servicing rights (net of related tax liability)	74	—	
Deferred tax assets arising from temporary differences (net of related tax liability)	75	255,332	

**→ Applicable caps on the inclusion of provisions in Tier 2 capital**

Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach (prior to application of cap)	76	107,379	
Cap on inclusion of provisions in Tier 2 capital under standardized approach	77	228,424	
Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	78	107,379	
Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	79		

**→ Capital instruments subject to phase-out arrangements (only applicable between Dec 1, 2020 and Jan 1, 2031)**

Current cap on CET1 instruments subject to phase-out arrangements	80	—	
Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	81	—	
Current cap on AT1 instruments subject to phase-out arrangements	82	—	
Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	83	—	
Current cap on T2 instruments subject to phase-out arrangements	84	70.00%	
Amount excluded from T2 capital due to cap (excess over cap after redemptions and maturities)	85	—	

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Figures in MCh\$		Amounts	Balance sheet reference numbers
<b>→ Common Equity Tier 1 capital: instruments and reserves</b>			
Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	1	2,687,951	2,687,951
Retained earnings	2	1,146,655	
Accumulated other comprehensive income (and other reserves)	3	272,595	
Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	4	—	
Common share capital issued by subsidiaries and held by third parties (amount allowed in non-controlling interest group CET1 capital)	5	2,561	
<b>Common Equity Tier 1 capital before regulatory adjustments (sum of rows 1 to 5)</b>	<b>6</b>	<b>4,109,762</b>	
<b>→ Common Equity Tier 1 capital: regulatory adjustments</b>			
Prudent valuation adjustments	7	-	
Goodwill (net of related tax liability)	8	492,512	492,512
Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	9	100,445	154,530
Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences	10	105,163	
Cash flow hedge reserve	11	1,510	
Shortfall of provisions to expected losses	12	—	
Securitization gain on sale	13	—	
Gains and losses due to changes in own credit risk on fair valued liabilities	14	2,083	
Defined benefit pension fund net assets	15	—	
Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	16	—	
Reciprocal cross-holdings in common equity	17	—	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	18	—	
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	19	—	
Regulatory threshold adjustment - Mortgage servicing rights (amount above 10% threshold)	20	—	—
Regulatory threshold adjustment - Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	21	—	
Amount exceeding the 15% threshold	22	—	
Of which: significant investments in the common stock of financials not consolidated in CET1	23	—	
Of which: Mortgage servicing rights	24	—	
Of which: Deferred tax assets arising from temporary differences	25	—	
National specific regulatory adjustments	26	—	
Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	27	—	
<b>Total regulatory adjustments for Common Equity Tier 1 capital (sum of rows 8 to 22 + row 27)</b>	<b>28</b>	<b>701,712</b>	
<b>Common Equity Tier 1 capital (CET1) (row 6 - row 28)</b>	<b>29</b>	<b>3,408,050</b>	
<b>→ Additional Tier 1 capital: instruments</b>			
Directly issued qualifying additional Tier 1 instruments plus related stock surplus	30	277,375	
Of which: classified as equity under applicable accounting standards	31	—	
Of which: classified as liabilities under applicable accounting standards	32	277,375	
Directly issued capital instruments subject to phase-out from additional Tier 1 capital	33	—	
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties	34	—	
Of which: instruments issued by subsidiaries subject to phase-out	35	—	
Additional Tier 1 capital before regulatory adjustments (row 30)	36	277,375	

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Figures in MCh\$		Amounts	Balance sheet reference numbers
<b>→ Additional Tier 1 capital after regulatory adjustments</b>			
Investments in own additional Tier 1 instruments	37	—	
Reciprocal cross-holdings in additional Tier 1 instruments	38	—	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	39	—	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	40	—	
National specific regulatory adjustments	41	—	
Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	42	—	
<b>Total regulatory adjustments to additional Tier 1 capital (sum of rows 39 to 42)</b>	<b>43</b>	<b>—</b>	<b>—</b>
<b>Additional Tier 1 capital (AT1) (row 36 - row 43)</b>	<b>44</b>	<b>277,375</b>	
<b>Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44)</b>	<b>45</b>	<b>3,685,425</b>	
<b>→ Tier 2 capital: instruments and provisions</b>			
Directly issued qualifying Tier 2 instruments plus related stock surplus	46	1,189,858	
Directly issued capital instruments subject to phase-out from Tier 2 capital	47	—	
Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	48	9,455	
Of which: instruments issued by subsidiaries subject to phase-out	49	9,455	
Provisions	50	107,379	
<b>Tier 2 capital before regulatory adjustments (row 46 + row 47 + row 50)</b>	<b>51</b>	<b>1,297,237</b>	
<b>→ Tier 2 capital after regulatory adjustments</b>			
Investments in own Tier 2 instruments	52	—	
Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	53	—	
Non-significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	54	—	
Non-significant investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity	54 <sup>a</sup>	—	
Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	55	—	
National specific regulatory adjustments	56	—	
<b>Total regulatory adjustments to Tier 2 capital (sum of rows 54 to 55)</b>	<b>57</b>	<b>—</b>	
<b>Tier 2 capital (row 51 - row 57)</b>	<b>58</b>	<b>1,297,237</b>	
<b>Total regulatory capital (RC = T1 + T2) (row 45 + row 58)</b>	<b>59</b>	<b>4,982,662</b>	
<b>Total risk-weighted assets</b>	<b>60</b>	<b>28,506,667</b>	
<b>→ Coeficientes, colchones de capital y cargo sistémico</b>			
<b>Common Equity Tier 1 capital (% of RWA) (row 29/row 60)</b>	<b>61</b>	<b>11.96%</b>	
<b>Tier 1 capital (% of RWA) (row 45/row 60)</b>	<b>62</b>	<b>12.93%</b>	
<b>Regulatory capital (% of RWA) (row 59/row 60)</b>	<b>63</b>	<b>17.48%</b>	
<b>Capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement (% of RWAs)</b>	<b>64</b>	<b>3.75%</b>	
Of which: capital conservation buffer requirement	65	2.50%	
Of which: bank-specific countercyclical buffer requirement	66	0.50%	
Of which: higher loss absorbency requirement (minimum load)	67	0.75%	
<b>Common Equity Tier 1 capital (CET1) (% of RWA) available after meeting the bank's minimum capital requirements</b>	<b>68</b>	<b>6.71%</b>	

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<b>Figures in MCh\$</b>		<b>Amounts</b>	<b>Balance sheet reference numbers</b>
<b>→ National minimums</b>			
National minimum CET1 ratio	69	5.25%	
National minimum Tier 1 capital ratio	70	6.75%	
National minimum regulatory capital ratio	71	8.75%	
<b>→ Amounts below the thresholds for deduction (before risk-weighting)</b>			
Non-significant investments in the capital and other TLAC liabilities of other financial entities	72	—	
Significant investments in the common stock of financial entities	73	—	
Mortgage loan servicing rights (net of related tax liability)	74	—	
Deferred tax assets arising from temporary differences (net of related tax liability)	75	258,442	
<b>→ Applicable caps on the inclusion of provisions in Tier 2 capital</b>			
Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach (prior to application of cap)	76	107,379	
Cap on inclusion of provisions in Tier 2 capital under standardized approach	77	276,468	
Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	78	107,379	
Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	79	—	
<b>→ Capital instruments subject to phase-out arrangements (only applicable between Dec 1, 2020 and Jan 1, 2031)</b>			
Techo actual a los instrumentos CET1 sujetos a eliminación gradual	80	—	
Monto excluido del CET1 debido al techo (cantidad por encima del techo tras amortizaciones y vencimientos)	81	—	
Techo actual a los instrumentos AT1 sujetos a eliminación gradual	82	—	
Monto excluido del AT1 debido al techo (cantidad por encima del techo tras amortizaciones y vencimientos)	83	—	
Techo actual a los instrumentos T2 sujetos a eliminación gradual	84	70.00%	
Monto excluido del T2 debido al techo (cantidad por encima del techo tras amortizaciones y vencimientos)	85	4,052	

**► CC2 – Reconciliation of regulatory capital to balance sheet****LOCAL CONSOLIDATED**

06-30-2025

Figures in MCh\$	Balance sheet as published in financial statements	Under the regulatory scope of consolidation	Reference
	As of period end	As of period end	
<b>→ Assets</b>			
Cash and deposits in banks	1,534,010		
Cash items in process of collection	481,680		
Financial assets for trading at fair value through profit or loss	3,328,361		
Financial assets not held for trading mandatorily at fair value through profit or loss	8,589		
Financial assets designated at fair value through profit or loss	-		
Financial assets at fair value through other comprehensive income	3,725,049		
Derivative financial instruments held for hedge accounting	49,644		
Investments under resale agreements	142,891		
Financial debt instruments	757,502		
Interbank loans	111,442		
Loans and accounts receivable from customers	22,453,470		
Investments in associates	685,524		
Intangibles	638,692		
Of which: Goodwill	492,512		(a)
Of which: other intangible assets (excluding mortgage servicing rights)	146,180		(b)
Of which: Mortgage servicing rights	-		(c)
Fixed assets	15,488		
Right-of-use asset under lease agreements	114,472		
Current taxes	13,926		
Deferred taxes	284,261		
Other assets	661,853		
Non-current assets and disposal groups held for sale	5,432		
<b>Total assets</b>	<b>35,012,285</b>		
<b>→ Liabilities</b>			
Cash in process of being cleared	456,027		
Financial liabilities for trading at fair value through profit or loss	3,042,551		
Financial liabilities for trading designated at fair value through profit or loss	-		
Financial derivative contracts and accounting hedges	90,021		
Deposits and other demand liabilities	4,159,561		
Time deposits and other time liabilities	11,306,762		
Obligations under repurchase agreements	316,354		
Interbank borrowings	1,134,015		
Debt instruments issued at amortized cost	6,898,091		
Other financial liabilities	877,810		

**LOCAL CONSOLIDATED**

06-30-2025

Figures in MCh\$	Balance sheet as published in financial statements	Under the regulatory scope of consolidation	Reference
	As of period end	As of period end	
Contractual lease obligations	101,343		
Financial instruments of regulatory capital issued	1,457,779		
Provisions for contingencies	70,207		
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	64,681		
Special provisions for credit risk	161,248		
Current taxes	1,158		
Deferred taxes	-		
Of which: deferred tax liabilities related to goodwill	-		(d)
Of which: deferred tax liabilities related to intangible assets (excluding mortgage servicing rights)	36,356		(e)
Of which: deferred tax liabilities related to mortgage servicing rights	-		(f)
Other liabilities	767,478		
Liabilities included in disposal groups for sale	-		
<b>Total liabilities</b>	<b>30,905,085</b>		
<b>→ Equity</b>			
Capital	2,687,951		
Of which: amount eligible for CET1 capital	2,687,951		(h)
Of which: amount eligible for AT1 capital	-		(i)
Reserves	236,039		
Other accumulated comprehensive income	36,556		
Retained earnings from prior years	1,004,600		
Net income (loss) for the year	206,23		
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	(64,176)		
Of owners of the Bank	4,107,201		
Of non-controlling interest	-		
<b>Total equity</b>	<b>4,107,201</b>		

**GLOBAL CONSOLIDATED**

06-30-2025

Figures in MCh\$	Balance sheet as published in financial statements	Under the regulatory scope of consolidation	Reference
	As of period end	As of period end	
<b>→ Assets</b>			
Cash and deposits in banks	1,806,886		
Cash items in process of collection	482,029		
Financial assets for trading at fair value through profit or loss	4,301,378		
Financial assets not held for trading mandatorily at fair value through profit or loss	8,589		
Financial assets designated at fair value through profit or loss	-		
Financial assets at fair value through other comprehensive income	4,472,151		
Derivative financial instruments held for hedge accounting	78,744		
Investments under resale agreements	178,764		
Financial debt instruments	1,026,718		
Interbank loans	4,322		
Loans and accounts receivable from customers	26,885,060		
Investments in associates	45,005		
Intangibles	682,050		
Of which: Goodwill	492,512		(a)
Of which: other intangible assets (excluding mortgage servicing rights)	189,538		(b)
Of which: Mortgage servicing rights	-		(c)
Fixed assets	28,907		
Right-of-use asset under lease agreements	130,127		
Current taxes	113,716		
Deferred taxes	390,592		
Other assets	726,419		
Non-current assets and disposal groups held for sale	23,026		
<b>Total assets</b>	<b>41,384,483</b>		
<b>→ Liabilities</b>			
Cash in process of being cleared	456,093		
Financial liabilities for trading at fair value through profit or loss	3,154,189		
Financial liabilities for trading designated at fair value through profit or loss	-		
Financial derivative contracts and accounting hedges	115,581		
Deposits and other demand liabilities	6,279,446		
Time deposits and other time liabilities	13,627,005		
Obligations under repurchase agreements	1,009,751		
Interbank borrowings	1,629,970		
Debt instruments issued at amortized cost	7,303,275		
Other financial liabilities	877,810		

**GLOBAL CONSOLIDATED**

06-30-2025

Figures in MCh\$	Balance sheet as published in financial statements	Under the regulatory scope of consolidation	Reference
	As of period end	As of period end	
Contractual lease obligations	118,361		
Financial instruments of regulatory capital issued	1,491,545		
Provisions for contingencies	130,96		
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	64,681		
Special provisions for credit risk	165,661		
Current taxes	1,158		
Deferred taxes	-		
Of which: deferred tax liabilities related to goodwill	-		(d)
Of which: deferred tax liabilities related to intangible assets (excluding mortgage servicing rights)	35,008		(e)
Of which: deferred tax liabilities related to mortgage servicing rights	-		(f)
Other liabilities	848,237		
Liabilities included in disposal groups for sale	-		
<b>Total liabilities</b>	<b>37,273,722</b>		
<b>→ Equity</b>			
Capital	2,687,951		
Of which: amount eligible for CET1 capital	2,687,951		(h)
Of which: amount eligible for AT1 capital	-		(i)
Reserves	236,039		
Other accumulated comprehensive income	36,556		
Retained earnings from prior years	1,004,600		
Net income (loss) for the year	206,230		
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	(64,176)		
Of owners of the Bank	4,107,201		
Of non-controlling interest	3,559		
<b>Total equity</b>	<b>4,110,760</b>		



# Leverage Ratio

## Leverage ratio

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

#### LOCAL CONSOLIDATED

06-30-2025

Figures in MCh\$

Total consolidated assets as per published financial statements (net of required provisions)	1	35,477,911
Adjustments to CET1	2	(1,324,625)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	-
Adjustments for derivative financial instruments (credit equivalents)	4	(1,065,498)
Adjustments for securities financing transactions (i.e., repos and similar secured lending)	5	-
Adjustments for loan commitment exposures	6	2,590,619
Other adjustments (assets generated by brokering financial instruments in own name on behalf of third parties, others)	7	(54,428)
<b>Leverage ratio exposure measure (sum of rows 1 to 7)</b>	<b>8</b>	<b>35,623,978</b>

#### GLOBAL CONSOLIDATED

06-30-2025

Figures in MCh\$

Total consolidated assets as per published financial statements (net of required provisions)	1	41,570,798
Adjustments to CET1	2	(805,708)
Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	-
Adjustments for derivative financial instruments (credit equivalents)	4	(1,148,282)
Adjustments for securities financing transactions (i.e., repos and similar secured lending)	5	-
Adjustments for loan commitment exposures	6	2,910,429
Other adjustments (assets generated by brokering financial instruments in own name on behalf of third parties, others)	7	(54,428)
<b>Leverage ratio exposure measure (sum of rows 1 to 7)</b>	<b>8</b>	<b>42,472,809</b>

## ► LR2 – Leverage ratio common disclosure template

<b>LOCAL CONSOLIDATED</b>		06-30-2025	03-31-2025
Figures in MCh\$			
<b>→ On-balance sheet exposures</b>			
On-balance sheet exposures (excluding derivatives)	1	31,973,775	31,784,274
(Asset amounts deducted in determining CET1 capital and regulatory adjustments)	2	(1,324,625)	(1,296,732)
<b>Total on-balance sheet exposures (excluding derivatives) (sum of rows 1 and 2)</b>	<b>3</b>	<b>30,649,149</b>	<b>30,487,542</b>
<b>→ Derivative exposures (credit equivalents)</b>			
Credit equivalent associated with all derivative transactions (fair value and add-on amounts)	4	2,384,210	2,173,570
Add-on amounts for potential future exposure associated with all derivatives transactions	5	—	—
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	6	—	—
Deductions of receivables assets for cash variation margin provided in derivatives transactions	7	—	—
(Exempted central counterparty, or CCP, leg of client-cleared trade exposures)	8	—	—
Adjusted effective notional amount of written credit derivatives	9	—	—
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	10	—	—
<b>Total derivative exposures (row 4)</b>	<b>11</b>	<b>2,384,210</b>	<b>2,173,570</b>
<b>→ Securities financing transaction (SFT) exposures</b>			
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	12	—	—
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	—	—
Counterparty credit risk exposure for SFT assets	14	—	—
Agent transaction exposures	15	—	—
<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>16</b>	<b>—</b>	<b>—</b>
<b>→ Other off-balance sheet exposures</b>			
Off-balance sheet exposure at gross notional amount	17	8,445,213	8,456,635
(Adjustments for conversion to credit equivalent amounts)	18	(5,854,595)	(5,854,297)
<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>19</b>	<b>2,590,619</b>	<b>2,602,338</b>
<b>→ Capital and total exposures</b>			
CET 1 capital	20	2,816,497	2,759,731
<b>Total exposures (sum of rows 3, 11 and 19)</b>	<b>21</b>	<b>35,623,978</b>	<b>35,263,451</b>
<b>→ Leverage ratio</b>			
Leverage ratio	22	7.91%	7.83%

**GLOBAL CONSOLIDATED**

06-30-2025

03-31-2025

Figures in MCh\$

**→ On-balance sheet exposures**

On-balance sheet exposures (excluding derivatives)	1	37,911,633	37,731,764
(Asset amounts deducted in determining CET1 capital and regulatory adjustments)	2	(805,708)	(765,040)
Total on-balance sheet exposures (excluding derivatives) (sum of rows 1 and 2)	3	<b>37,105,926</b>	<b>36,966,724</b>

**→ Derivative exposures (credit equivalents)**

Credit equivalent associated with all derivative transactions (fair value and add-on amounts)	4	2,456,454	2,255,391
Add-on amounts for potential future exposure associated with all derivatives transactions	5	—	—
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	6	—	—
Deductions of receivables assets for cash variation margin provided in derivatives transactions	7	—	—
(Exempted central counterparty, or CCP, leg of client-cleared trade exposures)	8	—	—
Adjusted effective notional amount of written credit derivatives	9	—	—
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	10	—	—
Total derivative exposures (row 4)	11	<b>2,456,454</b>	<b>2,255,391</b>

**→ Securities financing transaction (SFT) exposures**

Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	12	—	—
(Netted amounts of cash payables and cash receivables of gross SFT assets)	13	—	—
Counterparty credit risk exposure for SFT assets	14	—	—
Agent transaction exposures	15	—	—
Total securities financing transaction exposures (sum of rows 12 to 15)	16	—	—

**→ Other off-balance sheet exposures**

Off-balance sheet exposure at gross notional amount	17	9,486,742	9,629,082
(Adjustments for conversion to credit equivalent amounts)	18	(6,576,313)	(6,631,446)
Off-balance sheet items (sum of rows 17 and 18)	19	<b>2,910,429</b>	<b>2,997,635</b>

**→ Capital and total exposures**

CET 1 capital	20	3,386,454	3,341,660
Total exposures (sum of rows 3, 11 and 19)	21	<b>42,472,809</b>	<b>42,219,750</b>

**→ Leverage ratio**

Leverage ratio	22	7.97%	7.91%
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# Liquidity



# Liquidity

## ► LIQ1 – Liquidity Coverage Ratio (LCR)

### LOCAL CONSOLIDATED

06-30-2025

Figures in MCh\$		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets (HQLA)</b>			
→ HQLA	1	4,287,133	4,287,133
<b>Cash outflows</b>			
→ Retail deposits and deposits from small business customers, of which:	2	4,629,756	349,776
Stable deposits (covered 100% by deposit insurance or a guarantee)	3	1,937,322	80,532
Less stable deposits (not covered or partially covered by deposit insurance or a guarantee)	4	2,692,434	269,243
→ Unsecured wholesale funding, of which:	5	3,172,608	1,990,441
Operational deposits (all counterparties)	6	-	-
Non-operational deposits	7	2,994,710	1,812,542
Unsecured debt	8	177,898	177,898
→ Secured wholesale funding	9	1,303,506	120,068
→ Additional requirements, of which:	10	5,837,033	1,110,070
Outflows related to derivative exposures and other collateral requirements	11	808,326	804,188
Outflows related to loss of funding on debt products	12	-	-
Credit and liquidity facilities	13	5,028,707	305,883
→ Other contractual funding obligations	14	1,665,214	1,352,563
→ Other contingent funding obligations	15	141,847	14,185
→ TOTAL CASH OUTFLOWS	16	—	4,937,102
<b>Cash inflows</b>			
→ Secured lending (loans, reverse repos)	17	547,400	205,802
→ Inflows from fully performing exposures (cash and deposits in banks, non-derivative investment instruments)	18	3,821,743	1,889,353
→ Other cash inflows (derivatives and other assets)	19	2,276,151	698,404
→ TOTAL CASH INFLOWS	20	—	2,793,559
<b>Total adjusted</b>			
→ Total HQLA	21	—	4,287,133
→ Total net cash outflows	22	—	2,143,544
<b>LCR (%)</b>	<b>23</b>		<b>200.00%</b>



The average local consolidated LCR ratio is 200.00% as of June 30, 2025:

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

The LCR is determined by: HQLA, which averaged MCh\$ 4,287,133, while net cash outflows averaged MCh\$ 2,143,544.

In the last quarter, HQLAs showed an average change of +24.3% compared to the previous quarter. Net cash outflows showed an average change of +28.4%, mainly explained by higher 30-day outflows.

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

The LCR decreased by an average of 3.2% compared to the end of the previous year, mainly due to an increase in net cash outflows.

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

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

Of these assets, 90% are instruments issued by the Chilean Treasury.

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

As of the end of the quarter, Banco Itaú's funding came mainly from: time deposits (37%), debt instruments issued (27%), interbank loans (4%), demand liabilities (13%) and other financial obligations (19%).

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

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

**GLOBAL CONSOLIDATED**

06-30-2025

Figures in MCh\$		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets (HQLA)</b>			
→ HQLA	1	6,664,280	6,664,280
<b>Cash outflows</b>			
→ Retail deposits and deposits from small business customers, of which:	2	5,153,004	383,795
Stable deposits (covered 100% by deposit insurance or a guarantee)	3	2,303,445	98,839
Less stable deposits (not covered or partially covered by deposit insurance or a guarantee)	4	2,849,559	284,956
→ Unsecured wholesale funding, of which:	5	4,337,318	2,763,425
Operational deposits (all counterparties)	6	211,741	52,935
Non-operational deposits	7	3,945,757	2,530,669
Unsecured debt	8	179,820	179,820
→ Secured wholesale funding	9	2,940,074	447,382
→ Additional requirements, of which:	10	8,917,353	3,215,616
Outflows related to derivative exposures and other collateral requirements	11	2,801,560	2,794,476
Outflows related to loss of funding on debt products	12	-	-
Credit and liquidity facilities	13	6,115,793	421,140
→ Other contractual funding obligations	14	2,488,121	1,638,208
→ Other contingent funding obligations	15	480,499	48,050
→ TOTAL CASH OUTFLOWS	16	—	8,496,474
<b>Cash inflows</b>			
→ Secured lending (loans, reverse repos)	17	602,815	209,971
→ Inflows from fully performing exposures (cash and deposits in banks, non-derivative investment instruments)	18	4,144,409	1,892,321
→ Other cash inflows (derivatives and other assets)	19	3,463,028	2,705,437
→ TOTAL CASH INFLOWS	20	—	4,807,729
<b>Total adjusted</b>			
→ Total HQLA	21	—	6,664,280
→ Total net cash outflows	22	—	3,688,745
<b>LCR (%)</b>	<b>23</b>		<b>180.67%</b>



The average global consolidated LCR ratio is 180.67% as of June 30, 2025:

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

The LCR is determined by: HQLA, which averaged MCh\$ 6,664,280, while net cash outflows averaged MCh\$ 3,688,745.

In the last quarter, HQLAs showed an average change of +7.42% compared to the previous quarter. Net cash outflows showed an average change of +15.55%, mainly explained by higher 30-day outflows.

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

The LCR decreased by an average of 7.04% compared to the end of the previous year, mainly due to an increase in net cash outflows.

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

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

Of these assets, 78% are instruments issued by the Chilean Treasury.

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

As of the end of the quarter, Banco Itaú's funding came mainly from: time deposits (37%), debt instruments issued (24%), interbank loans (4%), demand liabilities (17%) and other financial obligations (19%).

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

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

**► LIQ2 – Net stable funding ratio (NSFR)****LOCAL CONSOLIDATED**

06-30-2025

Figures in MCh\$		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 months to < 1 year	≥ 1 year	
<b>Available stable financing (ASF) item</b>						
→ Capital	1	4,660,180	27,915	2,025	1,446,105	5,502,854
Regulatory capital	2	4,660,180	27,915	2,025	1,446,105	5,502,854
Other capital instruments	3	-	-	-	-	-
→ Retail deposits and deposits from small business customers, of which:	4	2,244,700	3,023,514	49,184	705	4,827,197
Stable deposits (covered by deposit insurance or a guarantee)	5	1,937,322	-	-	-	1,784,424
Less stable deposits (not covered or partially covered by deposit insurance or a guarantee)	6	307,379	3,023,514	49,184	705	3,042,773
→ Wholesale funding, of which:	7	1,848,434	5,249,342	1,422,381	851,272	3,672,431
Operational deposits	8	937,555	-	-	-	468,777
Non-operational deposits and other wholesale funding	9	910,879	5,249,342	1,422,381	851,272	3,203,653
→ Liabilities with matching interdependent assets	10	77,299	367,473	497,385	21,890	516,740
→ Other liabilities, of which:	11	352,612	2,697,251	234,107	6,587,301	6,321,930
NSFR derivative liabilities	12	-	827,529	108,658	201,667	-
All other liabilities and equity not included in the above categories	13	352,612	1,869,722	125,449	6,385,634	6,321,930
→ TOTAL ASF	14	-	-	-	-	20,841,152
<b>Required stable funding (RSF) item</b>						
→ Total NSFR high-quality liquid assets (HQLA)	15	-	-	-	-	202,160
→ Deposits held at other financial institutions for operational purposes	16	-	-	-	-	-
→ Performing loans and securities:	17	1,130,761	4,078,165	1,941,607	13,378,608	14,606,029
Performing loans to financial institutions secured by Level 1 HQLA	18	-	163,822	-	-	16,382
Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	19	1,341	14,692	20,737	127,229	141,143
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	20	1,079,576	3,699,364	1,722,300	6,129,923	8,838,906
With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk	21	-	-	-	-	-

**LOCAL CONSOLIDATED**

06-30-2025

Figures in MCh\$		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 months to < 1 year	≥ 1 year	
→ Performing residential mortgages, of which:	22	-	200,287	197,444	7,005,449	5,468,061
With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk	23	-	-	-	-	-
→ Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	24	49,844	-	1,126	116,007	141,536
→ Assets with matching interdependent liabilities	25	13,257	1,191,915	122,873	27,600	692,122
→ Other assets:	26	2,283,406	3,790,347	241,226	1,703,495	3,189,909
Physically traded commodities, including gold	27	-	-	-	-	-
Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	28	-	230,023	-	-	-
NSFR derivative assets	29	-	1,026,228	127,162	413,573	273,078
NSFR derivative liabilities before deduction of variation margin posted	30	-	1,057,551	108,658	201,667	310,602
All other assets not included in the above categories	31	2,283,406	1,476,545	5,406	1,088,255	2,606,229
→ Off-balance sheet items	32	-	1,082,142	1,065,280	527,853	251,435
→ TOTAL RSF	33	-	-	-	-	18,941,656
<b>NSFR ratio(%)</b>	34					<b>110.03%</b>

The average local consolidated NSFR ratio corresponds to 110.03% as of June 30, 2025:

The NSFR is determined by: Available Stable Funding (ASF), which averaged MCh\$ 20,841,152 and Required Stable Funding (RSF), which averaged MCh\$ 18,941,656.

Table LIQ2 shows that the Bank maintains a balanced funding structure, where the main funding sources for lending activity include retail and wholesale customer deposits, together with bond issuances.

The change in NSFR with respect to the previous semester is an average increase of 1.6%, due to lower RSF.

Finally, the Bank's only interdependent assets and liabilities are those related to foreign trade operations

**GLOBAL CONSOLIDATED**

06-30-2025

Figures in MCh\$	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 month	6 months to < 1 year	≥ 1 year		
<b>Available stable financing (ASF) item</b>						
→ Capital	1	5,317,755	27,915	2,025	1,479,253	6,193,576
Regulatory capital	2	5,317,755	27,915	2,025	1,479,253	6,193,576
Other capital instruments	3	-	-	-	-	-
→ Retail deposits and deposits from small business customers, of which:	4	2,643,906	3,449,489	137,813	29,565	5,678,486
Stable deposits (covered by deposit insurance or a guarantee)	5	2,303,445	-	-	-	2,113,935
Less stable deposits (not covered or partially covered by deposit insurance or a guarantee)	6	340,461	3,449,489	137,813	29,565	3,564,551
→ Wholesale funding, of which:	7	4,072,548	7,228,145	2,030,058	1,251,885	5,821,714
Operational deposits	8	1,149,296	-	-	-	574,648
Non-operational deposits and other wholesale funding	9	2,923,252	7,228,145	2,030,058	1,251,885	5,247,066
→ Liabilities with matching interdependent assets	10	78,012	712,119	552,010	152,207	827,750
→ Other liabilities, of which:	11	378,756	3,369,080	228,972	6,958,982	6,683,704
NSFR derivative liabilities	12	-	841,108	103,523	194,055	-
All other liabilities and equity not included in the above categories	13	378,756	2,527,971	125,449	6,764,928	6,683,704
→ TOTAL ASF	14	-	-	-	-	25,205,231
<b>Required stable funding (RSF) item</b>						
→ Total NSFR high-quality liquid assets (HQLA)	15	-	-	-	-	293,841
→ Deposits held at other financial institutions for operational purposes	16	-	-	-	-	-
→ Performing loans and securities:	17	1,355,956	5,450,961	2,784,129	16,627,290	18,501,822
Performing loans to financial institutions secured by Level 1 HQLA	18	-	210,645	-	-	21,064
Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	19	4,501	105,544	62,613	225,996	277,636
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	20	1,301,518	4,854,973	2,497,759	8,611,974	12,102,834
With a risk weight of less than or equal to 35% under the Basel III standardized approach for credit risk	21	-	-	-	-	-

**GLOBAL CONSOLIDATED**

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Figures in MCh\$		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 months to < 1 year	≥ 1 year	
→ Performing residential mortgages, of which:	22	93	220,751	219,457	7,652,509	5,909,957
With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk	23	-	-	-	-	-
→ Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	24	49,844	59,048	4,301	136,81	190,330
→ Assets with matching interdependent liabilities	25	13,257	1,191,915	122,873	27,600	692,122
→ Other assets:	26	1,494,730	4,145,095	268,076	2,144,201	3,173,696
Physically traded commodities, including gold	27	-	-	-	-	-
Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	28	-	230,023	-	-	-
NSFR derivative assets	29	-	1,449,674	158,934	470,645	313,488
NSFR derivative liabilities before deduction of variation margin posted	30	-	1,071,131	103,523	194,055	756,594
All other assets not included in the above categories	31	1,494,730	1,394,267	5,619	1,479,501	2,103,614
→ Off-balance sheet items	32	-	1,082,142	1,065,280	527,853	305,790
→ TOTAL RSF	33	-	-	-	-	22,967,271
<b>NSFR ratio(%)</b>	<b>34</b>					<b>109.74%</b>

The average global consolidated NSFR ratio corresponds to 109.74% as of June 30, 2025:

The NSFR is determined by: Available Stable Funding (ASF), which averaged MCh\$ 25,205,231 and Required Stable Funding (RSF), which averaged MCh\$ 22,967,271.

Table LIQ2 shows that the Bank maintains a balanced funding structure, where the main funding sources for lending activity include retail and wholesale customer deposits, together with bond issuances.

The change in NSFR with respect to the previous semester is an average decrease of 0.24%, due to lower RSF.

Finally, the Bank's only interdependent assets and liabilities are those related to foreign trade operations



# Credit Risk



## Credit risk

### ► CR1 – Credit quality of assets

#### LOCAL CONSOLIDATED

06-30-2025

Figures in MCh\$		GROSS CARRYING VALUES OF		Allowances / impairments	ASSOCIATED PROVISIONS		ECL accounting provisions for credit losses	Net values
		Defaulted exposures	Non-defaulted exposures		Specific provisions	Additional provisions		
Loans in the banking book	1	1,553,392	21,587,978		576,459	107,379		22,564,912
Financial instruments in the banking book	2	-	4,634,061		31	-		4,634,030
Other assets in the banking book	2.1	-	4,435,339		-	-		4,435,339
Off-balance sheet exposures	3	21,198	8,288,155		43,346	-		8,266,008
<b>Total</b>	<b>4</b>	<b>1,574,591</b>	<b>38,945,534</b>		<b>619,836</b>	<b>107,379</b>		<b>39,900,289</b>

#### GLOBAL CONSOLIDATED

06-30-2025

Figures in MCh\$		GROSS CARRYING VALUES OF		Allowances / impairments	ASSOCIATED PROVISIONS		ECL accounting provisions for credit losses	Net values
		Defaulted exposures	Non-defaulted exposures		Specific provisions	Additional provisions		
Loans in the banking book	1	1,792,118	25,888,205		790,941	107,379		26,889,382
Financial instruments in the banking book	2	-	5,686,262		41	-		5,686,221
Other assets in the banking book	2.1	-	4,428,757		-	-		4,428,757
Off-balance sheet exposures	3	23,653	9,296,282		47,362	-		9,272,573
<b>Total</b>	<b>4</b>	<b>1,815,771</b>	<b>45,299,507</b>		<b>838,344</b>	<b>107,379</b>		<b>46,276,934</b>



## ► CR2 – Changes in stock of defaulted loans and non-derivative financial instruments in banking book

### LOCAL CONSOLIDATED

06-30-2025

Figures in MCh\$		
Defaulted loans and non-derivative financial instruments in the banking book at the end of the previous reporting period	1	1,623,105
Assets that have defaulted since the end of the previous reporting period	2	313,605
Assets that returned to non-defaulted status since the end of the previous reporting period	3	(114,333)
Amounts written off since the end of the previous reporting period	4	(173,214)
Other changes	5	(74,572)
<b>Defaulted loans and non-derivative financial instruments in the banking book at the end of the reporting period (1+2-3-4±5)</b>	<b>6</b>	<b>1,574,591</b>

### GLOBAL CONSOLIDATED

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Figures in MCh\$		
Defaulted loans and non-derivative financial instruments in the banking book at the end of the previous reporting period	1	1,863,219
Assets that have defaulted since the end of the previous reporting period	2	381,203
Assets that returned to non-defaulted status since the end of the previous reporting period	3	(122,634)
Amounts written off since the end of the previous reporting period	4	(221,177)
Other changes	5	(84,841)
<b>Defaulted loans and non-derivative financial instruments in the banking book at the end of the reporting period (1+2-3-4±5)</b>	<b>6</b>	<b>1,815,771</b>



## ► CR3 – Credit risk mitigation techniques: overview

### LOCAL CONSOLIDATED

06-30-2025

Figures in MCh\$		Exposures unsecured	Exposures secured	Exposures secured by sureties or bonds	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Loans	1	24,062,147	981,690	981,690	-	
Non-derivative financial instruments	2	4,634,030	-	-	-	
<b>Total</b>	<b>3</b>	<b>28,696,177</b>	<b>981,690</b>	<b>981,690</b>	<b>-</b>	
Of which defaulted	4	1,250,288	75,144	75,144	-	

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Figures in MCh\$		Exposures unsecured	Exposures secured	Exposures secured by sureties or bonds	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Loans	1	28,688,811	981,690	981,690	-	
Non-derivative financial instruments	2	5,686,221	-	-	-	
<b>Total</b>	<b>3</b>	<b>34,375,032</b>	<b>981,690</b>	<b>981,690</b>	<b>-</b>	
Of which defaulted	4	1,370,799	75,144	75,144	-	



## ► CR4 – Standardized approach: credit risk exposure and credit risk mitigation (CRM) effects

### LOCAL CONSOLIDATED

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Figures in MCh\$		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		CRWA and CRWA density		
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	CRWA	CRWA density	
Asset	Sovereigns and central banks	1	4,317,746	-	4,317,746	-	8,489	0.20%
	Non-central government public sector entities	2	28,662	272,379	28,662	267,776	73,253	24.70%
	International institutions and multilateral development banks	3	-	-	-	-	—	-
	Banks and credit unions supervised by the CMF	4	526,465	21,007	176,264	19,757	151,561	77.30%
	Of which: securities firms and other financial institutions		-	-	-	-	—	-
	Collateralized and mortgage bonds	5	-	-	-	-	—	-
	Corporates	6	6,369,162	2,906,334	6,319,771	1,595,844	5,790,105	73.10%
	Of which: securities firms and other financial institutions		-	-	-	-	-	-
	Specialized lending		699,354	63,515	699,354	43,384	845,322	113.80%
	Subordinated debt, equity and other capital	7	-	-	-	-	—	-
	Retail	8	3,448,631	4,687,558	3,448,631	489,753	2,817,034	71.50%
	Real estate	9	11,631,609	368,821	11,631,609	95,885	6,136,071	52.30%
	Of which: residential real estate		7,976,622	218,373	7,976,622	32,373	2,597,897	32.40%
	Of which: commercial real estate		1,898,806	111,674	1,898,806	44,462	1,574,983	81.00%
	Of which: general CRE		-	-	-	-	—	-
Of which: land acquisition, development and construction		1,756,182	38,774	1,756,182	19,050	1,963,190	110.60%	
Investment funds	10	-	-	-	-	—	-	
Defaulted exposures	11	1,315,523	9,910	1,315,523	9,910	1,547,319	116.70%	
Higher risk categories	12	-	-	-	-	—	-	
Funds transfer in process	13	271,220	-	271,220	-	26,489	9.80%	
Other Assets	14	3,271,709	-	3,228,990	-	337,204	10.40%	
<b>Total</b>	<b>15</b>	<b>31,180,727</b>	<b>8,266,008</b>	<b>30,738,416</b>	<b>2,478,925</b>	<b>16,887,525</b>	<b>50.80%</b>	



As can be seen, Itaú has a CRWA density of 50.80%, measured as total CRWA divided by total exposures, after applying the CCF (Contingent Credit Conversion Factor) and CRM (credit risk mitigation techniques) in accordance with CMF RAN 21-6, paragraph 5. There are significant variations with respect to the previous publication as of the end of the year of 2024, which can be attributed to a decrease of 4.1% in CRWA density.

The table also presents exposures subject to capital requirements for credit risk, excluding credit equivalents, broken down by counterparty in the rows and by on-balance sheet and off-balance sheet exposures in the columns. For both on-balance sheet and off-balance sheet exposures, the table contains exposures before CCF and CRM, exposures after applying both effects and, finally, both CRWA and CRWA density for each row (i.e. for each counterparty).

CRWA is calculated as follows: for each exposure, the corresponding CCF is applied, the amount of provisions is deducted and then the following mitigation techniques are used:

- Bilateral netting agreements.
- Netting agreements through a CCP.
- Sureties and bonds, mainly in transactions backed by the state or sovereign entities.
- Financial guarantees.
- On-balance sheet netting.
- Collateral constituted in favor of third parties under a master agreement.



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			Exposures before CCF and CRM		Exposures post-CCF and post-CRM		CRWA and CRWA density	
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	CRWA	CRWA density
Figures in MCh\$								
Clases de activos	Sovereigns and central banks	1	5,373,054	—	5,373,054	—	74,932	1.40%
	Non-central government public sector entities	2	49,766	292,867	49,766	281,422	97,122	29.30%
	International institutions and multilateral development banks	3	—	—	—	—	—	—
	Banks and credit unions supervised by the CMF	4	512,861	42,173	162,660	30,307	73,716	38.20%
	Of which: securities firms and other financial institutions		—	—	—	—	—	—
	Collateralized and mortgage bonds	5	—	—	—	—	—	—
	Corporates	6	8,870,418	3,339,515	8,821,027	1,818,503	8,063,235	75.80%
	Of which: securities firms and other financial institutions		—	—	—	—	—	—
	Specialized lending		801,545	63,515	801,545	43,384	934,760	110.60%
	Subordinated debt, equity and other capital	7	—	—	—	—	—	—
	Retail	8	4,164,423	5,216,664	4,164,423	542,645	3,452,466	73.30%
	Real estate	9	12,712,828	369,016	12,712,828	95,905	6,740,496	52.60%
	Of which: residential real estate		8,684,647	218,462	8,684,647	32,382	2,827,599	32.40%
	Of which: commercial real estate		2,246,908	111,749	2,246,908	44,470	1,915,741	83.60%
	Of which: general CRE		—	—	—	—	—	—
Of which: land acquisition, development and construction		1,781,273	38,805	1,781,273	19,053	1,997,155	110.90%	
Investment funds	10	—	—	—	—	—	—	
Defaulted exposures	11	1,433,606	12,338	1,433,606	12,338	1,686,336	116.60%	
Higher risk categories	12	—	—	—	—	—	—	
Funds transfer in process	13	271,302	—	271,302	—	26,532	9.80%	
Other Assets	14	3,139,607	—	3,096,888	—	450,832	14.60%	
<b>Total</b>	<b>15</b>	<b>36,527,865</b>	<b>9,272,573</b>	<b>36,085,554</b>	<b>2,781,119</b>	<b>20,665,666</b>	<b>53.20%</b>	



As can be seen, Itaú has a CRWA density of 53.2%, measured as total CRWA divided by total exposures, after applying the CCF (Contingent Credit Conversion Factor) and CRM (credit risk mitigation techniques) in accordance with CMF RAN 21-6, paragraph 5. There are significant variations with respect to the previous publication as of the end of the year of 2024, which can be attributed to a decrease of 3.9% in CRWA density.

The table also presents exposures subject to capital requirements for credit risk, excluding credit equivalents, broken down by counterparty in the rows and by on-balance sheet and off-balance sheet exposures in the columns. For both on-balance sheet and off-balance sheet exposures, the table contains exposures before CCF and CRM, exposures after applying both effects and, finally, both CRWA and CRWA density for each row (i.e. for each counterparty).

CRWA is calculated as follows: for each exposure, the corresponding CCF is applied, the amount of provisions is deducted and then the following mitigation techniques are used:

- Bilateral netting agreements.
- Netting agreements through a CCP.
- Sureties and bonds, mainly in transactions backed by the state or sovereign entities.
- Financial guarantees.
- On-balance sheet netting.
- Collateral constituted in favor of third parties under a master agreement.



## ► CR5 – Standardized approach: exposures by asset classes and risk weights

## LOCAL CONSOLIDATED

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Figures in MCh\$		CR Weights									Total credit exposure amount	
		0%	10%	20%	35%	50%	75%	100%	150%	Other		
Counterparty Types	Sovereigns and central banks	1	4,275,300	-	42,446	-	-	-	-	-	-	4,317,746
	Non-central government public sector entities	2	-	-	269,863	-	14,589	-	11,986	-	-	296,438
	International institutions and multilateral development banks	3	-	-	-	-	-	-	-	-	-	-
	Banks and credit unions supervised by the CMF	4	-	-	4,147	-	9,635	-	130,346	-	51,893	196,021
	Collateralized and mortgage bonds	5	-	-	-	-	-	-	-	-	-	-
	Corporates	6	34,618	-	678	-	13,326	-	2,873,281	-	4,993,712	7,915,615
	Specialized lending		116	-	-	-	-	-	281,296	-	461,327	742,738
	Subordinated debt, equity and other capital	7	-	-	-	-	-	-	-	-	-	-
	Retail	8	731,943	-	-	-	-	780,623	2,072,635	-	353,184	3,938,385
	Real estate	9	60,695	-	1,579,845	353,294	386,206	99,411	1,873,695	425,715	6,948,632	11,727,494
	Of which: residential real estate		23,026	-	1,579,845	353,294	385,443	28,915	70,527	8,339	5,559,604	8,008,995
	Of which: commercial real estate		37,669	-	-	-	763	70,496	403,854	41,459	1,389,028	1,943,268
	Of which: land acquisition, development and construction		-	-	-	-	-	-	1,399,315	375,917	-	1,775,231
	Investment funds	10	-	-	-	-	-	-	-	-	-	-
	Defaulted exposures	11	75,144	-	-	-	-	-	656,226	594,062	-	1,325,432
Higher risk categories	12	-	-	-	-	-	-	-	-	-	-	
Funds transfer in process	13	195,408	-	61,655	-	-	-	14,158	-	-	271,22	
Other assets	14	2,861,662	-	37,656	-	-	-	329,673	-	-	3,228,990	
<b>Total</b>	<b>15</b>	<b>8,234,770</b>	<b>-</b>	<b>1,996,289</b>	<b>353,294</b>	<b>423,756</b>	<b>880,034</b>	<b>7,961,999</b>	<b>1,019,777</b>	<b>12,347,422</b>	<b>33,217,341</b>	



As can be seen, the highest volume exposures are those secured by real estate, with residential real estate accounting for the largest portion, followed by commercial real estate and finally land acquisition. The following exposures with the highest share correspond to corporate, retail, other assets, in that order, followed by sovereign states and central banks. There are no significant variations in this area with respect to the end of the year 2024.

The table breaks down exposures subject to capital requirements by credit risk, separated by counterparty in the rows and by credit risk weights (CRW) in the columns. Each type of exposure is broken down in the columns by the CRW, showing the post-CCF and the post-CRM exposure, while the last column shows the total exposure for each counterparty.

The CRW values reported in the columns are exact numbers (10%, 20%, etc.), leaving space in the "Other" column for cases that do not comply with any of the specified CRWs. With some mitigation techniques, the CRW of the covered portion of the exposure and the CRW of the uncovered portion is different. For the results to better reflect this, the covered and non-covered CRW are separated, applying each to the covered amount and non-covered amount, respectively. For example, an exposure of Ch\$100,000,000 has a covered amount of Ch\$75,000,000 and a non-covered amount of Ch\$25,000,000 and CRW for the covered and non-covered portion is 20% and 75%, respectively. In this case, the Ch\$75,000,000 is allocated to the 20% CRW column and the Ch\$25,000,000 is allocated to the 75% column.

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Figures in MCh\$		CR Weights									Total credit exposure amount	
		0%	10%	20%	35%	50%	75%	100%	150%	Other		
Counterparty Types	Sovereigns and central banks	1	5,264,165	-	42,446	-	-	-	66,442	-	-	5,373,054
	Non-central government public sector entities	2	-	-	283,466	-	14,589	-	33,134	-	-	331,189
	International institutions and multilateral development banks	3	-	-	-	-	-	-	-	-	-	-
	Banks and credit unions supervised by the CMF	4	-	-	89,294	-	14,711	-	31,161	-	57,801	192,967
	Collateralized and mortgage bonds	5	-	-	-	-	-	-	-	-	-	-
	Corporates	6	34,618	-	678	-	13,326	-	4,399,769	-	6,191,138	10,639,530
	Specialized lending		116	-	-	-	-	-	319,722	-	525,091	844,93
	Subordinated debt, equity and other capital	7	-	-	-	-	-	-	-	-	-	-
	Retail	8	731,943	-	-	-	-	948,324	2,507,568	-	519,232	4,707,068
	Real estate	9	60,695	-	1,844,504	360,641	424,501	101,805	1,883,033	449,986	7,683,567	12,808,733
	Of which: residential real estate		23,026	-	1,844,504	360,641	423,738	31,309	72,514	8,339	5,952,958	8,717,029
	Of which: commercial real estate		37,669	-	-	-	763	70,496	403,854	47,987	1,730,609	2,291,378
	Of which: land acquisition, development and construction		-	-	-	-	-	-	1,406,666	393,66	-	1,800,325
	Investment funds	10	-	-	-	-	-	-	-	-	-	-
	Defaulted exposures	11	75,144	-	-	-	-	-	739,726	631,073	-	1,445,943
Higher risk categories	12	-	-	-	-	-	-	-	-	-	-	
Funds transfer in process	13	195,408	-	61,702	-	-	-	14,192	-	-	271,302	
Other assets	14	2,615,718	-	37,924	-	-	-	443,247	-	-	3,096,888	
<b>Total</b>	<b>15</b>	<b>8,977,691</b>	<b>-</b>	<b>2,360,013</b>	<b>360,641</b>	<b>467,127</b>	<b>1,050,129</b>	<b>10,118,273</b>	<b>1,081,059</b>	<b>14,451,740</b>	<b>38,866,673</b>	



As can be seen, the highest volume exposures are those secured by real estate, with residential real estate accounting for the largest portion, followed by commercial real estate and finally land acquisition. The following exposures with the highest share correspond to corporate, retail, other assets, in that order, followed by sovereign states and central banks. There are no significant variations in this area with respect to the end of the year 2024.

The table breaks down exposures subject to capital requirements by credit risk, separated by counterparty in the rows and by credit risk weights (CRW) in the columns. Each type of exposure is broken down in the columns by the CRW, showing the post-CCF and the post-CRM exposure, while the last column shows the total exposure for each counterparty.

The CRW values reported in the columns are exact numbers (10%, 20%, etc.), leaving space in the "Other" column for cases that do not comply with any of the specified CRWs. With some mitigation techniques, the CRW of the covered portion of the exposure and the CRW of the uncovered portion is different. For the results to better reflect this, the covered and non-covered CRW are separated, applying each to the covered amount and non-covered amount, respectively. For example, an exposure of Ch\$100,000,000 has a covered amount of Ch\$75,000,000 and a non-covered amount of Ch\$25,000,000 and CRW for the covered and non-covered portion is 20% and 75%, respectively. In this case, the Ch\$75,000,000 is allocated to the 20% CRW column and the Ch\$25,000,000 is allocated to the 75% column.



# Counterparty Credit risk

## Counterparty credit risk

### ► CCR1 – Analysis of counterparty credit risk exposure by approach

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Figures in MCh\$		Sum of positive fair values	Associated notionals	Additional amounts	Credit equivalent, before CRM	Credit equivalent, post-CRM	CRWA, post-CRM
Counterparty Types / CR Weights							
Exposure with bilateral counterparty	1	2,575,562	171,836,561	3,221,168	5,796,730	2,060,704	825,175
Exposure with CCP counterpart	2	646,947	123,780,744	297,709	944,655	452,929	9,059
Simple approach to credit risk mitigation (for SFT)	3	-	-	-	-	-	-
Comprehensive approach to credit risk mitigation (for SFT)	4	-	-	-	-	-	-
VaR for SFT	5	-	-	-	-	-	-
<b>Total</b>	<b>6</b>						<b>834,233</b>

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Figures in MCh\$		Sum of positive fair values	Associated notionals	Additional amounts	Credit equivalent, before CRM	Credit equivalent, post-CRM	CRWA, post-CRM
Counterparty Types / CR Weights							
Exposure with bilateral counterparty	1	2,683,089	177,313,546	3,274,125	5,957,214	2,120,004	865,483
Exposure with CCP counterpart	2	717,348	136,629,264	347,942	1,065,290	472,449	9,347
Simple approach to credit risk mitigation (for SFT)	3	-	-	-	-	-	-
Comprehensive approach to credit risk mitigation (for SFT)	4	-	-	-	-	-	-
VaR for SFT	5	-	-	-	-	-	-
<b>Total</b>	<b>6</b>						<b>874,830</b>

► **CCR3 – Standardized approach for CCR exposures by regulatory portfolio and risk weights**

**LOCAL CONSOLIDATED**

06-30-2025

Figures in MCh\$		0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
Types of counterparty / Risk weight										
Sovereigns and central Banks	1	5,979	-	-	-	-	-	-	-	5,979
Non-central government public sector entities	2	-	-	70	-	-	35	-	-	106
International institutions and multilateral development banks	3	-	-	-	-	-	-	-	-	-
Banks and credit unions supervised by the CMF	4	-	-	1,041,114	30,862	-	150	-	396,127	1,468,253
Securities firms	5	-	-	-	-	-	-	-	-	-
Corporates	6	-	-	4,500	-	-	41,319	-	391,509	437,328
Retail	7	-	-	-	-	4,047	-	-	-	4,047
Other assets	8	-	-	-	-	-	395	34,932	109,665	144,991
<b>Total</b>	<b>9</b>	<b>5,979</b>	<b>-</b>	<b>1,045,684</b>	<b>30,862</b>	<b>4,047</b>	<b>41,899</b>	<b>34,932</b>	<b>897,301</b>	<b>2,060,704</b>

**GLOBAL CONSOLIDATED**

06-30-2025

Figures in MCh\$		0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
Types of counterparty / Risk weight										
Sovereigns and central Banks	1	5,979	-	-	-	-	-	-	-	5,979
Non-central government public sector entities	2	-	-	70	-	-	35	-	-	106
International institutions and multilateral development banks	3	-	-	-	-	-	-	-	-	-
Banks and credit unions supervised by the CMF	4	10,288	-	1,046,448	30,941	-	425	-	399,42	1,487,522
Securities firms	5	-	-	-	-	-	-	-	-	-
Corporates	6	-	-	4,500	-	-	75,151	-	397,547	477,198
Retail	7	-	-	-	-	4,047	161	-	-	4,208
Other assets	8	-	-	-	-	-	395	34,932	109,665	144,991
<b>Total</b>	<b>9</b>	<b>16,267</b>	<b>-</b>	<b>1,051,018</b>	<b>30,941</b>	<b>4,047</b>	<b>76,168</b>	<b>34,932</b>	<b>906,632</b>	<b>2,120,004</b>

## ► CCR5 – Composition of collateral for CCR exposure

### LOCAL CONSOLIDATED

06-30-2025

Figures in MCh\$	Collateral used in derivative transactions				Collateral used in securities financing transactions	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Asset classes	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	7,441	-	41,328	-		
Cash - other currencies	217,859	-	617,133	-		
Domestic sovereign debt (Chilean State or Central Bank of Chile)	-	-	-	-		
Other sovereign debt	3,637	-	94,209	-		
Investment-grade corporate bonds	-	-	-	-		
Other corporate bonds	-	-	-	-		
Equity securities	19,923	-	-	-		
Other collateral	-	-	-	-		
<b>Total</b>	<b>248,860</b>	<b>-</b>	<b>752,670</b>	<b>-</b>		

### GLOBAL CONSOLIDATED

06-30-2025

Figures in MCh\$	Collateral used in derivative transactions				Collateral used in securities financing transactions	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Asset classes	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	7,441	-	41,328	-		
Cash - other currencies	237,369	-	632,956	-		
Domestic sovereign debt (Chilean State or Central Bank of Chile)	-	-	-	-		
Other sovereign debt	5,719	-	94,209	-		
Investment-grade corporate bonds	-	-	-	-		
Other corporate bonds	-	-	-	-		
Equity securities	19,923	-	-	-		
Other collateral	-	-	-	-		
<b>Total</b>	<b>270,452</b>	<b>-</b>	<b>768,494</b>	<b>-</b>		



## ► CCR8 – Exposures to central counterparties

### LOCAL CONSOLIDATED

06-30-2025

Figures in MCh\$		EAD (post-CRM)	CRWA
<b>→ Exposures to qualifying CCPs (total)</b>	<b>1</b>	-	13,750
Exposures for trades at qualifying CCPs (excluding initial margin and default fund contributions), of which:	2	452,929	9,059
i) OTC derivatives	3	452,929	9,059
ii) Exchange-traded derivatives	4	-	-
iii) Securities financing transactions	5	-	-
iv) Netting sets where cross-product netting has been approved	6	452,929	9,059
Segregated initial margin	7	19,755	-
Unsegregated initial margin	8	-	-
Pre-funded default fund contributions	9	234,577	4,692
Unfunded default fund contributions	10	-	-
<b>→ Exposures to non-qualifying CCPs (total)</b>	<b>11</b>	-	-
Exposures for trades at non-qualifying CCPs (excluding initial margin and default fund contributions); of which:	12	-	-
i) OTC derivatives	13	-	-
ii) Exchange-traded derivatives	14	-	-
iii) Securities financing transactions	15	-	-
iv) Netting sets where cross-product netting has been approved	16	-	-
Segregated initial margin	17	-	-
Unsegregated initial margin	18	-	-
Pre-funded default fund contributions	19	-	-
Unfunded default fund contributions	20	-	-

### GLOBAL CONSOLIDATED

06-30-2025

Figures in MCh\$		EAD (post-CRM)	CRWA
<b>→ Exposures to qualifying CCPs (total)</b>	<b>1</b>	-	14,301
Exposures for trades at qualifying CCPs (excluding initial margin and default fund contributions), of which:	2	472,449	9,347
i) OTC derivatives	3	472,449	9,347
ii) Exchange-traded derivatives	4	-	-
iii) Securities financing transactions	5	-	-
iv) Netting sets where cross-product netting has been approved	6	452,929	9,059
Segregated initial margin	7	19,755	-
Unsegregated initial margin	8	-	-
Pre-funded default fund contributions	9	247,693	4,954
Unfunded default fund contributions	10	-	-
<b>→ Exposures to non-qualifying CCPs (total)</b>	<b>11</b>	-	-
Exposures for trades at non-qualifying CCPs (excluding initial margin and default fund contributions); of which:	12	-	-
i) OTC derivatives	13	-	-
ii) Exchange-traded derivatives	14	-	-
iii) Securities financing transactions	15	-	-
iv) Netting sets where cross-product netting has been approved	16	-	-
Segregated initial margin	17	-	-
Unsegregated initial margin	18	-	-
Pre-funded default fund contributions	19	-	-
Unfunded default fund contributions	20	-	-



# Market Risk

## Market risk

### ► MR1 – Market risk under the standardized approach (SA)

#### LOCAL CONSOLIDATED

06-30-2025

Figures in MCh\$		RWA under SA
Interest rate risk (general and specific)	1	3,186,017
Equity risk (general and specific)	2	-
Foreign exchange risk	3	21,538
Commodity risk	4	-
Options - simplified method	5	-
Options - delta-plus method	6	6,575
Options - scenario method	7	-
Subject to securitization framework	8	-
<b>Total</b>	<b>9</b>	<b>3,214,130</b>

#### GLOBAL CONSOLIDATED

06-30-2025

Figures in MCh\$		RWA under SA
Interest rate risk (general and specific)	1	3,401,652
Equity risk (general and specific)	2	-
Foreign exchange risk	3	36,707
Commodity risk	4	-
Options - simplified method	5	-
Options - delta-plus method	6	7,367
Options - scenario method	7	-
Subject to securitization framework	8	-
<b>Total</b>	<b>9</b>	<b>3,445,727</b>



# Asset Encumbrance



## Asset encumbrance

### ► ENC – Asset encumbrance

#### LOCAL CONSOLIDATED

06-30-2025

Figures in MCh\$	Encumbered assets	Central bank facilities	Unencumbered assets	Total
Cash and deposits in banks	183,723	-	1,350,287	1,534,010
Cash items in process of collection	-	-	481,68	481,68
Financial assets for trading at fair value through profit or loss	2,079	-	3,326,281	3,328,361
Financial assets not held for trading mandatorily at fair value through profit or loss	-	-	8,589	8,589
Financial assets designated at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	502,778	-	3,222,271	3,725,049
Derivative financial instruments held for hedge accounting	-	-	49,644	49,644
Investments under resale agreements	-	-	142,891	142,891
Financial debt instruments at amortized cost	403	-	757,099	757,502
Interbank loans	-	-	111,442	111,442
Loans and accounts receivable from customers	-	-	22,453,470	22,453,470
Investments in associates	-	-	685,524	685,524
Intangibles	-	-	638,692	638,692
Fixed assets	-	-	15,488	15,488
Right-of-use asset under lease agreements	-	-	114,472	114,472
Current taxes	-	-	13,926	13,926
Deferred taxes	-	-	284,261	284,261
Other assets	489,179	-	172,674	661,853
Non-current assets and disposal groups held for sale	-	-	5,432	5,432
<b>Total assets</b>	<b>1,178,163</b>	<b>-</b>	<b>33,834,123</b>	<b>35,012,285</b>



In accordance with RAN Chapter 21-20, encumbered assets are those that the Bank is restricted from liquidating, selling, transferring or assigning freely, due to legal, regulatory or other restrictions.

For the disclosure of this template, assets are broken down using the Compendium of Accounting Standards (CNC) as a reference, aligned with template CC2. For each type of asset, the portion that is encumbered or that guarantees central bank facilities is indicated.

- Cash and bank deposits: A portion of this item (15.6% of the total) is encumbered by the Bank's reserve requirement.
- Financial assets held for trading at fair value through profit or loss: A portion of this item (0.2% of the total) is encumbered, consisting of instruments with covenants or used as collateral.
- Financial assets at fair value through other comprehensive income: A portion of this item is encumbered because of covenants, initial margins in central counterparties for derivatives, among others. The encumbered portion is 42.7% of the total.
- Debt financial instruments at amortized cost: This item includes instruments securing transactions on the liability side, which are therefore encumbered. The encumbered portion is 0.1% of the total.
- Other assets: This item includes cash collateral provided for derivative transactions (with central or bilateral counterparties) as well as for other transactions. The encumbered portion is 41.5% of the

**GLOBAL CONSOLIDATED**

06-30-2025

Figures in MCh\$	Encumbered assets	Central bank facilities	Unencumbered assets	Total
Cash and deposits in banks	183,723	-	1,623,163	1,806,886
Cash items in process of collection	-	-	482,029	482,029
Financial assets for trading at fair value through profit or loss	360,798	-	3,940,581	4,301,378
Financial assets not held for trading mandatorily at fair value through profit or loss	-	-	8,589	8,589
Financial assets designated at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	944,919	-	3,527,232	4,472,151
Derivative financial instruments held for hedge accounting	-	-	78,744	78,744
Investments under resale agreements	-	-	178,764	178,764
Financial debt instruments at amortized cost	403	-	1,026,315	1,026,718
Interbank loans	-	-	4,322	4,322
Loans and accounts receivable from customers	-	-	26,885,060	26,885,060
Investments in associates	-	-	45,005	45,005
Intangibles	-	-	682,05	682,05
Fixed assets	-	-	28,907	28,907
Right-of-use asset under lease agreements	-	-	130,127	130,127
Current taxes	-	-	113,716	113,716
Deferred taxes	-	-	390,592	390,592
Other assets	505,003	-	221,416	726,419
Non-current assets and disposal groups held for sale	-	-	23,026	23,026
<b>Total assets</b>	<b>1,994,845</b>	<b>-</b>	<b>39,389,637</b>	<b>41,384,483</b>



In accordance with RAN Chapter 21-20, encumbered assets are those that the Bank is restricted from liquidating, selling, transferring or assigning freely, due to legal, regulatory or other restrictions.

For the disclosure of this template, assets are broken down using the Compendium of Accounting Standards (CNC) as a reference, aligned with template CC2. For each type of asset, the portion that is encumbered or that guarantees central bank facilities is indicated.

- Cash and bank deposits: A portion of this item (9.2% of the total) is encumbered by the Bank's reserve requirement.
- Financial assets held for trading at fair value through profit or loss: A portion of this item (5.6% of the total) is encumbered, consisting of instruments with covenants or used as collateral.
- Financial assets at fair value through other comprehensive income: A portion of this item is encumbered because of covenants, initial margins in central counterparties for derivatives, among others. The encumbered portion is 18.1% of the total.
- Debt financial instruments at amortized cost: This item includes instruments securing transactions on the liability side, which are therefore encumbered. The encumbered portion is 0% of the total.
- Other assets: This item includes cash collateral provided for derivative transactions (with central or bilateral counterparties) as well as for other transactions. The encumbered portion is 25.3% of the



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