



Integrated Report

2024





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Company name
Banco Itaú Chile¹

Taxpayer Identification Number
97.023.000-9

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

Address of the main office
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Mailing address
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Website
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¹ Hereinafter referred to as "Itaú Chile" or the "Bank."

1. Introduction

1.1. About this Integrated Report

GRI 2-2, 2-3, 2-4, 2-5, 2-12

This Integrated Report discloses information on the economic, social, environmental, and governance performance of Banco Itaú Chile (hereinafter referred to interchangeably as “Itaú Chile,” the “Bank,” or the “Company”) for the period from January 1 to December 31, 2024, considering its operations in Chile and Colombia¹, in order to fulfill the Company’s annual reporting requirement.

This Report has been prepared in accordance with General Standard No. 30 (“NCG 30”), as amended by Standard No. 461 (“NCG 461”), and General Standard No. 519 (“NCG 519”), all issued by the Chilean Financial Market Commission (“CMF”), including, as required by NCG 461, the Sustainability Accounting Standards Board (SASB) indicators applicable to our industry. It also discloses certain indicators from the S&P Global Corporate Sustainability Assessment (CSA), a questionnaire whose results allow Itaú Chile to participate in some of the Dow Jones family of indices.

The Bank’s consolidated financial statements as of December 31, 2014 are available in the Appendices section of this report. They present information on the Itaú Chile Group, which includes the financial information of Itaú Chile and its domestic and foreign subsidiaries, including Itaú Colombia S.A. (hereinafter referred to as “Itaú Colombia”), Itaú (Panamá) S.A., Itaú Chile New York Branch and the Representative Office in Lima, Peru.

This report does not include adjustments for non-controlling interests. Our approach to disclosure is to include all information that is material to investors’ decisions. Therefore, we have prioritized 99 indicators out of a total of 323 for consolidated reporting with Colombia.

This report does not contain any updates or restatements of information presented in previous reporting periods and was published on April 4, 2025.

Content Assurance

The content of this Report has been subject to a limited independent external assurance process. The verified indicators are included in the assurance report². If you have any questions or comments about this document, please contact sustentabilidad@itau.cl or ir@itau.cl.

The Integrated Report has been reviewed by the Senior Information Disclosure Committee, which consists of the Chief Executive Officer and the corporate managers of the Finance, Legal, Risk and Treasury departments. In addition, our Board of Directors reviews, approves and validates the Company’s purpose, values or mission statements, strategies, policies and objectives related to sustainable development.

¹ The financial information for Itaú Colombia has been translated into Chilean pesos using the accounting exchange rate as of December 31, 2024 (Ch\$1.0 = COP\$0.2263). Consolidated environmental, social and economic indicators for operations in Colombia are also included.

² The assurance report can be found in the “Appendices” section at the end of this document.

1.2. Welcome Letters

Letter from the Chief Executive Officer

GRI 2-22

Conversation with the CEO André Gailey

I would like to take this opportunity to acknowledge and thank my predecessor, Gabriel Moura, who led Itaú Chile's operations for the past four years. His leadership drove key initiatives that consolidated our market position, built a solid value proposition, and forged a strong corporate identity.

On October 1, 2024, I assumed the role of Chief Executive officer, marking a new chapter in my career that spans over 26 years at Itaú. During that time, I held various positions in Brazil before beginning my international career in Paraguay in 2019. I then took the role of regional executive officer for Itaú in Uruguay, Paraguay and Argentina between 2021 and 2024. Below, I share with you a conversation we had for this report, with a retrospective and prospective look at the challenges ahead. Enjoy the read!

In 2024, Itaú Unibanco celebrated its 100th anniversary. How did Itaú Chile approach this milestone?

Reaching a century is a milestone. It compels us to pause, reflect on our journey, assess our progress, and evaluate the company we have become. In this regard, Itaú Chile has experienced a journey full of challenges, opportunities and lessons learned. Thanks to the efforts of thousands of employees, we have become a major player in the local financial industry. We have a solid corporate culture and an

innovative identity, but above all, we have a differentiated value proposition focused on customer needs.

In addition to evaluating our history, we are also developing projections 100 years into the future. To this end, we have initiated a corporate image change that preserves the essence of our century-old brand, successfully integrating elements that have become part of our identity, such as the color orange and the concept of "made for the future," reflecting the modernity that is part of our DNA.

Today, Itaú approaches the market with a comprehensive understanding of our distinct and unique identity. With the security provided by consolidated teams committed to our corporate culture and a clear vision of the service we want to offer, we are convinced that the road ahead can only be traveled hand in hand with our customers, seeking sustainable results.

Continuing with this forward-looking approach, what aspects of your offering match the profile of the new banking customer?

From our point of view, service must respond to three key concepts for the customer: closeness, both physical and digital; modernity, putting the best technology at the service of our customers and our employees; and care, towards our customers, our itubers and the Chilean society. On this basis, we have developed an offer that is aligned with the identified needs of our customers, while

at the same time addresses their concerns. We use an active listening process focused on measuring customer satisfaction, which allows us to assess whether we are moving in the right direction.

We know that a smooth experience is essential. That is why we have simplified enrollment and continually improved our digital onboarding for new customers. This care also extends to our digital channels, where we have redoubled our efforts to provide an increasingly personalized and agile service. We have more than 14 digital branches, which allow us to decentralize and

extend our service hours. In addition, our mobile app, which allows us to respond instantly to the needs of our digitally active customers, is the highest-rated app in all the app stores. This is reflected in our Net Promoter Score (NPS) results, with 76% satisfaction in the app and 78% on the website. We also maintained our position as the most recommended bank by customers in Chile for the third year in a row, according to the Servitest Personas NPS study conducted by Ipsos.



Of course, there are customers who value personal interaction and still prefer to speak with our managers in person for critical transactions. This has led us to refine our phygital model, with more modern branches designed for secure cash transactions and specialized managers who provide comprehensive advice on their businesses. We also opened our Investment Center, located in the Titanium Tower, which offers a comprehensive and personalized approach to investment management, combining advanced technology with close and specialized service.

How have financial solutions adapted to this user profile?

Our products are responsive to customer needs and are constantly evaluated and refined, recognizing that this is an increasingly dynamic industry. Examples of this are our rewards programs, points and simplicity of payment methods, which are highly valued by our customers. With these three points in mind, we launched a new credit card offering in 2024 under the concept of “democratizing payment methods.” Customers can now choose the card that best fits their profile, be it Blue, Black or Legend, with attractive benefits for their travel, lifestyle and security needs. In addition, customers can transfer points between accounts or pay directly with points.

Some customers require highly specialized credit offerings, such as exporters, importers, and agribusinesses. With them in mind, we have developed two new retail business lines: “International Business” and “Agribusiness”, tailoring our credit offerings to their production cycles. In addition, we have changed the profile of our agents, whose knowledge of the industry makes them comprehensive

advisors, experts in each business, able to visit operations in the field and assess new risks together with the customer.

How does corporate culture leverage the principles of modernity and closeness?

Closeness is reflected in the way we interact with our customers, putting them at the center of all our decisions, from our customer service model to the development of our products. Modernity is reflected in the way we think, valuing diversity of opinion and teamwork, from inside the bank to the outside world, always using the best technology available.

We know that we cannot be modern on the outside if we are not modern on the inside. Today, we have a culture that we are proud of, one that has grown organically and that emphasizes values such as diversity and ethics that resonate strongly with our itubers.

At Itaú, you can dress and express your identity freely, because as a company we know that different ways of thinking enrich our teams and allow us to be as diverse as our customers. The women’s affinity community –“iElla”– and LGTB+ community –“Soy como soy”– are examples of spaces for inclusion and diversity that have been created within a framework of respect and the need to recognize the importance of our different identities.

In terms of gender equality, in 2024 the percentage of female mobility exceeded that of men for the first time, and the number of women at the highest levels of the organization increased by 37.5%. With this in mind, in 2023

we set ourselves the goal of having at least 45% women in management positions by the end of 2025.

Technology implementation also has a cultural dimension. Two examples are our flexible working model, which we have successfully integrated into our operations and which allows employees to connect and work remotely when they need to, adapting to the challenges of modern life and promoting work-life balance. In addition, we have applied artificial intelligence to the service of our agents, who now have data processing models that quickly profile their customers’ needs so that they can offer customized solutions based on their behavior, thus modernizing the account manager profile. In this way, we are taking care of our employees in the same way we take care of our customers.

What is the role of sustainability in this development model?

Just as we care about our customers and employees, we also care about how we interact with society and our different stakeholders. We not only move capital, but we also seek to stimulate people’s power to transform, whether through our business or through our responsibility to our stakeholders.

As part of our sustainability strategy, we have set a goal of achieving net-zero carbon emissions in both our operations and our portfolio by 2050. To achieve this, we have strengthened our commitment to reducing our carbon footprint, managing resources responsibly, and being transparent about our emissions. Since 2019, we have reduced our total operational emissions by 67%, from 23,627 tCO₂e to 7,604 tCO₂e in 2024. In addition, between

2023 and 2024, we achieved a 45% reduction in water consumption, a 51% reduction in energy consumption, and a 22% reduction in waste generation, compared to the baseline established in 2021.

Sustainable finance allows us to mobilize capital while positively impacting the environment and people. In order to make appropriate decisions, in 2024 we achieved 100% measurement of our wholesale portfolio emissions under the Partnership for Carbon Accounting Financials (PCAF) methodology. In addition, we have trained our sales managers in sustainable financing and are working to improve these financing tools.

These advances were reflected in a 10-point increase in our S&P Global Corporate Sustainability Assessment score, demonstrating our commitment to sustainability and our work on ESG issues. This allows us to be included in the DJBIC MILA Pacific Alliance Index for the sixth consecutive year, and to be one of the 780 companies included in the “2025 S&P Global Sustainability Yearbook,” out of a total of 7,690 companies evaluated worldwide.

The **Itaú Chile** Foundation works to make a positive contribution to society through initiatives that promote education, inclusion and cultural development. In 2024, its “Leamos Juntos” (Let’s Read Together) program benefited more than 2,880 children and seniors, promoting reading and cognitive development in vulnerable communities. In addition, through the “Eperiencia Empresa” (Corporate Experience) program, we trained 293 students from technical and vocational schools in key workplace skills and provided professional internships to 83 high school graduates, who were supported by 81 mentors. This

enabled them to acquire key skills and first-class industry knowledge. Overall, the Itaú Foundation has consistently increased the number of volunteers, actions and beneficiaries in recent years.

What are the key challenges for the business in 2025?

2025 will be a year of growth. Our main goal remains leadership, and the approach we took in 2024 will continue throughout this cycle. We are confident that our chosen course is the correct one. We are confident in the quality of our service, the comparative advantages we offer our customers, and the security that underpins our business.

We want to continue to build a relationship as a comprehensive advisor, ensuring our availability through the preferred communication channel at the time and location that is most convenient for them, with products tailored to their needs. Our objective is to be where our customers need us to be and simplify their relationship with financial services in all business segments. In doing so, we will make people’s lives easier and become a tool that stimulates the transformative power of their businesses and personal goals.

André Gailey
Chief Executive Officer
Banco Itaú Chile



Letter from the Chairman of the Board

IT1

Dear shareholders,

I am pleased to invite you to read about the achievements and progress made by Banco Itaú Chile over the past year. In 2024, we made significant progress toward greater customer centricity, consolidating our value proposition and strengthening our market position. The Bank ranked first in the industry in foreign trade growth, second in credit cards, and was recognized as “the most recommended bank by individuals and companies” according to the Ipsos Servitest survey. These results reflect our commitment to excellence and customer satisfaction, as well as our ability to adapt and thrive in a challenging environment.

In 2024, Itaú Chile strengthened its brand positioning efforts by launching a new image, in coordination with Itaú Unibanco. This new brand image represents Itaú’s transformation over the years, highlighting its leadership in the evolution of financial services and customer satisfaction. This evolution has been driven by the integration of new technologies at an accelerating pace. Consequently, the prevailing emphasis on customer service and technology accentuates our historical strengths. That is why we say that Itaú is “made of future.”

Another key element of the brand strategy was the sponsorship of the National Football Championship, which seeks to better connect with Chileans. In addition, we initiated the “Hablemos” (Let’s Talk) campaign on social media. This financial education initiative aims to enhance

our customers’ financial literacy and strengthen the relationship with them.

We contribute to the well-being of Chilean society through a variety of actions, while consistently prioritizing the care of our customers and employees. We also maintain a robust corporate culture, defined by modernity, ethics, digital capabilities, a performance-oriented mindset, and a commitment to continuous learning. This commitment to a robust organizational culture is reflected in an eNPS (Employee Net Promoter Score) of 85%.

We are our customers’ primary banking partner, and Itaú Chile has reinforced its advisory capabilities, positioning itself in several investment banking rankings. The Bank has continuously enhanced its digital capabilities, expanding the number of transactions conducted through the internet and mobile applications. Notably, we have maintained our position as the leading app in user reviews across all app stores for two consecutive years.

Regarding our financial performance, during this period, our return on tangible equity was 11.2%³, despite the decline in commercial loans and the repayment of FCIC lines - a special credit facility from the Central Bank of Chile called the Conditional Credit Facility for Increased Lending, created after the COVID-19 pandemic - which Itaú Chile used for up to Ch\$3,007,200 million.

In line with our consolidated profit of Ch\$376,627 million –a 6.1% increase over 2023– the Board of Directors has

approved a distribution of Ch\$106.47 million in dividends from 2024 profits, equivalent to a payout ratio of 30%. This confirms our ability to generate sustainable results.

In 2024, lending activity in the local banking industry demonstrated negligible real expansion. The industry’s commercial loan portfolio experienced a 1.9% real reduction at the end of the year, reflecting low economic growth and declines in several economic sectors, with the exception of mining. Consumer loans increased by 4.5% at the end of the year, reflecting the challenges associated with expanding in this sector due to low economic growth and its impact on job creation. In the housing sector, real growth of 1.7% was observed, continuing the trend of recent years. This growth is affected by high interest rates, rising mortgage prices, and weakening household income.

In this context, despite the modest growth of our loans during the year, influenced by the performance of the economy and its effects on the levels of delinquency observed, we successfully maintained the credit composition generated through our transformation process, which also influenced our growth rate in 2024.

Our consolidated loans reached Ch\$27,890,240 million, remaining essentially flat at the consolidated level, consistent with the local banking industry. Meanwhile, consolidated equity stood at Ch\$3,971,313 million. We also strengthened our funding strategy, as evidenced by a loan-to-deposit ratio that increased by 4.4 percentage points in Chile, reaching 70.8%.

³ Net income attributable to equity holders / Average tangible equity.





Operating expenses in Chile grew below the rate of inflation, a testament to our commitment to operational efficiency. At the same time, we increased fee-generating services, achieving 13.5% of fees on financial margin with customers plus fees.

2024 was marked by significant changes in our corporate governance. In July, the Board of Directors announced the appointment of André Gailey as the new CEO of Itaú, beginning a process of transition that culminated on September 30, when Gabriel Moura left the position of CEO in Chile to join the Executive Committee of Itaú Unibanco as Chief Financial Officer (CFO). Gabriel also assumed the role of vice chairman of the Board of Directors of **Itaú Chile**, succeeding Milton Maluhy, who resigned from his position on the same date after a tenure of over five years, in addition to the previous three years he served as CEO of the local operation.

André Gailey, who took office on October 1, 2024, has a proven track record in the commercial sector and as CEO of Itaú's operations in other countries in the region. We are confident that he is the right person to lead the Bank in this new cycle of growth and that his leadership will enable us to reach our full potential. We are grateful for Gabriel Moura's outstanding management and recognize the results of his administration, which left behind a solid

foundation, a unique corporate culture, and a clear vision for the local industry.

In addition, on March 31, 2025, Pedro Samhan resigned from his position as director after more than eight years of service. The Board has appointed Kevin Cowan as his successor, effective April 1 of this year. We are confident that Moura's new role and Cowan's addition will be a great asset to our bank, and that their experience and leadership will bring a fresh perspective to our role as a Board of Directors.

At Banco **Itaú Chile**, we believe that ethics are non-negotiable and that transparency is an asset that contributes to trust in our institution. Our 2024 Annual Report aligns with General Standard 461 of the Financial Market Commission (CMF) and, as in previous years, provides clear and accessible information about our operations. Most importantly, it reflects our policies, practices, and goals in environmental, social, and governance (ESG) issues, ensuring that our shareholders and the public can stay informed about the Bank's progress and our contribution to society.

Ricardo Villela Marino
Chairman of the Board
Banco Itaú Chile



1.3. About Us

NGC 461 6.4.i, 6.2.vi | GRI 2-1

We are a universal commercial bank headquartered in Chile with offices throughout the country. We have operations in Colombia and Panama, a branch in New York City, United States, and a representative office in Lima, Peru. Our main brand is Itaú⁴, and it should be noted that Itaú Chile has no relevant or significant patents to report.

⁴ It should be noted that Itaú Chile has no relevant or significant patents to report.

130

physical branches in Chile.*

71

physical branches in Colombia.

1

investment center.

14

digital branches.

1

branch in New York.

1

representative office in Peru.

1

office in Panama.

8

owned facilities.

* We currently have nine buildings: Av. Presidente Riesco 5537, Rosario Norte 660, San Antonio 220, Bandera 206, Bandera 341, Huérfanos 1072, Nueva York 33, Vitacura 2872 and Arturo Prat 828 (Valparaíso). The total floor space is 70,181 m². In terms of ownership of property, 8% of the m² are owned and the remaining 92% m² are leased. Eight facilities are owned and the remaining 93 are leased.

We are part of the Itaú Unibanco Group, the largest private bank in Brazil, one of the largest financial institutions in the Americas and the most valuable brand in Latin America.* We currently represent 14.3% of the loan portfolio of Itaú Unibanco, the largest bank in the region by assets, with operations in 18 countries and more than 70 million customers.

* Global 500 2023 ranking, prepared by the consultancy Brand Finance.

Competition

NCG 461 6.1.ii

In Chile and Colombia, we operate in highly competitive markets. Our main competitors are banks regulated by the Financial Market Commission, especially those that are listed and have the largest market capitalization. These include Banco Santander-Chile, Banco de Chile, Banco de Crédito e Inversiones and Scotiabank Chile.

In terms of competition, we face both banking and non-banking institutions in the various products we offer. In the consumer and other credit business, we compete with

banks, savings and credit cooperatives, and compensation funds. For some credit products, we also compete with department stores, supermarket chains, leasing, factoring and auto loan entities, and other non-bank companies that issue private-label credit cards. In the savings and mortgage loan businesses, we compete with mutual funds, pension funds, insurance companies, and residential mortgage loan servicers.

	Itaú Chile	Itaú Colombia	Consolidated
In millions of Chilean pesos as of December 31, 2024			
Assets	35,702,919	6,828,795	42,531,714
Loans	23,341,538	4,548,702	27,890,240
Market capitalization			2,199,104



1.4. Our Transformation

NCG 461 2.1.i, ii, iii, iv

We are building on our transformation to become a simple, agile, efficient, and disruptive bank with the goal of delivering the best comprehensive financial solutions to our customers. Our mission is to meet the needs of individuals and businesses and deliver sustainable results.

Our differentiators - brand, presence, culture, sustainability, cost control and capital management - will enable us to leverage our strategy and deliver sustainable results in the future.

We are proud that our brand and culture are key drivers of our position. Our unique “itubers” culture, which challenges and encourages our employees to excel, is also at the heart of the levers that enable us to achieve our goals.

Mission

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

Vision

Be the leading bank in sustainable performance and customer satisfaction.

Purpose

Enhance the capacity of individuals to effect change.

Our Values

Ethics is non-negotiable

We want diversity and inclusion:

- » Being an ituber is to be as diverse as our customers.
- » Being an ituber is to be open to different points of view.
- » Being an ituber means being yourself and expressing yourself in a transparent way.

We work for our customers:

- » Being an ituber means doing everything to attract the customer.
- » Being an ituber is to innovate based on the customer’s needs.
- » Being an ituber is to make it simple, always.

We acknowledge that we do not know everything:

- » Being an ituber is to look outward and learn all the time.
- » Being an ituber is to try, to fail, to learn and to improve.
- » Being an ituber is about using data intensively to learn and make the best decisions.

We move forward together:

- » Being an ituber means trusting and knowing how to work with autonomy.
- » Being an ituber means helping and asking for help.
- » Being an ituber is being one Itaú.

We are driven by results:

- » Being an ituber means being ambitious in our objectives and efficient in our execution.
- » Being an ituber is to always seek sustainable growth.
- » Being an ituber is to have an impact on society.

153 Years of History in Chile

NCG 461 2.2

We are the oldest private bank in Chile. Since Banco de Concepción was founded in 1871, we have evolved, adapting to changes in the environment and always putting our customers first.

- 1871**
Foundation of Banco de Concepción.
- 1971-1975**
Merger and acquisition of Banco Francés, Banco Italiano and Banco Valdivia.
- 1977**
The First National Bank of Boston begins operations in Chile.
- 1995**
Acquisition of Banco de Concepción by INFISA (currently CorpGroup).
- 1997**
Banco de Concepción is renamed Corpbanca.

- 1998**
Merger and acquisition of consumer finance companies Corfinsa and Financiera Condell.
- 2002**
Local Initial Public Offering (IPO).
- 2003**
NYSE ADR Program.
- 2006**
Merger of Bank of America and Bank Boston in the U.S.
- 2007**
The SBIF approves the acquisition of Bank Boston by Itaú Chile.
- 2011**
Acquisition of branches of HSBC Bank Chile and Munita, Cruzat y Claro (MCC).
- 2012**
Acquisition of Banco Santander Colombia.
- 2013**
Acquisition of Helm Bank in Colombia.
- 2016**
Itaú Chile merged with Corpbanca, renamed Itaú Corpbanca.

- 2017**
Transition
 - Migration and segmentation of retail customers.
 - Initial deployment of digital initiatives.
 - Introduction of the Itaú brand in Colombia.
- 2018**
Development
 - Focus on customer satisfaction.
 - Strengthening the organizational culture.
- 2019**
Consolidation
 - Continue to develop Itaú's management model.
 - Progress in the digitization process.
 - Focus on customer satisfaction.
- 2020**
Crisis Management and Planning
 - COVID-19 crisis management.
 - Strategic planning to build the bank of the future.
- 2021-2023**
Transformation
 - Implementation of the transformation plan in Chile.
 - Launch of the transformation process in Colombia.
 - Creation and implementation of the new itubers culture.

- 2023**
 - Change of Bank's name to Banco Itaú Chile.
 - On July 8, ITB Holding Brasil announced the results of its public tender offer for the shares of Itaú Chile.
 - On October 30, the process of voluntary termination of the American Depositary Shares program in the United States began.
- 2024**
 - Delisting and termination of the American Depositary Share program on the New York Stock Exchange in the United States .
 - The Itaú Unibanco Group, which controls Itaú Chile, celebrated its 100th anniversary by updating its visual identity, logo and slogan: "Itaú, made of future."

1.5. Materiality Process

GRI 3-1, 3-2, 2-14 | CSA 1.3.4

We identify our most relevant topics through a materiality process implemented in 2022, which we review and update annually. In the 2024 update, we conducted a peer analysis to identify relevant industry issues that may be of interest. At the same time, we analyzed the indicators associated with these topics and proposed updated definitions for them.

As a result, we included three new material topics considered relevant to Itaú Chile's management and business model, increasing the number from 12 in 2023 to 15 in 2024. Subsequently, Itaú Chile's Sustainability Management held a meeting to review and prioritize them and evaluate the proposed structure. Finally, the Senior Executive Committee reviewed the topics validated by the Sustainability Management team and provided feedback. It also analyzed the proposed structure for the 2024 Integrated Report, making observations and suggesting adjustments where necessary. The material topics defined for 2024 are:

Governance

- 1 **Integrating environmental, social and governance (ESG) factors into credit and other asset risk and opportunity management:** To manage our portfolio with a long-term perspective, we need to identify the risks and opportunities arising from ESG issues. At Itaú Chile, we integrate ESG risks into both our internal management and our credit and other asset risk management to generate greater long-term value, protect our reputation and contribute to the fight against climate change.
- 2 **Sustainable finance⁵:** To manage our credit portfolio for the long term, we must identify the risks and opportunities arising from environmental, social and governance issues. At Itaú Chile, we integrate ESG risks into both our internal management and our credit and other asset risk management to generate greater long-term value, protect our reputation and contribute to the fight against climate change.
- 3 **Ethical behavior and market conduct:** Ethics are non-negotiable and go far beyond compliance. In line with this, at Itaú Chile we strive to ensure professional integrity in all our business relationships, avoiding conflicts of interest between the incentives of our employees and the needs of our customers in our daily work.
- 4 **Digitalization and innovative customer-centric solutions:** Customer satisfaction is the cornerstone of our business success, directly influencing our referral and loyalty rates. Our transformation

strategy is based on the integration of advanced digital technologies throughout our value chain. We continuously innovate to streamline and simplify the customer experience, ensuring exceptional and differentiated service.

- 5 **Cybersecurity and data protection:** We maintain the availability and security of the data handled by our industry and manage risks to ensure market confidence. We strive to be at the forefront of information security event defense and prevention systems. We are committed to ensuring business continuity and the appropriate use of data to maximize the protection of our customers' personal information.
- 6 **Sustainable profitability⁶:** At Itaú Chile, we understand that business profitability is essential to generating long-term sustainable value, as it involves efficient resource management, cost optimization and revenue maximization through innovative products and services. Our commitment to profitable and sustainable growth is based on prudent risk management, which allows us to invest in the continuous improvement of sustainable development.

- 7 **Clear and transparent information⁷:** Transparency is essential in our operations and in our relationships with stakeholders. At Itaú Chile, we promote simple, clear and objective disclosure of relevant information and encourage open and honest communication. We are committed to maintaining high standards in the way we communicate, complying with regulations and strengthening trust and credibility in our entity in order to contribute to sustainable development.

Society

- 8 **Diversity, equity, and inclusion:** Diverse and inclusive work environments add value to the business. Therefore, we strive to foster the transformative power of people by promoting diversity, valuing differences, and ensuring a diverse, equitable, and inclusive work environment that embraces the whole person.
- 9 **Promoting and supporting social development:** As a bank, we want to have a positive impact on the societies in which we operate. As a company that generates and mobilizes capital, we believe that the development of our environment is an integral part of our business. In this regard, we support education and employability as key areas to drive and accelerate the transformation of our society. We also implement and coordinate specific programs in these areas through various partnerships with specialized institutions.

⁵ This material topic has been moved from the Social Pillar to the Governance Pillar.

⁶ New material topic.

⁷ New material topic.

- 10 Inclusion and financial literacy:** The inclusion of vulnerable groups in the marketplace is essential to the country's economic development. As part of our commitment, we seek to provide both internal and external tools. Therefore, we provide financing to small and medium-sized entities and make financial literacy tools available to everyone through various platforms and social networks.
- 11 Comprehensive health coverage for employees and contractors:** We care about the emotional, social, physical and financial health of everyone who is part of Itaú and its subsidiaries. The well-being of our itubers is our top priority.
- 12 Innovative organizational culture:** We believe that fostering a distinctive culture and work environment is key to attracting and retaining talent, which in turn strengthens our long-term competitiveness. We focus on talent management, offering our employees opportunities for professional development and enhancing their skills and competencies to meet new challenges in the industry.
- 13 Commitment to human rights⁸:** We promote an inclusive and safe work environment, build ethical relationships with suppliers and contribute to social well-being. At Itaú, we strive to promote policies and practices that cover the entire value chain, so that people's fundamental rights are respected and protected, which also contributes to the prevention of operational and reputational risks.

Environment

- 14 Transitioning to a low-carbon economy:** Climate change poses an inherent risk to all industries, including ours, where it can affect both our operations and our loan and investment portfolios. As a bank, we are indirectly responsible for our customers' emissions. Therefore, we focus on identifying and managing the key risks and opportunities arising from climate change, establishing indicators, actions and goals, and investing in clean solutions that enable decarbonization and the transition to a low-carbon economy.
- 15 Operational eco-efficiency:** Environmental degradation has short, medium and long-term impacts on society and the economy. As a bank, we are not a carbon-intensive industry, but we strive to integrate eco-efficiency into our operations. We are committed to minimizing our consumption of natural resources, such as water and energy, and to setting ambitious goals while raising awareness among our stakeholders.



⁸ New material topic.

Materiality metrics relevant to our external stakeholders

CSA 1.3.5

We assess the positive and/or negative impacts on external stakeholders resulting from our operations, products and services, and/or supply chain. As a result, we have identified two topics with their respective impacts, metrics and ratings.

1 Promoting and supporting social development:

The cause and origin of the external impact is related to the Bank's operations and the scope of its business activities, which represent more than 50% of our activities for the purpose of assessing this impact. The external stakeholders considered in this assessment are society and customers. The methodology used was to verify the materiality of the externalities on these groups, which were considered significant and positive. The results of this exercise are presented below:

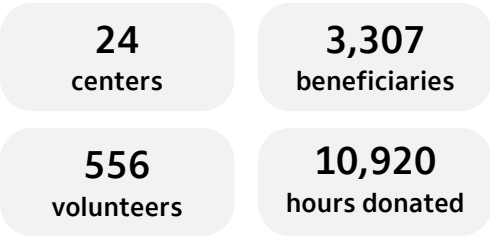
As a financial institution that mobilizes capital, we focus on the development of the environment and support society through our actions. In addition, we believe that supporting society is possible through volunteer work, which positively influences the work environment and the commitment of our employees.

At Itaú Chile and its local and foreign subsidiaries, we contribute by supporting education and employability as key pillars to promote and accelerate the transformation of society, implementing specific programs in these areas through the Itaú Chile

Foundation. We also have financial literacy initiatives for customers, non-customers and students in technical and professional schools.

Our quantitative metrics allow us to measure the positive impact of Itaú Chile's business activities, including:

- ➔ **Metrics related to the material topic:** We assess the number of hours donated to preschool children, high school students and senior centers.
- ➔ **Evaluation of the impact achieved:** We measure the quantified quality of life that has been impacted, resulting in a positive impact.
- ➔ **Description of the impact evaluated:** Volunteer satisfaction and beneficiary quality of life.
- ➔ **Quantitative impact metrics linked to the material topic:**



- 2 **Customer-centric digitalization and innovative solutions:** External impacts are generated through operations, products, services and the supply chain, covering more than 50% of business activities. In this assessment, external stakeholders were considered to be external customers and employees, including contractors and suppliers. The materiality analysis of these impacts confirmed their relevance and positive nature, with the following results:

In line with our strategy, we strive for greater profitability, hand in hand with sustainability, in order to return value to our investors. In this context, we are implementing digitalization to promote Itaú Chile's objectives of innovation and customer focus. Customer satisfaction is fundamental to our business, as it has a direct impact on our customer recommendation rate. The strategy focuses on deepening the use of new digital technologies throughout the value chain, innovating to improve and simplify the experience. Solutions include: 100% digital customer onboarding, QR code payments, "FOGAPE Apoya" loans for small and medium-sized entities, loan restructuring options for customers who need to get their finances in order, digitization of processes to reduce paper consumption, and a partnership with Universidad Católica to develop low-carbon solutions for carbon-intensive industries (sensitive sectors) based on ideas from the university's engineering students.

The metrics addressed for this material topic were:

- ➔ **Metrics related to the material topic:** Net Promoter Score⁹ (NPS), complaints, and app store ratings.
- ➔ **Evaluation of impact made:** Access to a product/ service that has a positive impact.
- ➔ **Description of the impact evaluated:** We promote digitalization and quality of life for our customers.
- ➔ **Quantitative impact metrics linked to the material topic:**



⁹ Metrics we use to measure customer satisfaction with our products or services and the likelihood that they will recommend our brand to others. In other words, it is a performance indicator that measures us based on the customer's experience throughout their journey.

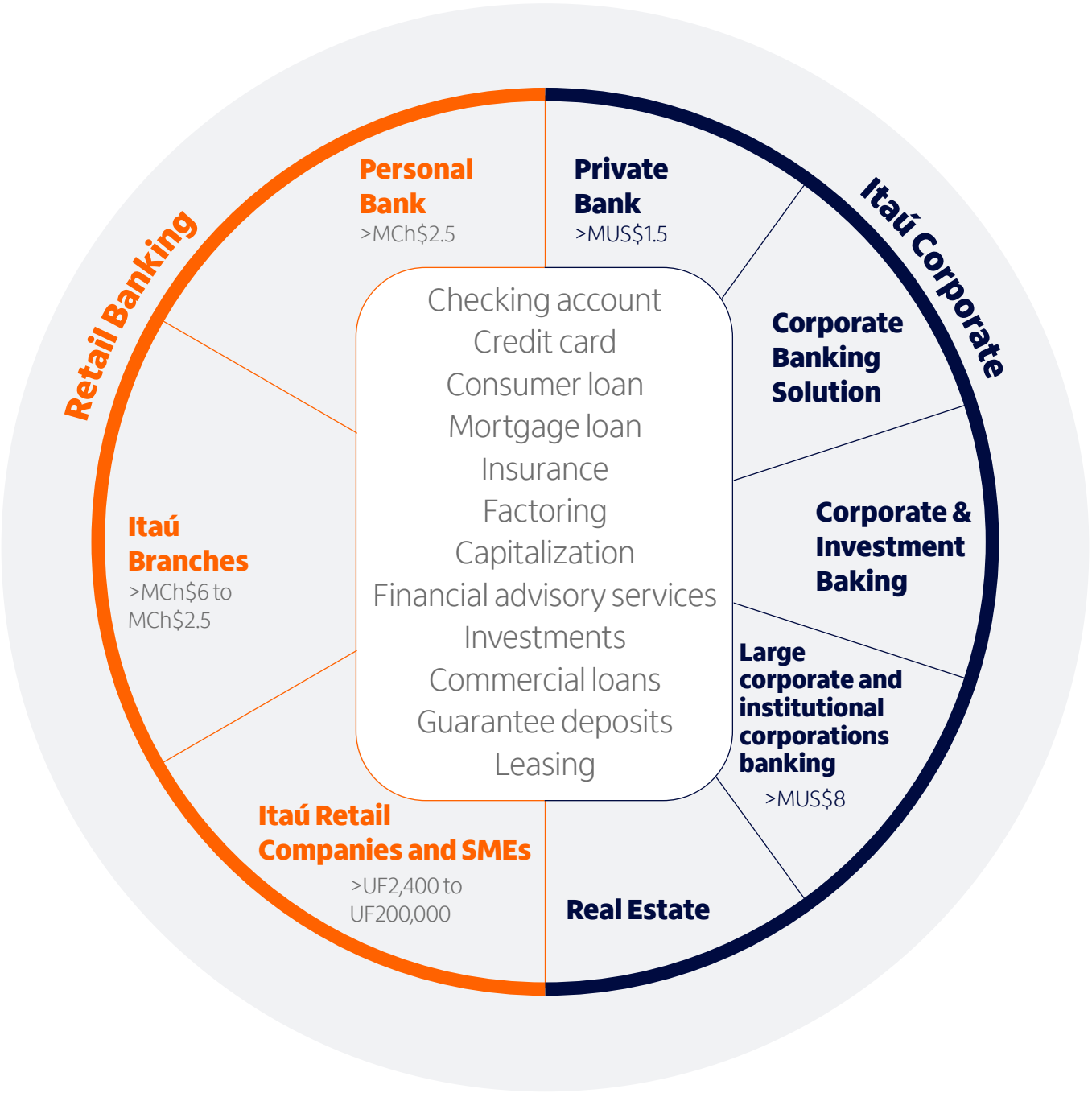
2. Strategic Management

2.1. Our Services and Sales Channels

NCG 461 6.1.i, 6.2.i, ii, v, vii

We are not dependent on patents or licenses, nor are we materially dependent on industrial, commercial or financial contracts (including contracts with customers or suppliers).

We offer a wide range of financial solutions ranging from digital checking accounts and insurance to economic advisory and foreign trade products. We provide cash management, financing, investment banking, consumer loans, asset management and treasury services. Each of these instruments and services is designed to meet the specific needs of our customers, guaranteeing security, efficiency and support in all their operations.



Itaú Corporate

Our wholesale banking segment serves corporate and high-net worth customers through four main segments: Corporate and Investment Banking, Large Corporate Banking, Multinational and Institutional Banking, Real Estate Banking and Private Banking.

In 2024, we implemented a new digital portal “Itaú Corporate” that offers personalized attention to our corporate customers. This platform not only optimizes the user experience, but also collects key data that allows us to continuously improve our management tools and services.

In this segment, the main sales channel is face-to-face, through the relationship of sales executives and multiple product specialists with customers. The solutions cover different types of services grouped into five main segments:

➔ Corporate & Investment Banking (CIB)

This segment serves the largest economic groups in the country. This unit is characterized by an understanding and knowledge of its customer’ business, a focus on serving them with value propositions tailored to their needs, a constant search for quality in the services provided, and a genuine concern for the application Environmental, Social and Governance (ESG) criteria.

This area provides financial advisory services in the areas of mergers, acquisitions, divestitures and valuations of companies, as well as capital raising transactions in the capital markets, either for capital increases or initial public offerings. In addition, through Corporate Finance, it provides advisory

services for companies in the structuring of bank debt, bonds (local and international capital markets) and financial advisory services for the economic evaluation of project bids.

➔ Large corporate banking, multinational and institutional corporations:

Basically, it serves legal entities and/or economic groups that do not operate in the real estate or construction industry. It stands out for its national presence from the business center in Santiago. It serves domestic and international companies with annual sales in excess of US\$8 million. It offers a value proposition based on attracting, retaining, financially advising and creating value for customers across a range of industries and sectors, enhancing their businesses through a wide range of customized financial products, both debt and investment.

In the case of **multinational corporations**, the focus is on developing different value propositions for companies operating in Latin America, while in the case of **institutional customers**, the focus is on financial and non-financial institutional customers, focusing on financing, non-credit products and services for their daily operations.

➔ Real estate banking:

This segment primarily serves customers that develop and sell real estate, lease commercial, industrial and residential properties, and construction companies. It manages the financing of the construction and sale of real estate projects, as well as the financing of the needs of construction companies and the structuring

of financial solutions tailored to the financial needs of companies involved in the rental of real estate in the warehouse, commercial, residential and office sectors, being one of the main players in the market.

➔ Private bank:

This is a segment within Itaú Corporate with a mixed portfolio of individuals and corporations. They are identified as economic groups and, in general terms, correspond to high-net-worth customers, who have more than US\$1.5 million in equity.

The products/services offered are, both on the banking side (which are attended by account managers), as well as the whole part of in-shore and off-shore investments, i.e. local and international investments. We also have an investor who advises customers with more particular and specific investment needs.

Itaú Colombia

At **Itaú Colombia** we provide savings and checking accounts to optimize corporate liquidity, lines of credit to obtain liquidity and increase working capital, and leasing options to acquire assets without large upfront investments. In addition, we have low-volatility investment instruments and insurance brokerage services to manage risks and protect business assets.

Retail banking

Our Retail Banking business provides services to individuals of all income levels, as well as to small and

medium-sized entities, the latter grouped under “Itaú for your business.” We focus on customer service through multiple channels: face-to-face in our branches from Arica to Punta Arenas, digitally through our website and app, and through direct contact via email with account managers and calls to our contact center. Our retail banking is organized in the following segments:

➔ Itaú Branches:

It is targeted at individuals with medium to high income levels (focusing on customers with monthly incomes between Ch\$600,000 and Ch\$2.5 million). This segment offers checking account products, debit and credit cards, personal installment loans, mortgage loans, bank insurance, time deposits, mutual funds and savings and checking accounts in local and foreign currency.

➔ Itaú Personal Bank:

It specializes in serving customers with high income levels, over Ch\$2.5 million. Our service model offers specialized and personalized attention by highly qualified managers, to deliver solutions and financial advice tailored to each customer, offering the best experience and exclusive benefits.

➔ Itaú Retail Companies and SMEs:

This segment is focused on companies with annual turnover between UF2,400 and UF200,000. We have a wide range of products for this segment, such as: Commercial Loans, Loans with State-guaranteed Loans, Comex, Leasing, Factoring and Guarantee Deposits.

In addition, Retail Banking contains the segment of Banco Condell that serves low-income people, providing an offer focused mainly on insurance policies and consumer loans.

Itaú Colombia

At **Itaú Colombia** we offer savings and checking accounts for everyday money management, credit cards with multiple benefits, free investment and consumer loans, and mortgage loans for the acquisition, construction or remodeling of homes. We also offer low-volatility investment instruments, insurance brokerage services to protect assets and wealth, and trusts for the administration of future assets and rights.

Local Subsidiaries

We offer certain products and services through a special purpose vehicle (SPV). In this way, we can support our customers through financial services, such as:

Itaú Corredores de Seguros Limitada

This subsidiary has a business model in which it is responsible for brokering insurance of different categories according to the current product grid of various companies (through the payment of commissions and/or agreements for this service) to Itaú customers. At the same time, it is in charge of providing an end-to-end experience to its customers, that is, offering advice to the customer from the moment the customer presents his interest in contracting until the post-sale and/or claim that the customer may require. Our sales channels are as follows:

- ➔ Attention and follow-up of claims through a specialized area.
- ➔ Claims reporting via private website, call center or in person at Itaú Chile branches.
- ➔ Insurance inquiries through the “talk to us” address (hablaconseguros@itau.cl).

Itaú Corredores de Bolsa Limitada

This subsidiary specializes in offering simple, transparent, close and smart investment solutions to a wide range of customers in the retail and institutional segments.

We are active in the brokerage market for stocks, bonds, ETFs, fund shares, currencies and structured notes, both in the local market and in the U.S. market. In addition, we are engaged in the distribution of local and international fund shares, and conduct research on local companies.

Our sales and customer communication channels are as follows:

- ➔ **For institutional customers:** Specialized trading desk and “OMS” platform.
- ➔ **For retail banking customers:** Digital platform on the Itaú website, investment advisors and traders’ desk.

Itaú Asesorías Financieras Limitada

It is a subsidiary integrated to Itaú Corporate as part of the support services to customers in decision-making for financial and strategic planning. Its function is to provide solutions, such as structuring and implementation of corporate financing in the banking market, syndicated and bilateral loans, debt restructurings and structuring of project finance under the Project Finance modality, according to standards established by the Equator Principles.

In addition, it provides debt structuring services in the capital markets through the structuring, issuance and placement of bonds and commercial papers, as well as advisory services for mergers, acquisitions and capital increases. Due to its regional presence, it accompanies international customers in transactions in Chile and domestic

customers in operations in Brazil, the United States, Peru and other countries in the region.

Sales channels: As part of Itaú Corporate, the subsidiary serves transversally to CIB, Large Corporate and Real Estate customers, with Corporate’s commercial teams maintaining day-to-day and generally long-standing relationships. It is based on these relationships and the regional presence of Banco Itaú Chile that Itaú Asesorías Financieras Limitada provides the aforementioned support services.

In Itaú Colombia, we rely on our subsidiaries to provide solutions for the different financial needs of our customers. Itaú Comisionista de Bolsa Colombia offers services in local and international stock market lines. Itaú

Fiduciaria Colombia is dedicated to the management of investment assets and trusts. Itaú Panamá is responsible for financial services in the international market. Itaú Corredor de Seguros Colombia, as a related company, provides solutions and services for the administration of insurance programs.



Itaú Administradora General de Fondos S.A. (AGF)

We lead the industry by providing digital solutions in asset management, tailored to each customer's profile and focused on sustainable wealth growth.

We simplified our product offering, integrating new digital solutions into the platform, such as the functionality of enabling your account to invest and the option of automatic investments for the Voluntary Pension Savings (APV) product.

Products:

- ➔ **Money market:** Allows investing in short-term debt mutual funds with a maturity of 90 days or less.
- ➔ **Local debt:** Local debt mutual funds.
- ➔ **Itaú Global Bond Mutual Funds:** Investment in time deposits, government bonds, corporate and bank bonds.
- ➔ **Itaú Balanced Mutual Funds:** Combine investments in debt instruments and equity securities.
- ➔ **Itaú Equity Mutual Funds:** Invest in shares, ADRs, funds and ETFs¹⁰ with underlying stock.
- ➔ **Itaú Index Mutual Funds:** Replicate the performance of an Equity or Debt Index.

- ➔ **Itaú Real Estate Investment Funds:** Mutual funds that are indirectly exposed to real estate projects.

Our sales channels are as follows:

- ➔ Digital channels: App and website.
- ➔ Investment advisors in the branch network throughout the country.

Our Chilean Macro and Equities Research team was recognized by Institutional Investor as one of the best in Chilean company analysis for the year 2024.

¹⁰ Exchange Traded Funds (ETFs) are investment funds whose objective is to replicate the performance of an index or a basket of securities and whose units or securities are traded on electronic stock exchanges in real time in the same way as stocks.

“Salmón” Awards

During 2024 we obtained the following recognitions from Diario Financiero for our AGF:

Salmón Mutual Funds Awards - May 2024

1st place

Fondo Mutuo Itaú Ahorro Plus - Serie Simple.

2nd place

Fondo Mutuo Itaú Dinámico - Serie Simple.

1st place

Fondo Mutuo Itaú Income - Serie F1.

2nd place

Fondo Mutuo Itaú Ahorro Corto Plazo - Serie F4.

2nd place

Fondo Mutuo Itaú Cash Dollar - Serie F3.

Salmón Awards Voluntary Pension Savings Series - November 2024

1st place

in the “Debt < 90 Days Domestic” category: Fondo Mutuo Itaú Select - Serie APV.

1st place

in the “Debt < 365 Days Domestic in Chilean pesos” category: Fondo Mutuo Itaú Ahorro Corto Plazo - Serie APV.

1st place

in “Debt > 365 Days Flexible Origin” category: Fondo Mutuo Itaú Dinámico - Serie APV.

Innovation in Products and Services

IT2

We continue to work and innovate to offer the best experience to our customers:

New Itaú cards

Blue, Black and Legend are the new credit cards that we launched in October 2024. With them, we are the first bank in Chile to offer customers the possibility of freely choosing the credit card that best suits their needs and lifestyle.

Each of the new cards comes with a series of attractive benefits, the most outstanding of which will be Itaú Legend, which includes travel benefits, access to VIP lounges in Chile and abroad, free parking and airport transfers, transfer of Itaú points, and discounts in exclusive stores and the purchase of products in any store with Itaú points.



Alliance with BNP Paribas Cardif

Since 2022, we have had an agreement with BNP Paribas Cardif. The alliance has allowed us to offer a unique protection ecosystem in the local market, with a wide range of insurance policies, including coverage for theft, home, life, travel and health. Currently, insurance can be managed entirely through the Itaú Chile app and website.

International Business

We offer specialized and comprehensive consulting services for foreign trade transactions, commercial loans, factoring and leasing in a single counterparty, reducing customer waiting times and adding value to customers who perform import and export operations of products in the regions of Tarapacá, Valparaíso and Metropolitan. In addition, our specialized website “Portal COMEX” allows customers to operate all their services via the web, decentralizing the service.

2.2. Customer Centricity

IT3

To strengthen the motivation of our teams and improve the quality of our service, we have promoted several initiatives focused on transforming the customer experience and operational optimization. These actions, developed in Chile and Colombia, have had a significant impact on the efficiency, digitalization and security of our processes.

In 2024, the “Experience League” was created, a program aimed at the commercial teams of Itaú Branches, Personal Bank, Retail Companies and SMEs. Inspired by the sponsorship of the National Football Championship, this program turned customer service into a dynamic game, establishing clear and tangible challenges for the branches. Each cycle of the league lasted three months and included individual and collective awards, assigned according to the Net Promoter Score (NPS) and three key variables adapted to each segment (Loop Closure, Detractors Campaign Management, Customer Welcome or 60-day Contact).

In addition, the Customer Detractor campaign was implemented, in which branch agents contact customers to ensure that their requirements are met. **In just six months, 50% of the customers contacted went from detractors to promoters, reflecting the positive impact of the program.**

From a digitalization perspective, we have also made progress in optimizing key processes for our customers. We recognized the need to improve the mortgage payment experience, a fundamental point of contact with the Bank. The implementation of mortgage payment in the app solved one of the main barriers for our customers, allowing them to consult and pay their mortgages from their mobile device, without being dependent on a computer or a branch. In addition, we added automated notifications to alert customers of upcoming maturities, making it easier for them to manage their finances and avoid late fees.

At **Itaú Colombia**, automation efforts have allowed us to improve security and operational efficiency. Through the BlockBot project, we optimized the response time for managing account locks, reducing the execution time from 5 minutes to just 40 seconds, an 87% improvement in response time. This automation has been key to reducing fraud and increasing customer confidence, minimizing the likelihood of fraudsters’ success, and ensuring more agile and effective protection against emerging threats.

Our Customers

NCG 461 6.2.iv | SASB FN-CB-000.A, FN-CB-000.B

The checking accounts of the management segments are shown below:

	Itaú Chile				Itaú Colombia			
	Checking accounts		Savings accounts		Checking accounts		Savings accounts ¹¹	
	No.	Amount (MCh\$)	No.	Amount (MCh\$)	No.	Amount (MCh\$)	No.	Amount (MCh\$)
Retail	539,159	979,991	0	0	78,633	39,451	664,779	293,285
Small Entities	70,428	898,050	0	0	22,621	76,769	11,672	34,697

Itaú Sucursales and Personal Bank are grouped under the Retail segment. Private Bank has been divided into two categories: Legal entities as “Small Entities” and natural persons as “Individuals.” Finally, SMEs and Retail Companies are classified as “Small Entities.” Customers in the Corporate segment are not included in the indicator.

The following table details the loans of the management segments, classified in the same way as in the previous table. However, Corporate is comprised of the Large Corporate, CIB, Real Estate, Multinational, Peru, Non-Financial Institutional and Financial Institutional segments.

Loans ¹²	Itaú Chile		Itaú Colombia	
	No.	Amount (MCh\$)	No.	Amount (MCh\$)
Retail	408,535	2,049,475	267,922	1,488,613
Small Entities	44,048	1,921,047	1,882	13,602
Corporate	27,004	10,084,603	9,740	2,686,444

At the end of 2024, revenue generated by Banco Itaú in Chile and Colombia, as well as their distribution by business, do not present any customer that individually concentrates 10% or more of total revenue.

¹¹ Savings accounts are the predominant transactional accounts in the Colombian market, due in part to the simplicity of management and ease of opening the product.

¹² The loan concept includes only consumer and commercial items, excluding mortgage products, both residential and general purpose, as well as line of credit and credit card information.

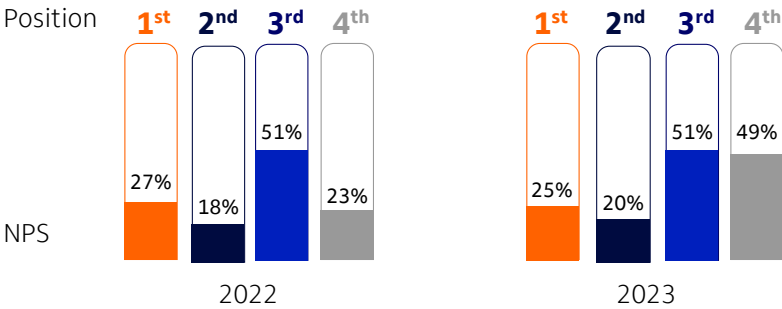
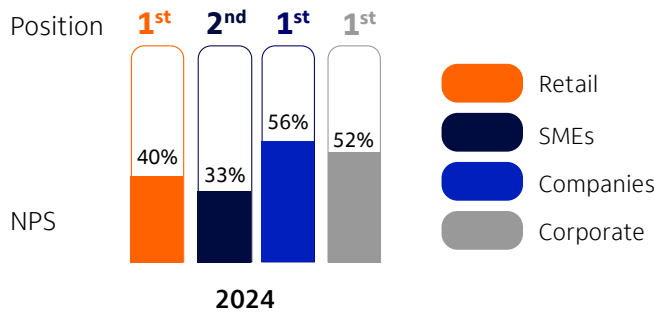


Customer satisfaction

CSA 3.6.1

At **Itaú Chile**, we constantly monitor and regularly measure the satisfaction of our customers in line with the continuous improvement that characterizes us. Since 2020 we have been measuring our performance with the NPS survey, which tells us how likely our customers would be to recommend us to others. The methodology is benchmarked against various industries and this year we had a significant advance in the scores achieved.

NPS evolution by segment:



At **Itaú Colombia**, we are equally committed to continuous improvement and we know that a customer-centric organizational culture plays a fundamental role in achieving the best results and thus ensuring the creation of shared value and moving towards a future in which the experience we provide is our key differentiator in the market. Thus, we measure our NPS internally, reflecting customer loyalty and the positive impact of our value offering.

During 2024, we achieved the cartelization of 100% of Personal Bank customers, fulfilling our service promise where all customers in the segment have a relationship executive to meet their financial needs, offer differentiated products and assist them in their requirements.

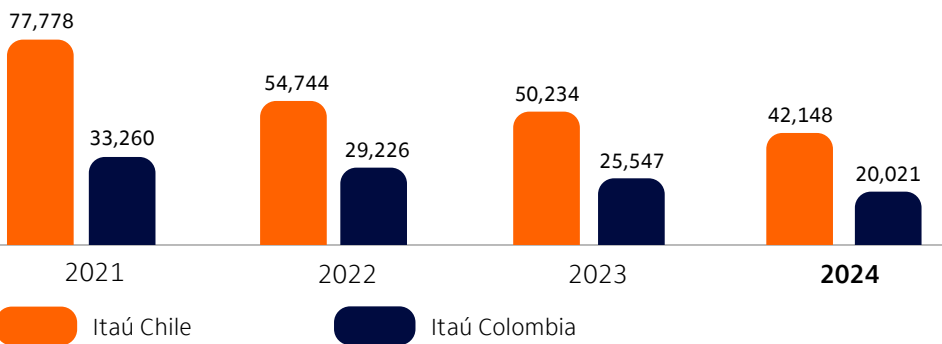
Management of complaints

IT4

Our Contact Center and our network of physical and digital branches are available to all our customers who are exposed to any inconvenience. For cases that cannot be resolved this way, they are entered as “incidents” into a specialized system (SAC) that provides a timely response to customers. We consider as a complaint any disagreement expressed by a customer in relation to a product and/or service provided by Itaú and/or its local subsidiaries. **In 2024, we reduced the number of complaints by 16%.**

Itaú Colombia’s management is aligned with **Itaú Chile’s** Quality Policy through the SAC Manual MG1019 of the Financial Consumer Service System. **Itaú Colombia’s** complaints have decreased by 22%.

No. of complaints:



Non-compliance associated with the consumer

NCG 461 8.1.i, ii (amended per NCG 519)

In **Itaú Chile** we have a Quality Policy that establishes the main guidelines of the Customer Experience & CRM Management, to align all areas around a culture of excellence in service, which promotes leadership in sustainable performance and customer satisfaction. This translates into the proper prevention and detection of possible regulatory non-compliance with respect to Law No. 19.496 on Consumer Rights Protection.

No. of Sanc-tions	(Ch\$)	Include context information
15	37,774,754	Enforced judgments paid in 2024 for violation of the Consumer Protection Law

Subsidiaries, associates and investments in other companies

NCG 461 6.5.1.i, ii, iii, iv, v, vi, vii, viii, ix, x | 6.5.2.i, ii, iii, iv

Itaú Chile

Subsidiary/associate (direct and indirect) (CdS)	
Name of the subsidiary/associate.	Itaú Corredores de Seguros Limitada.
Legal Status	Limited Liability Company.
Taxpayer ID Number	78.809.780-8
Domicile	Av. Presidente Riesco N°5537, office 1203, 12th floor, Las Condes, Metropolitan Region
Subscribed and Paid-in Capital	Ch\$5.985.256.080
Line of business and clear indication of the activity or activities performed.	The exclusive and sole purpose of the company is to act as a broker and intermediary in the contracting of all kinds of insurance for damages or personal, except for social security insurance, with any insurance company authorized to operate in Chile, in accordance with the provisions of Article 57 of Decree with Force of Law 251 of 1931.
Chief Executive Officer	Erika Verushka De Carvalho Sousa
Board of Directors	Given its legal status, it does not have a Board of Directors.
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year.	Direct: 99.99% Indirect: 0.01%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate.	Not applicable.
Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them.	Itaú Chile provides different services to subsidiaries in order to support their activities, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are: internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, it is expected to maintain the previously described business relationship with Itaú Corredores de Seguros Limitada.
Brief description of actions and agreements with subsidiaries/associates that have a significant impact on the operations and results of the parent or the investing entity.	In 2024, there were no actions or agreements entered into between Itaú Chile and Itaú Corredores de Bolsa Limitada that had a significant impact on the operations and results of the parent.

Subsidiary/associate (direct and indirect) (AGF)	
Name of subsidiary/associate	Itaú Administradora General de Fondos S.A.
Legal Status	Special Corporation.
Taxpayer ID Number	96.980.650-9
Domicile	Av. Presidente Riesco 5537, 13th floor, Las Condes, Metropolitan Region.
Subscribed and Paid-in Capital	Ch\$1,351,100,000
Line of business and clear indication of the activity or activities performed.	The purpose of the company is the administration of third party funds and managed portfolios and other activities authorized by Law No. 20,712.
Chief Executive Officer	Brian P. Chase.
Directors	→ Jorge Novis Neto (Chairman) → Julián Acuña → Wagner Guida → Juan Pablo Araujo → Juan Manuel Fernández
Current percentage ownership of the parent or investing entity in the capital of the sub-sidiary/ associate and changes during the last year.	Direct: 99.994% Indirect: 0.006%
First and last name of the director, CEO, or principal executive officer of the investing enti-ty who holds any of these positions in the subsidiary/associate.	Not applicable.
Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them.	Itaú Chile provides different services to subsidiaries in order to support their activities, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are: internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, it is expected to maintain the previously described business relationship with Itaú Administradora General de Fondos S.A.
Brief description of actions and agreements with subsidiaries/associates that have a significant impact on the operations and results of the parent or the investing entity.	In 2024, there were no actions or agreements entered into between Itaú Chile and Itaú Administradora General de Fondos S.A. that had a significant impact on the operations and results of the parent.



Subsidiary/associate (direct and indirect) (Brokerage firm)

Name of subsidiary/associate	Itaú Corredores de Bolsa limitada.
Legal Status	Limited Liability Company.
Taxpayer ID Number	96.665.450-3
Domicile	Av. Presidente Riesco 5537, 16th Floor Las Condes, Metropolitan Region.
Subscribed and Paid-in Capital	Ch\$38,856,993,295
Line of business and clear explanation of the activities performed	The purpose of the company is the brokerage of securities in accordance with Article 24 of Law No. 18.045 on the Securities Market, and it may also carry out such com-plementary activities as may be authorized by the CMF.
Chief Executive Officer	Narciso de Campos
Directors	Given its legal status, it does not have a Board of Directors.
Current percentage ownership of the parent or investing entity in the capital of the sub-sidiary/ associate and changes during the last year.	Direct: 99.9% Indirect: 0.01%
First and last name of the director, CEO, or principal executive officer of the investing enti-ty who holds any of these positions in the subsidiary/associate.	Not applicable.
Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them.	Itaú Chile provides different services to subsidiaries in order to support their activities, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are: internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, we expect to maintain the previously described business relationship with Itaú Corredores de Bolsa Limitada.
Brief description of actions and agreements with subsidiaries/associates that have a significant impact on the operations and results of the parent or the investing entity.	In 2024, there were no actions or agreements entered into between Itaú Chile and Itaú Corredores de Bolsa Limitada that had a significant impact on the operations and results of the parent.

Subsidiary/associate (direct and indirect) (Instacob)

Name of subsidiary/associate	Recaudaciones y Cobranza Limitada.
Legal Status	Limited Liability Company
Taxpayer ID Number	96.754.900-2
Domicile	Santo Domingo N°628, Santiago, Metropolitan Region.
Subscribed and Paid-in Capital	Ch\$4,761,901,107
Line of business and clear indication of the activity or activities performed.	Judicial and extrajudicial collection of all kinds of loans, titles or documents, on its own behalf or on behalf of third parties.
Chief Executive Officer	Carlos Millar
Board of Directors	Given its legal status, it does not have a Board of Directors.
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year.	Direct: 99.90% Indirect: 0.01%
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate.	Not applicable.
Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them.	Itaú Chile provides different services to subsidiaries in order to support their activities, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are: internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, we expect to maintain the previously described business relationship with Itaú Chile and Recaudaciones y Cobranza Limitada.
Brief description of actions and agreements with subsidiaries/associates that have a significant impact on the operations and results of the parent or the investing entity.	In 2024, there were no actions or agreements entered into between Itaú Chile and Recaudaciones y Cobranza Limitada that had a significant impact on the operations and results of the parent; however, this company is in charge of the judicial collection of the Bank.

Subsidiary/associate (direct and indirect) (Itaú Asesorías Financieras)

Name of subsidiary/associate	Itaú Asesorías Financieras Limitada.	
Legal Status	Limited Liability Company.	
Taxpayer ID Number	96.628.610-5	
Domicile	Av. Presidente Riesco 5537, 16th Floor Las Condes, Metropolitan Region	
Subscribed and Paid-in Capital	Ch\$168,993,168	
Line of business and clear indication of the activity or activities performed.	<div><div><div>→ Advice, assistance, counseling or consulting and other services related to the search for financing options for companies and businesses.</div><div>→ Services related to the analysis, study, elaboration and/or development of investment, exploitation and/or expansion feasibility projects, either with the purpose of placing or obtaining financial resources.</div><div>→ Advice and evaluation in connection with negotiations and offers for the purchase, sale, incorporation, division, merger, transformation of companies or businesses, liabilities, corporate rights, contributions and assets in general, as well as for their capitalization in any form, either through the placement of shares or other securities.</div><div>→ Advisory services for the realization of foreign investments in Chile and domestic investments abroad.</div><div>→ Services to facilitate the constitution of sureties or guarantees and the issuance and placement of bonds, debentures, commercial papers, securities and, in general, all other credit and investment securities.</div></div><div><div>→ Services related to the preparation or study of all kinds of projects inherent to the rescheduling, consolidation or restructuring of debts, liabilities and outstanding or overdue obligations.</div><div>→ Advisory services, assistance, consultancy or arrangement of all forms of payment agreements in general, and their total or partial fulfillment or termination.</div><div>→ Advice on forward contracts on products, currencies, interest rates.</div><div>→ Advisory and other services related to the placement of funds in the capital market.</div><div>→ Financial advisory in planning and organization of domestic and foreign companies.</div><div>→ All other business related to the financial advisory business.</div></div></div>	
Chief Executive Officer	Andres de Goyeneche	
Board of Directors	Given its legal status, it does not have a Board of Directors.	
Current percentage ownership of the parent or investing entity in the capital of the subsidiary/associate and changes during the last year.	Direct: 99.90% Indirect: 0.01%	
First and last name of the director, CEO, or principal executive officer of the investing entity who holds any of these positions in the subsidiary/associate.	Not applicable.	
Clear and detailed description of the business relationships with subsidiaries/associates during the year and the expected future relationships with them.	Itaú Chile provides different services to subsidiaries in order to support their activi-ties, providing the necessary structures and services to develop their business in a more efficient way. Among the services provided are: internal audit, legal services, accounting, finance and tax, product distribution, operations, administration, franchises, marketing, corporate affairs and sustainability, digital channels, operational, regulatory and AML/FT risk, human resources, technology and treasury. In the future, we expect to maintain the previously described business relationship with Itaú Asesorías Financieras Limitada.	
Brief description of actions and agreements with subsidiaries/ associates that have a signif-icant impact on the operations and results of the parent or the investing entity.	In 2024, there were no actions or agreements entered into between Itaú Chile and Itaú Asesorías Financieras Limitada that had a significant impact on the operations and results of the parent.	

Itaú Colombia:

Subsidiary/associate (direct and indirect)	
Name of the subsidiary/associate.	Itaú Colombia S.A.
Legal Status	Banking Shareholders’ Corporation
Line of business	Collection of funds in a bank checking account, as well as the collection of other demand or term deposits, mainly for the purpose of performing active credit operations.
Subscribed and Paid-in Capital	COP\$396,356,290,508.43
Ownership interest	Direct: 94.99% Indirect: 4.47%
Chief Executive Officer	Baruc Saez
Directors	→ André Gailey → Eduardo Neves → Mauricio Baeza → Monica Aparicio → Julián Acuña → Diego Fresco → Sergio Muñoz

Subsidiary/associate (direct and indirect)	
Name of the subsidiary/associate.	Itaú Comisionista de Bolsa Colombia S.A.
Legal Status	Public Limited Company
Subscribed and Paid-in Capital	COP\$10.100.076.000
Ownership Interest	Direct: 2.22% Indirect: 97.77%
Chief Executive Officer	Félix Buendía
Directors	→ Camila Vásquez → Jorge Villa → Viviana Ortiz → Dolly Murcia → Narciso de Campos

Subsidiary/associate (direct and indirect)	
Name of the subsidiary/associate.	Itaú Holding Colombia S.A.S.
Legal Status	Simplified Joint Stock Company, incorporated in Colombia.
Line of business	The Company provides financial advisory and investment banking services, as well as invests, buys, sells and manages shares in Colombia in which its controlling shareholder is a partner or shareholder.
Subscribed and Paid-in Capital	COP\$162,000,000.00
Ownership Interest	100%
Chief Executive Officer	Baruc Saez

Subsidiary/associate (direct and indirect)	
Name of the subsidiary/associate.	Itaú Fiduciaria Colombia S.A.
Legal Status	Shareholders’ Corporation, incorporated in Colombia.
Line of business	The sole purpose of the Company is to carry out the fiduciary business entrusted to it and, in general, to carry out or perform all operations legally permitted to fiduciary companies.
Subscribed and Paid-in Capital	COP\$30,153,234,000
Ownership Interest	Indirect: 99.98%
Chief Executive Officer	Guillermo Acuña
Directors	→ Jorge Villa → Frederico Buril → Gustavo Spranger → Dolly Murcia → Juan Pablo Araújo

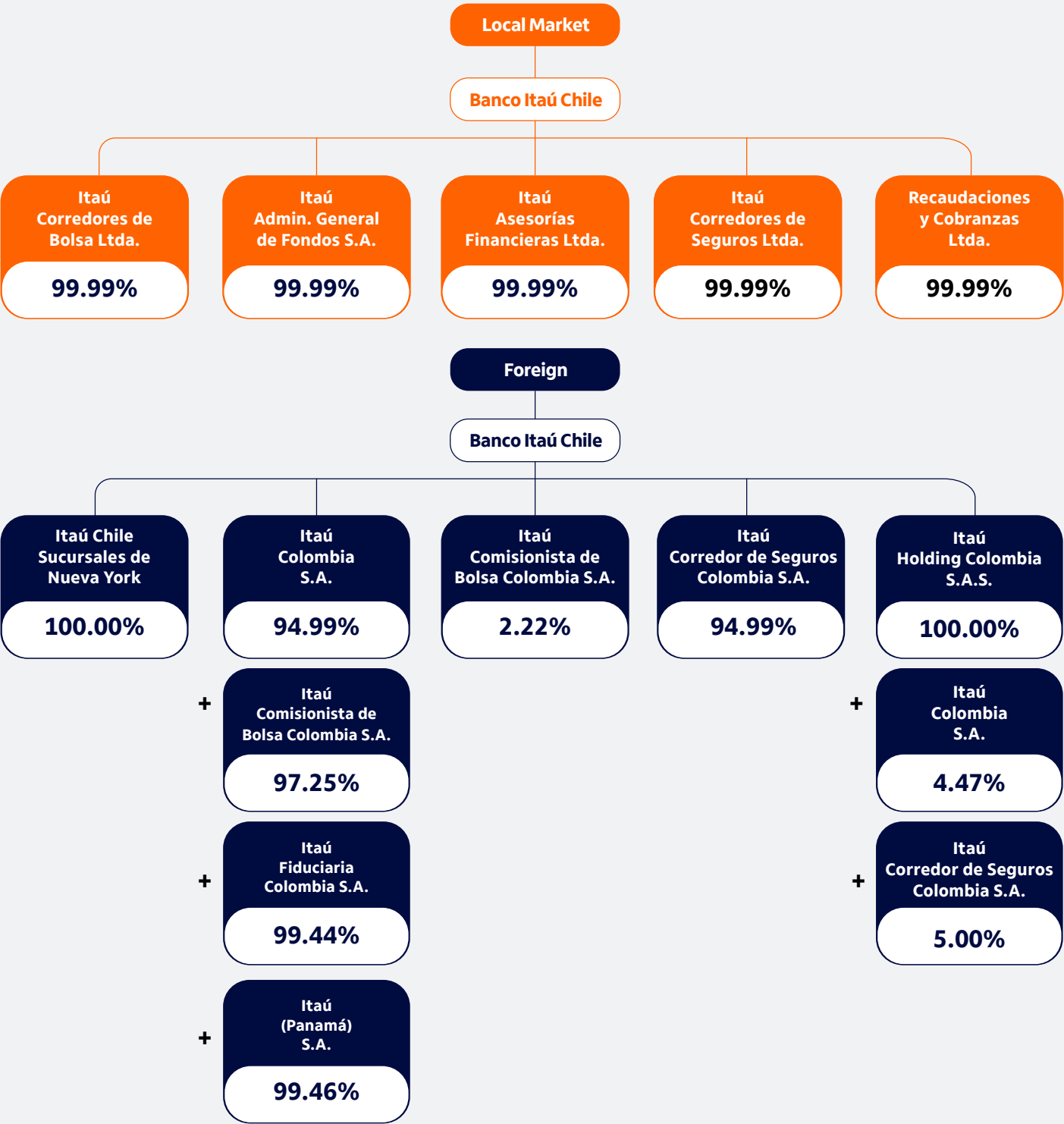
Subsidiary/associate (direct and indirect)	
Name of the subsidiary/associate.	Itaú Corredor de Seguros S.A.
Legal Status	Shareholders’ Corporation, incorporated in Colombia.
Line of business	The Company’s sole purpose is the business of offering insurance, promoting the execution of such contracts and obtaining the renewal thereof, as an intermediary between the insured and the insurer.
Subscribed and Paid-in Capital	COP\$239,970,000
Ownership Interest	Direct: 94.99% Indirect: 5.00%
Chief Executive Officer	Ernesto Sierra
Directors	→ Jorge Villa → Nancy Buitrago → Marco Guio → Adriana Rodríguez



Itaú Panamá:

Subsidiary/associate (direct and indirect)	
Name of the subsidiary/ associate.	Itaú (Panamá) S.A.
Legal Status	Corporation, incorporated in Panama.
Line of business	To engage in the business of banking and, accordingly, to make loans with such guar-antees as may be deemed appropriate; to engage in discounting; to buy and sell bills of exchange and other credit documents; to receive and hold deposits of money and other credit documents; to receive and hold deposits of money and other property and securities; receive and hold deposits in money, other property and securities; maintain checking, savings and overdraft accounts; extend commercial loans; issue letters of credit; give bank guarantees; act as trustee in trusts; buy and sell real estate for the purpose of its operations, financial lease agreements, securities brokerage and, in general, engage in all operations appropriate to a banking, finance and credit company.
Subscribed and Paid-in Capital	Indirect:
Ownership Interest	Indirect: 99.46%
Chief Executive Officer	Fabio Sanchez
Directors	<div>→ Jorge Villa</div> <div>→ Estif Aparicio</div> <div>→ Andreas Eggenberg</div> <div>→ Ximena Cisternas</div> <div>→ Baruc Saez</div> <div>→ Cristian Toro</div> <div>→ Mauricio Baeza</div>

Subsidiaries and Affiliates as of December 31, 2024	Total Equity of Subsidiary	Direct Ownership %	Indirect Ownership %	Total Ownership %	Investment	Parent Assets	% Investment over total assets of the parent
Itaú Administradora General de Fondos S.A	20,433	99.99%	0.01%	100.00%	20,433	34,201,646	0.060%
Itaú Corredores de Bolsa Limitada	45,101	99.99%	0.01%	100.00%	45,101	34,201,646	0.132%
Itaú corredores de seguros Limitada	31,035	99.99%	0.01%	100.00%	31,035	34,201,646	0.091%
Itaú Asesorías Financieras Limitada	7,510	99.99%	0.01%	100.00%	7,510	34,201,646	0.022%
Recaudaciones y Cobranzas Limitada	3,545	99.99%	0.01%	100.00%	3,545	34,201,646	0.010%
Itaú Holding Colombia S.A.S.	29,525	100.00%	0.00%	100.00%	29,525	34,201,646	0.086%
Itaú Corredor de Seguros Colombia S.A.	2,924	94.99%	5.00%	99.99%	2,924	34,201,646	0.009%
Itaú Chile New York Branch	264,423	100.00%	0.00%	100.00%	264,423	34,201,646	0.773%
Itaú Colombia S.A.	652,940	94.99%	4.47%	99.46%	649,427	34,201,646	1.899%
Itaú Comisionista Colombia S.A.	13,341	2.22%	97.25%	99.47%	13,270	34,201,646	0.039%
Itaú Fiduciaria Colombia S.A.	13,758	0.00%	99.44%	99.44%	13,682	34,201,646	0.040%
Itaú (Panamá) S.A.	97,423	0.00%	99.46%	99.46%	96,899	34,201,646	0.283%
Transbank S.A.	149,419	8.72%	0.00%	8.72%	13,028	34,201,646	0.038%
Combanc S.A.	8,746	10.33%	0.00%	10.33%	903	4,201,646	0.003%
lmerc OTC S.A.	15,431	8.66%	0.00%	8.66%	1,334	34,201,646	0.004%



Policy and Regulatory Framework for the Performance of Our Businesses

NCG 461 6.1.iii, iv

We operate under a comprehensive regulatory framework, overseen by various bodies that ensure compliance with rules and principles that are fundamental to the transparency, stability and protection of our operations. Among the main entities that regulate our activities are the Financial Market Commission and the Central Bank of Chile.

The Financial Market Commission (CMF): The CMF, according to Decree Law No. 3.538, is a decentralized public service of a technical nature, with legal personality and its own assets. Its mission is to ensure the proper functioning, development and stability of the financial market, promote public confidence and facilitate the participation of market participants. It monitors the compliance of audited individuals and entities, such as Itaú Chile, with the laws, regulations and bylaws that govern them, exercising comprehensive supervision from the beginning of their activities until their eventual liquidation.

It performs periodic evaluations of the management and solvency of banks. It also requires the monthly filing of financial statements and their quarterly publication in a newspaper with national circulation. The Bank's annual financial statements, together with the independent auditor's report, must be submitted to the CMF, and the

interim financial statements as of June 30 must include a review report by the independent auditors.

The Central Bank of Chile (BCCh): In accordance with its Constitutional Organic Law No. 18.840, The BCCh is an autonomous agency of constitutional rank, with legal personality and its own assets. Its purpose is to ensure the stability of the currency and the normal functioning of internal and external payments. To this end, it regulates the amount of money and credit in circulation, dictates rules on monetary and financial matters, and supervises international credit and exchange operations. Both institutions act in a coordinated manner within their respective legal competencies, ensuring the financial stability of the system. In addition to the supervision of these entities, our Bank is governed by the following set of essential laws:

- ➔ **Decree with Force of Law No. 3 (General Banking Law):** Establishes the provisions governing the operation of banking institutions in Chile, including their operating structure, solvency requirements and supervision by the CMF.
- ➔ **Securities Market Law No. 18.045 Securities Market Law:** Regulates the issuance and trading of financial securities and establishes the basis for activities related to the issuance of financial instruments, investor relations and the disclosure of relevant financial information.
- ➔ **Law No. 18.046 on Shareholders' Corporations (Law on Shareholders' Corporations or LSA):** Defines principles of corporate governance, regulating the

functioning of boards of directors, relations with shareholders and decision-making processes.

- ➔ **Law No. 19.496 on Consumer Rights Protection (Consumer Law):** Requires the Bank to ensure transparency and clarity in the information provided to customers and to establish conflict resolution mechanisms to protect their rights.
- ➔ **Standards issued by the CMF:** Supervision of banking practices to ensure compliance with the standards set forth in the General Banking Law and other applicable regulations.

This legal framework is fundamental for corporate governance, risk management and financial transparency of Itaú Chile. In addition, the Bank is regulated by entities such as the Financial Analysis Unit (UAF), the Internal Revenue Service (SII) and the National Consumer Service (SERNAC)¹³. These institutions complement regulatory oversight by promoting compliance with national and international standards for the prevention of money laundering, tax obligations, and the protection of consumer rights.

¹³ As of November 20, 2023, Itaú Chile ceased to be supervised by foreign regulators due to the **voluntary delisting** of its American Depositary Shares (ADSs) from the New York Stock Exchange (NYSE) and the filing of Form 15F with the Securities and Exchange Commission (SEC). This allowed us to suspend our reporting obligations under the U.S. Securities Exchange Act of 1934.

Partnerships and Alliances

Membership Associations

NCG 461 6.1.vi, 6.3.ii | GRI 2-28

In order to contribute to sustainable development and positively influence society, we have partnered with various organizations that promote the transfer of knowledge and the exchange of best practices. Itaú Chile’s affiliation to the different guilds, associations and relevant organizations in which we participate is detailed below.

	Name	Sector	Type
1	Chilean Institute of Rational Business Administration (ICARE).	Corporate	Members
2	Chilean-American Chamber of Commerce (AMCHAM).	Corporate	Members
3	Chile Green Building Council (GBC).	Construction	Members
4	Chilean-Brazilian Chamber of Commerce (CCBC).	Trade	Members
5	Association of Banks and Financial Institutions (ABIF).	Banking	Members
6	Women Economic Forum (WEF).	Corporate	Adherents
7	Global Compact Chile.	Corporate	Adherents
8	Equator Principles.	Corporate	Signatories
9	Task Force on Climate Related Financial Disclosure.	Corporate	Signatories

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

Global Compact

NCG 461 4.2.v | CSA 1.5.1

We adhere to the United Nations Global Compact, developing actions aligned with its ten principles, which cover respect for human rights, labor rights, environment protection and anti-corruption. We report our progress annually through the Integrated Report and, starting in 2022, through the online platform enabled by the Global Compact for this purpose.

As a signatory to this commitment, we reaffirm our focus on sustainability and corporate responsibility. This information is publicly available on the [United Nations website](#), where the list of companies that are part of the Global Compact is detailed.

The commitments associated with the Global Compact apply to all subsidiaries, both domestic and international, and cover our business relationships with suppliers and customers.

As part of our responsibility for our loan and investment portfolio, we adhere to the Equator Principles and the Performance Standards of the International Finance Corporation (IFC).

In line with this comprehensive approach to sustainability, at Itaú Chile we have identified 13 Sustainable Development Goals (SDGs) within the total of 17 SDGs that we directly influence through our Sustainability Strategy 2023-2026.

Strategic dimension	Sub-dimension	SDGs
Ethical governance in relationships and business	Information security	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
	Cybersecurity and personal data protection	8 DECENT WORK AND ECONOMIC GROWTH12 RESPONSIBLE CONSUMPTION AND PRODUCTION
	Transparency in communication and reporting	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
	Responsible procurement	12 RESPONSIBLE CONSUMPTION AND PRODUCTION13 CLIMATE ACTION
Leading the climate transition and achieving net zero emissions by 2050	Products and services with a focus on sustainability	12 RESPONSIBLE CONSUMPTION AND PRODUCTION13 CLIMATE ACTION
	Transition to a low carbon economy	6 CLEAN WATER AND SANITATION7 AFFORDABLE AND CLEAN ENERGY9 INDUSTRY INNOVATION AND INFRASTRUCTURE11 SUSTAINABLE CITIES AND COMMUNITIES
Fostering a diverse and inclusive culture	Organizational culture and work environment	5 GENDER EQUALITY8 DECENT WORK AND ECONOMIC GROWTH
	Diversity, equity, and inclusion	5 GENDER EQUALITY8 DECENT WORK AND ECONOMIC GROWTH10 REDUCED INEQUALITIES
Having a positive impact on society	Financial inclusion	8 DECENT WORK AND ECONOMIC GROWTH
	Financial literacy	8 DECENT WORK AND ECONOMIC GROWTH
	Promotion and support of social development	1 NO POVERTY2 ZERO HUNGER3 GOOD HEALTH AND WELL-BEING4 QUALITY EDUCATION



Contributions

CSA 1.6.2

At Itaú Chile we have an Internal Donations Policy where we establish strict guidelines on contributions and donations. The Tax Planning Management is the entity responsible for setting the limits and tax controls on donations made. In this regard, our Code of Ethics and Conduct states that “it is unacceptable to condition potential contributions (sponsorships, donations and others) to obtain undue benefits for us or for third parties, based on the detrimental impact on the public interest and our reputation.”

Contributions to political parties and/or campaigns are completely prohibited in Itaú, both in Chile and in the countries where we operate, so we do not register such donations.

As part of our social responsibility, we contribute to tax-exempt entities and other groups whose work is to influence public policy, such as the Association of Banks and Financial Institutions (ABIF), the Chilean American Chamber of Commerce, ICARE and the Guillermo Subercaseaux Institute of Banking Studies. The detail is shown in the table below:

No.	Currency	Name of organization	Topic	Total amount paid (Ch\$)
1	Ch\$	Association of Banks and Financial Institutions of Chile.	Itaú Membership.	762,062,392
2	Ch\$	Chilean-American Chamber of Commerce.	Membership and joining fee.	5,085,578
3	Ch\$	ICARE.	Comar 2024.	2,220,000
4	Ch\$	Guillermo Subercaseaux Institute of Banking Studies.	Corporate payment year 2024.	40,221,522

In Colombia, we also support tax-exempt entities and other groups working to influence public policy, such as the Colombian Banking Association, the Panama Banking Association and the Fiduciary Association. All of this information is publicly available. The detail is shown in the table below:

No.	Currency	Name of organization	Total amount paid (Ch\$)
1	Ch\$	Banking and Institutions Association of Colombia.	116,418,932
2	Ch\$	Panama Banking Association.	10,793,979
3	Ch\$	Fiduciary Association	39,271,180

2.3. Bank Strategy

Objectives and Planning

NCG 461 4.2.i, ii

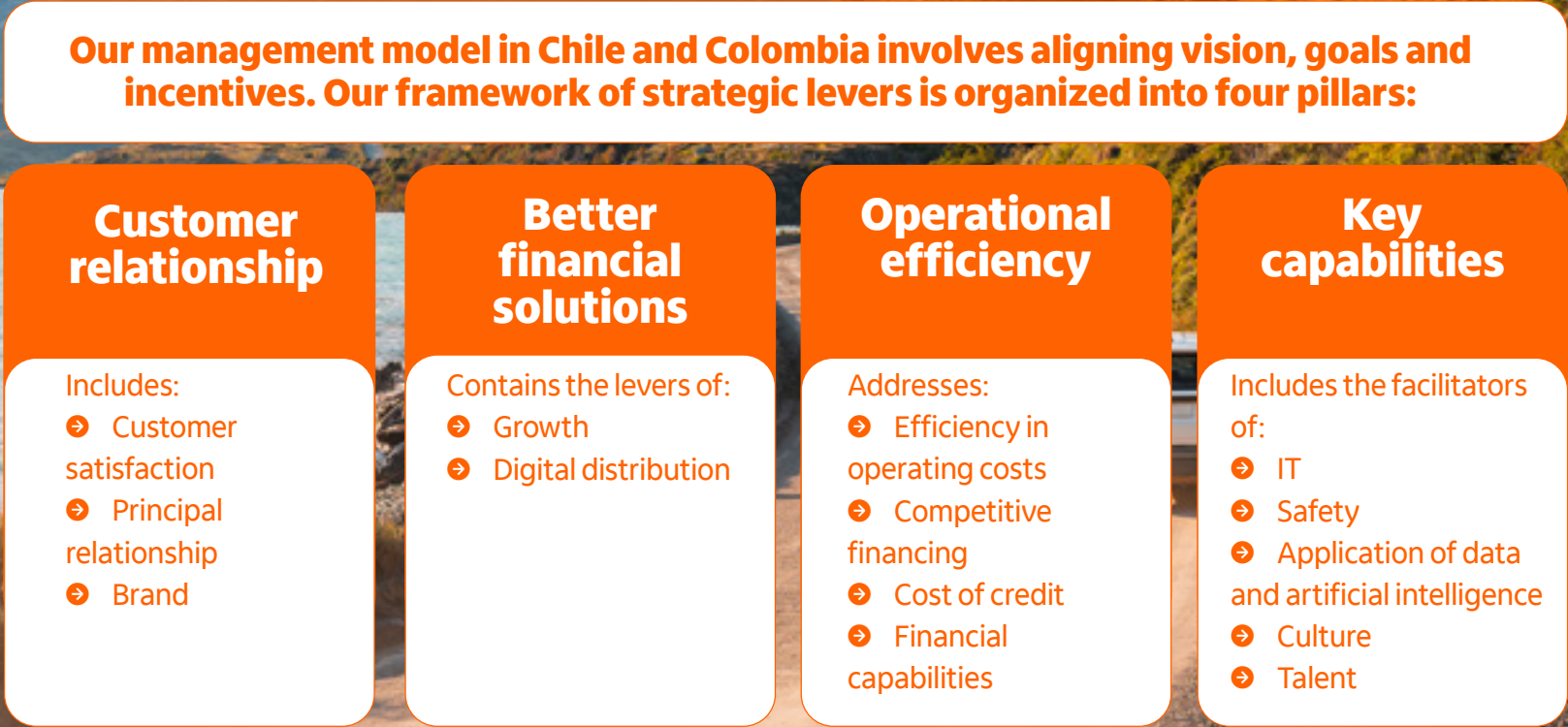
We create value for society by mobilizing capital as a financial intermediary. From our business, we raise funds in the marketplace and transfer them to our clients in the form of loans and investments, charging interest rates that reward the risks of the business and our capital providers.

In this way, we seek to create value through sustainable results that increase the profitability of the company and benefit all of our stakeholders, not just those who put capital at risk.

The elements of this framework are not new and can be organized in many ways, so the value is not in the framework itself, but in its application in the form of our management model, where we define goals and key results that truly permeate the entire organization and are linked to evaluation and incentive systems.

To achieve our goals, we have developed a plan that includes Objectives and Key Results (OKRs) and Key Performance Indicators (KPIs), aligned with our strategic levers and distributed across our subsidiaries and all business segments.

Similarly, the goals and incentives of all areas of the Bank are structured around these metrics.



Relevant Time Horizons

NCG 461 4.1

Indicate the short, medium and long-term time horizons relevant to the entity in consideration of the useful life of its assets or infrastructure.

	Short-term time horizon	Medium-term time horizon	Long-term time horizon
Property, plant and equipment	5 years	10 years	90 years
Intangible assets	3 years	4 to 5 years	6 years

Investment Plans

NCG 461 4.3.i, ii, iii, iv

In terms of infrastructure, we have investment plans for more than Ch\$4.4 billion for remodeling and modernization of workspaces, branches and the new Investment Center.

With respect to technology investments, we defined an annual investment ambition for 2024 of Ch\$50 billion, which we are adjusting according to the Bank’s priorities and strategic objectives and the needs of our customers. Currently, there are two themes in full development: the Bank’s 2030 strategy, and the 2025 investments. Investments in technology are focused on enabling the Bank to continue to evolve as a driver of innovation and the development of digital solutions for its clients in an agile and flexible manner, taking advantage of new opportunities that arise from the use of new technologies.

The 2025 plan will focus on continuing our digital transformation process and developing our digital channels to create a differentiated experience for our retail and corporate customers, as well as initiatives to develop our future technology architecture to ensure the robustness, adaptability and security of our platforms.

Innovation and Development

NCG 461 3.1.v

We are a bank in transformation, and innovation is present throughout our business strategy, mainly through the “Innovative Organization and Culture” pillar, where we stimulate the continuous development of new products and functionalities adapted to the needs of the different types of customers we serve.

At Itaú Chile, we believe that innovation is not the responsibility of a single team, but a commitment of the entire organization. Each area, from its perspective and expertise, has the challenge of contributing with innovative solutions that drive the evolution and continuous improvement of our services

Another of our pillars focuses on disruption by offering innovative financial services and channels, coupled with an exceptional customer experience based on their needs, through the digitalization of our services and new alliances that contribute to the continuous modernization of our business model.

We innovate based on the products and services that Itaú Unibanco has already implemented in Brazil, and we also collaborate with leading companies in other industries, applying their business model to the creation of financial services.

Innovative Organization and Culture

We are an innovative and agile organization that allows us to accelerate decision-making through multidisciplinary teams.

The value “we recognize that we don’t know everything” is present in our culture, which drives our itubers to constantly innovate.

We stimulate creativity through a hybrid work model, seeking the efficiency of our employees, but also their well-being. Our building and branches have open spaces that promote collaboration and creativity among teams.

We incorporated agile frameworks to increase the speed of product innovation and adaptation through customer preferences, which has been a key driver in improving our Net Promoter Score (NPS) and our growth.

Through a **Data Culture**, we engage our itubers to use data as a compass to guide their daily decisions and actions. It’s not just about having access to data, but knowing how to interpret and apply it to get the best results. Data helps us discover new opportunities, innovate our products and services, and make better evidence-based decisions.

We have an **Artificial Intelligence** COE and democratize access to technology and artificial intelligence solutions, through tools such as: Microsoft Copilot M365, Gitlab Duo, Microsoft Copilot Web and OpenAI ChatGPT Enterprise.

This year, our senior executives and strategic roles were certified in Data and Artificial Intelligence at Pontificia Universidad Católica de Chile. Its objective was to enhance the professional skills of itubers around Data Science and AI.

Initiatives 2024

Commercial drive and connection to the innovation ecosystem

We were part of the launch of this great innovation project, a challenge for 500 students from the School of Engineering of the Pontificia Universidad Católica de Chile to propose innovative solutions related to sustainability issues for our customers.

The three winning groups were rewarded with an experience in Brazil, where they participated in an immersion program at Cubo ESG, Itaú Unibanco's innovation hub¹⁴ in São Paulo. There, they presented their projects to experts, received feedback, networked with Latin American entrepreneurs, and attended lectures on Artificial Intelligence and Product Development at Itaú Unibanco.



During 6 days, we connected the teams with startups at **Cubo Itaú**, the largest innovation and entrepreneurship hub in Latin America; we got to know the **offices of Itaú Unibanco** and its culture, in addition to visiting the city's main attractions

¹⁴ Cubo Itaú is one of the most important innovation hubs in Latin America. Founded in 2015 by Itaú Unibanco in collaboration with Redpoint eventures, Cubo Itaú is a nonprofit organization dedicated to connecting startups with high scalability potential to large corporations, investors, and strategic partners. Cubo Itaú's goal is to foster technological entrepreneurship and generate businesses that drive the economy. Cubo Itaú offers a space where entrepreneurs, companies, and other players in the innovation ecosystem can collaborate, share knowledge, and develop innovative technological solutions.

Winning projects:

- ➔ **Hooke:** Development of spring-based batteries that store and optimize the use of solar energy in a safe and sustainable manner.
- ➔ **Liquid Tree:** Capture CO₂ in the cement industry, turning it into a marketable resource for reducing emissions.
- ➔ **Meat Defender:** Coating for beef that prolongs freshness, preserves moisture and minimizes oxidation, improving preservation.

Itaú Tech Talent

On December 2, 3 and 4, we held the fourth edition of Itaú Tech Talent, an experience that promotes the digital transformation of our Bank. It was three days full of energy, innovation and learning, where itubers shared their vision and progress through discussions, webinars and workshops with all participants.

With Itaú X Lab, we are in a state of constant transformation

Retail Banking project, where we are developing a space for innovation and learning to continue to grow and dream big about the customer experience. The ItaúX Lab aims to empower the manager and put him at the center of the digital relationship with the customer, developing skills that allow us to put him at the forefront of understanding the needs of our customers, improving his ability to advise and offer personalized experiences.

We were present at the Chile Fintech Forum 2024!

We participated in the largest financial technology event in the country, where Francisco Rodríguez, Chief Data Officer, shared our views on innovation and competition in one of the talks at this event that brings together the biggest players in the market.



Transforma Awards

Annually recognizes outstanding and innovative projects carried out by employees of Itaú Chile and its national and international subsidiaries in four categories. In 2024, the winners were:

All for the customer

After Mobile:

Transformation of the Mobile Channel that redefines efficiency and scalability by creating new capabilities to create solutions using data and artificial intelligence. It provides support both to internal business and technology teams, as well as to our customers, through direct communication and close knowledge of their needs.

Risk Management

Optimus Price:

Creation of a tool capable of calculating the minimum sales spread considering as many variables as possible that have an impact on value creation and risk management, providing relevant data for decision making.

Data driven innovation

Look-a-Likes:

The Look-a-Likes model focuses on solving the need for personalization of financial product recommendations for Itaú's customers, using Artificial Intelligence (AI). Through a model based on decision trees, it identifies the behavior of customers with similar patterns in the past, generating accurate recommendations that maximize both profitability and customer principal.

Sustainability

Impulsa Mujeres STEM:

A program consisting of 6 initiatives that seek to reduce the gap in female participation in STEM fields of study, both for girls and young students, as well as for women in Itaú.



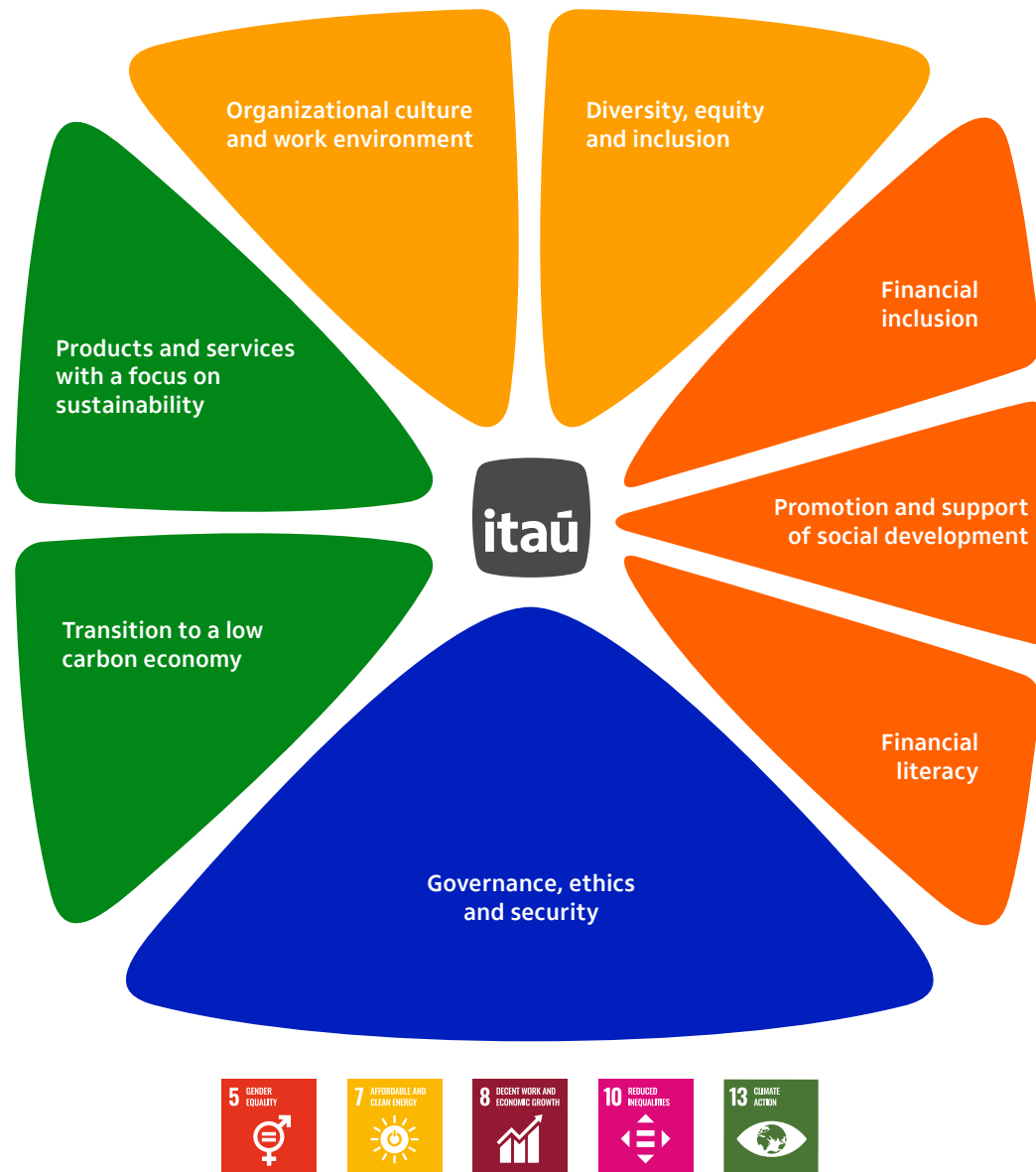
2.4. Sustainability Strategy

NCG 461 3.1.ii, 4.2.iii (amended per NCG 519) | GRI 2-23

At Itaú Chile, we consider sustainability as the ability to sustainably manage our resources and relationships. In this context, we seek to create long-term value for all our stakeholders, while taking responsibility for our dependencies and impacts in the short, medium and long term.

We integrate sustainability as a fundamental component of our business model and daily activities. In 2023, we established a sustainability strategy for 2026 that inspires and mobilizes us. We are driven by three priority objectives that focus on creating value for our stakeholders and investors, while creating a sustainable, diverse, and inclusive culture.

- Climate change-Net Zero by 2050
- Fostering a diverse and inclusive culture
- Positive impact on society
- Governance, ethics and security



Climate change-Net Zero by 2050:

We are aligned with the Net Zero Commitment, which aims to decarbonize our operations and loan portfolio through sustainable financing, responsible investing, sustainable bond issuance, and reducing the environmental impact of our operations in areas such as energy, water, and waste.

- ➔ Products and services with a focus on sustainability.
- ➔ Transition to a low carbon economy.

Fostering a diverse and inclusive culture:

We foster a financial ecosystem based on integrity and ethics, aligned with the sustainable development agenda. In addition, we reinforce both financial and non-financial transparency, offering confidence to our stakeholders.

- ➔ Organizational culture and work environment.
- ➔ Diversity, equity and inclusion.

Positive impact on society:

As part of our role and influence on companies and individuals, we seek to maximize our positive impact by promoting financial inclusion and literacy. We also promote initiatives to contribute to a more equitable, inclusive and diverse society

- ➔ Financial inclusion.
- ➔ Promotion and support of social development.
- ➔ Financial literacy.

Governance, ethics and security:

The fourth pillar encompasses those mentioned above, which corresponds to **governance and ethics in relationships and business.**

As a bank, it is our responsibility to adopt best practices and ensure management excellence to maintain compliance with the highest standards of risk management, cybersecurity, data privacy and the operation of our assets and processes throughout our value chain.

At **Itaú Chile**, we have commitments and policies¹⁵ in place to ensure that the Bank's activities are consistent with ethical and legal standards, promoting sustainability, transparency and respect for human rights. We also make our policies and commitments available to the public through our Corporate Website and Annual Report, and to our employees through our intranet and e-mail. Our Human Rights Policy stipulates that we conduct human rights due diligence every three years.

Our sustainable management policies refer to the following government instruments:

- ➔ Sustainable Development Goals (SDGs).
- ➔ Financial Market Commission (CMF).
- ➔ Green Agreement of the Ministry of Finance.
- ➔ Equator Principles.
- ➔ Task Force on Climate-Related Financial Disclosures (TCFD).
- ➔ International Finance Corporation (IFC).
- ➔ Principles for Responsible Investment (PRI).
- ➔ Association of Banks (ABIF).
- ➔ United Nations Global Compact.

The following is a detailed description of our policies and commitments related to sustainability management:

Sustainability Policy:

Reaffirms our commitment to sustainable development and establishes the foundations, guidelines, and governance instances necessary to achieve our vision of being a leading bank in sustainable performance by integrating Environmental, Social and Governance (ESG) issues into the management of our business. The scope of this policy is **Itaú Chile** and its subsidiaries.

Responsible Investment Policy:

Establishes the principles and guidelines that guide our Bank in the area of responsible investments.

Social, Environmental and Climate Risk Policy:

Establishes the guidelines for the Bank and its subsidiaries to have a solid strategy and governance in the management of social, environmental and climate risks, especially from the perspective of loans and investment activities.

Our strategy integrates human rights as fundamental pillars through various initiatives, for which we have developed the following policies:

Human Rights Policy:

Reaffirms our Bank's commitment to respect the human rights of our employees, suppliers in relation to customers, and society in general. This policy is consistent with the United Nations (UN) Guiding Principles on Business and Human Rights. It considers all the human rights mentioned in the Universal Declaration.

Code of Ethics and Conduct:

Developed to guide all employees, suppliers, and in general the entire Company, on how we should act in accordance with our values. It is a document that should always be consulted, regardless of the function, area or country in which we operate. It includes the following human rights:

- ➔ Right of freedom from slavery, servitude or forced labor.
- ➔ Right to non-discrimination.
- ➔ Right to health.

Privacy Policy:

Defines the processing of sensitive information belonging to users/customers/prospects who temporarily or permanently associate themselves with and use Itaú's platforms, as well as employees and strategic partners who perform any management tasks involving the data of the former. It includes the right to privacy.

Diversity and Inclusion Policy:

Formalizes policies and provides guidance on how to assess and promote these issues, including processes for attracting and selecting talent without discriminatory bias, and preventing and detecting workplace and sexual harassment. It also highlights the responsibilities of the respective managements involved in the stimulation of these perspectives. It applies to employees of the Bank and its subsidiaries. It includes the following human rights:

- ➔ Right to non-discrimination.
- ➔ Minority rights.

Occupational Health and Safety Policy:

Based on the commitments and principles to which **Itaú Chile** adheres, this policy reinforces the focus on occupational health and safety for everyone who works at the Bank. It also establishes the guidelines and governance structures necessary to consolidate its position as a leading bank in caring for people. It includes the following human rights:

- ➔ Right to health.
- ➔ Right to have fair and satisfactory working conditions.
- ➔ Right to liberty and security of person.

¹⁵ At Itaú Chile, all policies are approved by the Board of Directors.

Sustainability Governance

NCG 461 4.2.iv, v, 3.2.vii (amended per NCG 519)

The Board's annual planning determines the frequency of reporting on environmental and social matters. Within this framework, the Sustainability Management Team is invited once a year to present the annual performance of the sustainability strategy and related reporting processes. The Sustainability Management Team is also invited once a year by the Audit Committee to report on processes and projects related to the sustainability strategy, thus reinforcing oversight and transparency as a cross-cutting element.

The Senior Sustainability and Diversity Committee is the highest sustainability governance body for the Bank and its local subsidiaries. It meets quarterly and is composed of the members of the Senior Executive Committee. It is responsible for overseeing and defining the Bank's strategic sustainability priorities and the relevant environmental, social and governance criteria, and for promoting their integration into the business and organizational culture. Its main responsibilities include:

- ➔ Overseeing the implementation of ESG strategies related to Itaú Chile's sustainability management, in accordance with current national regulations, voluntary commitments and market best practices in sustainability.
- ➔ Defining projects, plans and objectives related to sustainability throughout the Bank's value chain and monitor their progress.

The Sustainability Management team reports to the Corporate People Management team and is responsible for leading the management of environmental, social, and governance issues related to business sustainability, as well as acting as convenor and secretary of the Senior Sustainability and Diversity Committee. It is also responsible for non-financial reporting and responding to investor indices and ratings. Its main functions include:

- 1 Ensuring compliance with the Sustainability Policy, advising Business Areas and Units in the creation of action plans to mitigate the risks associated with non-compliance with this and related policies. Monitoring and overseeing the evolution of the plans established and coordinating the sustainability governance bodies, integrating the participation of the different areas concerned.
- 2 Involving the relevant areas in the evaluation of compliance with voluntary commitments and in responding to sustainability questionnaires, indices and surveys. If necessary, these issues will be submitted to the Senior Committee for Sustainability and Diversity for approval.

In 2024, we created the sustainable finance sub-management, part of Itaú Corporate, which is responsible for implementing the Sustainable Finance strategy to contribute to the achievement of Net Zero by 2050

commitment through the integration of sustainable financing and climate risk management.

Adherence to Good Corporate Governance Codes

NCG 461 3.5 (amended per NCG 519)

At Itaú Chile, we have several policies that frame the actions that contribute to sustainable development, integrating ESG criteria into the management of operations. Itaú Chile's Sustainability Policy encourages the integration of sustainable criteria in business processes, using indicators and management reports that reflect progress and performance in ESG issues. It also promotes transparent, ethical and responsible management, aligned with best governance practices.

The Corporate Governance Policy reinforces the appropriate coordination and alignment of management policies and practices, as well as the monitoring of our business performance and risk oversight, including ESG issues. Our Senior Sustainability and Diversity Committee is the main governance body in this area, and is composed of the members of the Senior Executive Committee. Its responsibilities include overseeing ESG strategies, defining sustainable projects and goals, and monitoring their implementation throughout the value chain. We also adhere to the Equator Principles, a set of guidelines for managing the social and environmental aspects of investment projects developed by the International

Finance Corporation (IFC), an agency of the World Bank, and voluntarily adopted by financial institutions.

This implies an official responsibility, both nationally and internationally, to continue growing on the path of sustainability, doing everything possible to improve the quality of life, interacting with the community, respecting the environment and developing activities under the principles of responsible marketing and business ethics.



2.5. Value Creation

Economic Performance Data

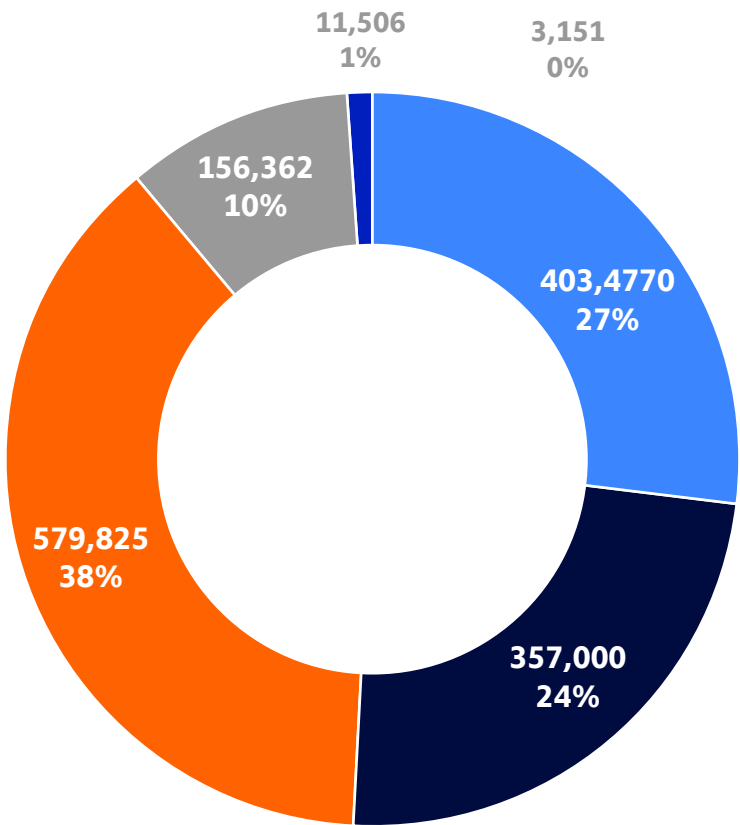
Direct Economic Value Generated and Distributed

GRI 201-1

	2023 (Ch\$)		2024 (Ch\$)	
<div></div> Operating costs	(386,980)	27.5%	(403,477)	26.8%
<div></div> Employee wages and benefits	(340,092)	24.2%	(357,000)	23.7%
<div></div> Payment to providers of capital	(610,185)	43.4%	(579,825)	38.5
<div></div> Payments to government (taxes, real estate tax and other)	(62,961)	4.5%	(156,362)	10.4%
<div></div> Financial Market Commission	(10,946)	0.8%	(11,506)	0.8%
Community investments	3,947	-0.3%	3,151	-0.2%
	100.0%		100.0%	

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

Economic value distributed 2024



International and Local Macroeconomic Context

NCG 461 6.2.viii

International context

During 2024, the U.S. economy remained robust with strong domestic demand, albeit with a gradual moderation in the labor market and declining inflation. Growth was driven primarily by private consumption. The Federal Reserve began a cycle of lowering its benchmark rate due to the favorable evolution of inflation, especially in goods, although services showed greater persistence. Financial markets experienced high volatility due to macroeconomic data surprises, changes in Fed expectations and geopolitical tensions, which increased global risk aversion and depreciated emerging currencies.

In China, the economy slowed more than expected, with weak demand mainly due to a drop in private consumption. Investment was mixed, with a weak housing sector and stronger manufacturing and infrastructure investment. The growth outlook was adjusted downward due to lower consumer and business confidence in the face of the reduced stimulus programs.

In the Eurozone, economic activity and prospects remained subdued, allowing the European Central Bank to begin a cycle of monetary easing as inflation declined.

In Latin America, economic activity was dynamic, with variations among countries and sectors. Brazil stood out for its strong labor market and better-than-expected economic figures. Inflation in the region continued to decline, reaching the center of the target range in Peru.

Monetary authorities conveyed messages of caution, with Mexico and Peru resuming rate cuts, while Brazil paused and then raised its interest rate due to tax and inflation concerns.

On the political front, in Mexico, President Sheinbaum began her term in office with commitments to central bank autonomy and responsible tax policy. In Uruguay, the plebiscite on social security was rejected and a presidential runoff was held in November.

Chile

In 2024, the dynamics of economic activity in our country fluctuated significantly throughout the year, but was characterized by the deterioration of private consumption and stagnation of employment. The economy would have grown around 2.5% (0.2% in 2023), driven by the recovery of the mining sector. However, it shows signs of a recovery after declines in 2023 and 2024. Meanwhile, the checking account deficit returned to sustainable levels and foreign trade added dynamism to the economy.

However, inflation is expected to rise to around 5% in the first half of 2025, due to higher electricity tariffs and the lagged effects of the exchange rate depreciation, and then gradually decline to a level close to 4% by the end of the year. Although short-term inflation expectations have risen, they remain anchored to the two-year target of 3%.

Tax revenue was below projections, leading to a partial adjustment of lower spending in 2024. Risks point to a more gradual fiscal consolidation in 2025. Financial conditions have followed monetary policy (from 8.25% in

December 2025 to 5% in December 2024), but bank loans continues to contract year-over-year, albeit at a slower pace.

Meanwhile, Congress approved Law No. 21.713, which establishes rules for compliance with tax obligations in order to reduce tax evasion, including changes to the general anti-avoidance rule, control of business groups, application of VAT to goods imported through digital platforms and a simplified judicial procedure for the lifting of banking secrecy.

The expectation of changes in U.S. economic and trade policy increased volatility in global financial markets and reduced appetite for emerging assets. Protectionist trade policies adopted in the U.S. negatively affected open and financially integrated economies, including Chile.

With more than 40% of Chile's total exports going to China, a new trade war would reduce Chile's external momentum and would likely be accompanied by a deterioration in the terms of trade.

Chile has significantly reduced its checking account deficit level in recent years (estimated at 2.4% at the end of 2024), reducing the economy's vulnerability to external shocks. That said, low levels of international reserves (13% of GDP), higher public debt, lower assets in the Economic and Social Stabilization Fund, and a shallower capital market are relevant factors.

Colombia

The Colombian economy would have grown by around 2.0% in 2024, compared to 0.6% in 2023, driven by the primary and tertiary sectors. The primary sector grew thanks to agricultural activities, although mining activities were less dynamic. The tertiary sector improved due to public administration services, health, education, arts and entertainment, commerce, transportation, and financial and insurance activities.

High interest rates, uncertainty about public finances and low business confidence resulted in a weak investment performance, with total gross capital formation remaining 20% below pre-pandemic levels.

The current account deficit narrowed to 2.0% of GDP in 2024, with an increase in the trade imbalance in goods offset by favorable dynamics in services, factor income and current transfers. Foreign direct investment was the main source of resources. Low tax revenue made it difficult to meet fiscal targets.

Inflation fell from 9.3% in 2023 to 5.2% at the end of 2024, still above the 3% target. The central bank has maintained a cautious strategy by reducing its policy rate from 13% in December 2023 to 9.5% in December 2024.

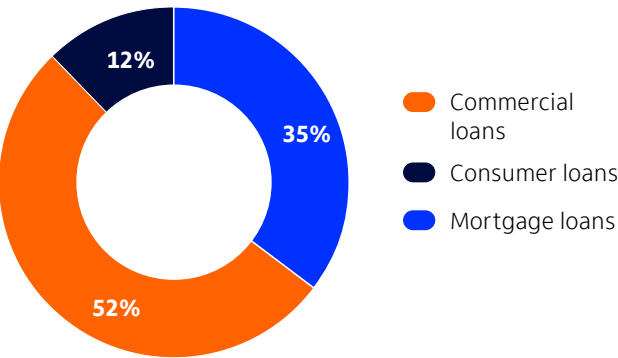
In the political arena, Congress approved a pension reform that will take effect in July 2025, establishing a pension contribution threshold of up to 2.3 minimum salaries for Colpensiones and higher salaries for private pension fund administrators.

Evolution of the Chilean Banking System

IT5

During 2024, lending activity in the financial system remained weak because, despite the interest rate cuts observed during the year, economic activity and job creation remained low, a combination that resulted in no real growth in the financial system’s loan portfolio.

Total loans in the banking system (as of December 2024):



	Dec. 23	Dec. 24
Commercial loans	53,2%	52,4%
Consumer loans	12,2%	12,3%
Mortgage loans	34,65%	35,3%

Source: Financial Market Commission and internal accounting information of Itaú Chile.

Although in real terms there was no growth in the loan portfolio, the nominal variation amounted to 4%, with mortgage loans accounting for 52% of the increase, while the commercial portfolio accounted for 34% of the expansion and consumer loans for the remaining 14%.

In this scenario, Itaú’s market share in loans showed a reduction of 0.22% compared to 2023 -local share, without considering our Colombian subsidiary- without presenting changes with respect to the Bank’s relative position in relation to the previous year. In the composition of the loan portfolio, the Bank grew 5 basis points in the share of mortgage loans, reaching 8.4% in December 2024, while it showed a contraction in the share of consumer and commercial loan portfolios.

Despite the depressed pace of lending activity, the banking system’s operating income grew in 2024 (up 4.9%), leveraging the effects of lower interest rates on the cost of financing applied, in addition to higher results in fees. Likewise, the risk index remained stable after a first half of the year marked by higher consumer delinquencies, while administrative expense levels grew 6.6%, with the result that the system’s efficiency deteriorated to 43.8% for the year. Thus, based on the increase in operating income and the decrease in provision expenses and write-offs, the return on equity was slightly above the previous year, reaching 14.5%.

	Dec. 22 (Ch\$)	Dec. 23 (Ch\$)	Dec. 24 (Ch\$)	Variation '24/'23
Total	225,116,091	232,528,626	242,020,432	4%
Commercial	122,397,083	123,672,260	126,877,627	3%
Consumer	27,792,851	28,451,168	29,768,298	5%
Mortgage	74,926,157	80,405,198	85,374,506	6%
Commercial loans	54%	53%	52%	-1%
Consumer loans	12%	12%	12%	0%
Mortgage loans	33%	35%	35%	1%

Source: Financial Market Commission and internal accounting information of Itaú Chile.

Market share	Par A	Par B	Par C	Par D	Par E	Itaú Chile
December 2022	17.24%	16.35%	13.97%	14.28%	14.77%	9.98%
December 2023	17.56%	16.21%	14.67%	14.60%	13.84%	9.76%
December 2024	17.06%	16.06%	14.99%	14.66%	13.52%	9.53%

Source: Financial Market Commission and internal accounting information of Itaú Chile.

	Dec. 22	Dec. 23	Dec. 24
Operating income	16,111,725	16,155,067	16,947,688
Risk index	2.5%	2.6%	2.5%
Provisions and write-offs	3,826,164	3,834,298	3,571,733
Administrative expenses	6,440,601	6,968,231	7,430,542
Efficiency	40.0%	43.1%	43.8%
Return on equity	19.5%	14.3%	14.5%

Source: Financial Market Commission.

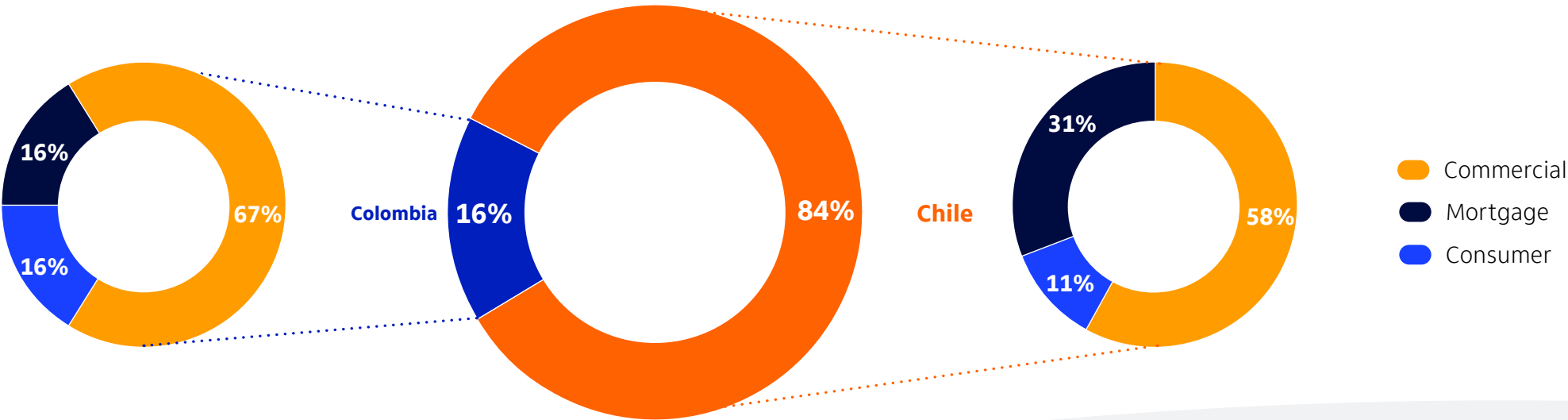
Itaú's Financial Performance

IT6

Total loans and market share in Chile and Colombia

As of December 31, 2024, Itaú Chile's total consolidated loans totaled Ch\$27,890,240 million, an increase of 1.2% over the previous year. This growth is supported by the increase in the mortgage portfolio in Chile (6.8%), which offset the reduction in loans in Colombia (12% in consumer loans and 7.1% in mortgage loans). The composition of the gross portfolio at the end of 2024 in Colombia is 64% commercial, 18% consumer and 18% mortgage.


Total loans in Chile amounted to Ch\$23,341,538 million at the end of 2024, up 2.1% in nominal terms compared to the previous year, while loans in Colombia totaled Ch\$4,548,702 million, down 5.7% year-over-year, (in constant currency this portfolio showed a decrease of 2.9%).



Source: Accounting information of Itaú Chile.

U.S. dollar
Ch\$ 996.61
+13.7%
(2024/2023)

Colombian peso
Ch\$ 0.2263
-0.5%
(2024/2023)

 U.S. dollar
Ch\$ 996.61
-1.6% (4T23/3T23) +2.6% (4T23/4T22)

 Colombian peso
Ch\$ 0.2263
+3.1% (4T23/3T23) +29.1% (4T23/4T22)

Source: Internal information of Itaú Chile.

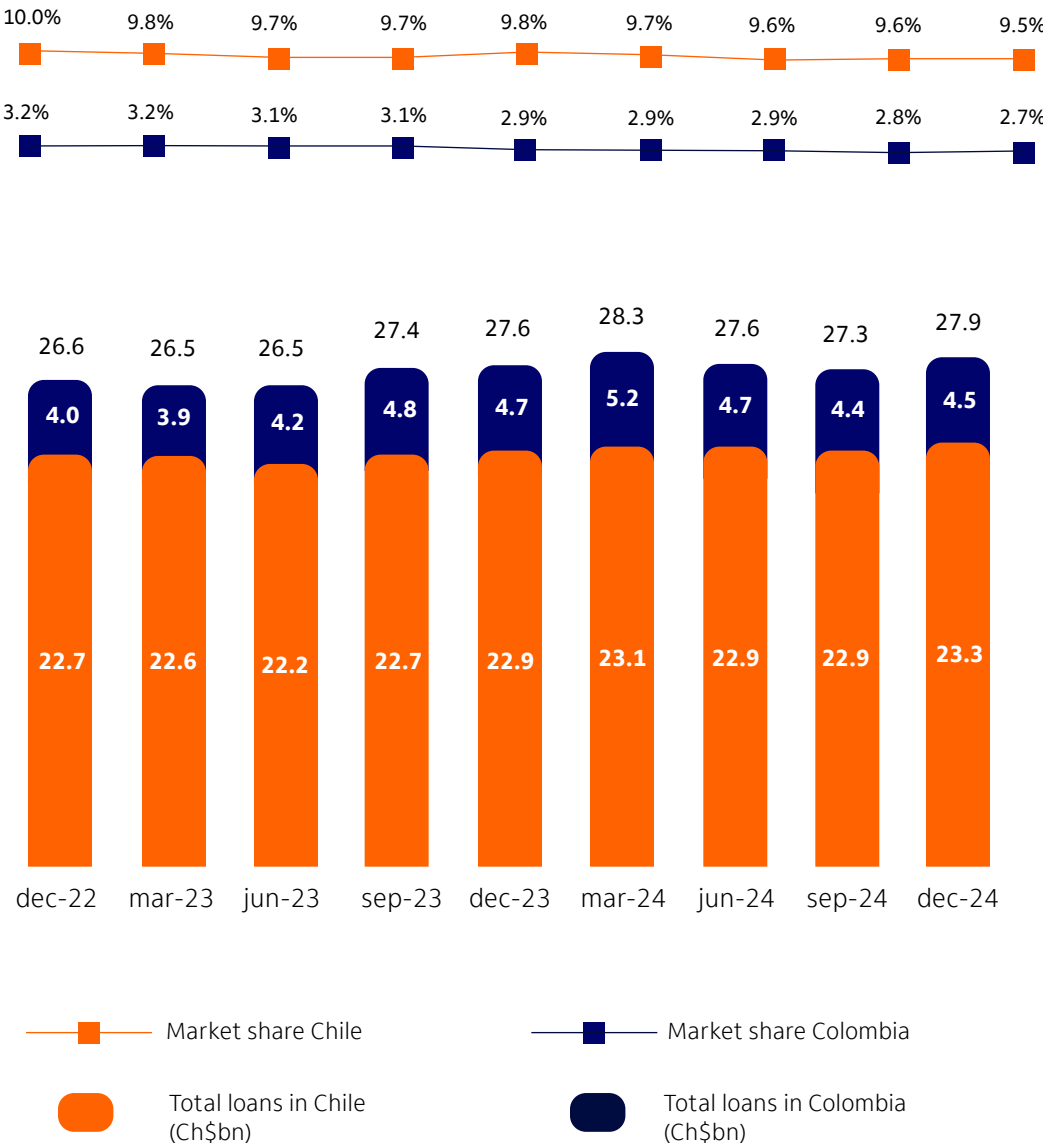
In 2024, the Chilean peso depreciated 13.7% against the U.S. dollar and appreciated 0.5% against the Colombian peso. Approximately 16% of our consolidated loans are denominated in Colombian pesos and 15% in U.S. dollars.

Like the financial industry in Chile, **Itaú Chile**’s loans showed a slight increase in 2024, since the commercial portfolio, which accounts for 58% of the Bank’s total loans, remained without significant variation compared to the previous year. Meanwhile, retail loans grew by 5.3%, supported by housing activity (nominal expansion of 6.8%).

As a result of the above, our market share in total loans in Chile was 9.5% at the end of December 2024, a decrease of 22 basis points compared to the same date in 2023.

With respect to Colombia, the loan portfolio decreased by 3.4% in nominal terms, which is equivalent to a decrease of 2.9% if we eliminate the impact of the exchange rate variation. In terms of composition, consumer loans in Colombia contracted by 12% in constant currency, an activity which, as observed in Chile, has been affected by the scenario of high interest rates (despite the cuts recorded to date) and an increase in delinquency. Similarly, mortgage loans totaled a decrease of 7.1%. As a result, our market share in Colombia decreased 22 basis points in the twelve months ended December 2024. The following graph shows the evolution of market shares in both countries:

Itaú’s total loans and market share in Chile and Colombia (2023 - 2024 period):



Source: Financial Market Commission and Financial Superintendency of Colombia.

Although overall activity did not show significant variations during the year, in line with the objective of increasing its presence in more transactional products, Itaú’s performance was noteworthy in:

- ➔ Foreign Trade: Closing the year 2024 in the 1st place of growth in the 12-month comparison..
- ➔ 2nd in factoring loans growth (compared to relevant competition).

Market share of Itaú Chile

MERCO III.1.A.

Loans	2023	2024	Variation* 2024/2023
Commercial loans	10.9%	10.5%	-0.4pp
Mortgage loans	8.4%	8.4%	0pp
Consumer loans	8.7%	8.4%	-0.3pp
Total loans	9.9%	9.5%	-0.4pp

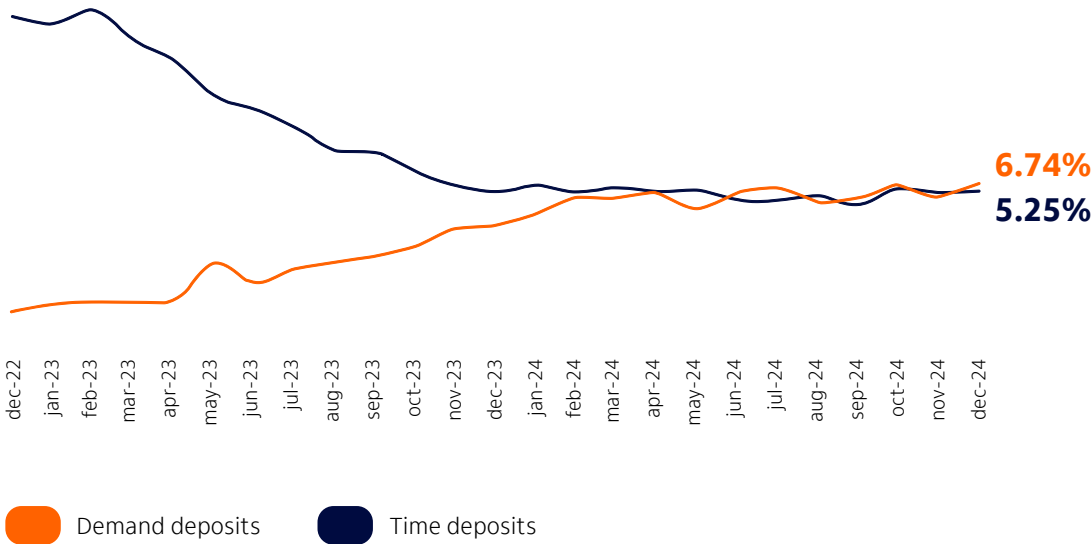
*Variation in percentage points.

Deposits and Market Share

During 2024, the banking system’s demand and time deposit activity continued with the trend observed in 2023 when, as a result of the reductions applied to the monetary policy rate, after an economy with significant liquidity (pandemic period), growth in customer deposits moderated and aligned around the range of 4.5% and 6% per annum.

Itaú, while following the industry trend, closed 2024 growing faster in demand deposits (2.4 times the industry growth) and in line with the market in time deposits. This performance is in line with the Bank’s main objective of improving the financing mix of the activity.

Considering the above, the market share in demand deposits increased by 50 basis points in 2024, reaching 6.1% in December, gaining market share both in the activity of demand balances referred to natural persons and companies. Meanwhile, in time deposits, Itaú’s market share in Chile reached 12.3%, with no relevant changes compared to the previous year.



Source: Financial Market Commission.

Market share in Chile

Demand deposits	Par A	Par B	Par C	Par D	Par E	Itaú
December 2022	20.93%	19.89%	22.35%	14.66%	7.54%	5.61%
December 2023	20.60%	20.27%	22.92%	14.37%	7.38%	5.64%
December 2024	20.33%	20.34%	21.07%	15.23%	7.99%	6.14%

Source: Financial Market Commission and internal accounting information of Itaú Chile.

Time deposits	Par A	Par B	Par C	Par D	Par E	Itaú
December 2022	14.21%	15.26%	8.74%	16.92%	15.41%	12.47%
December 2023	16.87%	15.85%	9.04%	15.15%	13.85%	12.28%
December 2024	16.96%	13.84%	9.65%	16.60%	13.10%	12.30%

Source: Financial Market Commission and internal accounting information of Itaú Chile.



Economic Sectors of Consolidated Loans

IT7

The following table shows the positive diversification of the loan portfolio in economic sectors at year-end 2024, with no significant concentration in any one category.

As of December 31, 2024

	Loans and exposure to contingent loans			Provisions made		
	Loans		Total	Loans		Total
	Domestic	Foreign		Domestic	Foreign	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Loans and advances to banks	—	—	—	—	—	—
Commercial loans						
Agriculture and livestock farming	272,177	183,700	455,877	(9,629)	(7,352)	(16,981)
Fruticulture	40,034	89,868	129,902	(712)	(1,583)	(2,295)
Forestry	43,238	—	43,238	(1,713)	—	(1,713)
Fishing	73,117	15,484	88,601	(3,865)	(271)	(4,136)
Mining	346,266	20,411	366,677	(5,107)	(1,530)	(6,637)
Oil and natural gas	14,025	107,789	121,814	(59)	(1,601)	(1,660)
Product manufacturing industry:	1,160,998	704,876	1,865,874	(33,287)	(18,960)	(52,247)
Food, beverages and tobacco	271,920	335,814	607,734	(9,268)	(7,623)	(16,891)
Textile, leather and footwear	39,210	39,161	78,371	(1,404)	(2,986)	(4,390)
Wood and furniture	21,562	67,370	88,932	(1,082)	(1,711)	(2,793)
Pulp, paper and printing	158,578	23,809	182,387	(1,334)	(867)	(2,201)
Chemicals and petroleum derivatives	358,467	120,931	479,398	(10,108)	(3,053)	(13,161)
Metallic, non-metallic, machinery, or others	311,261	117,791	429,052	(10,091)	(2,720)	(12,811)
Electricity, gas and water	269,558	625,711	895,269	(7,526)	(5,329)	(12,855)
Housing construction	428,299	380,497	808,796	(5,767)	(35,524)	(41,291)
Non-housing construction (office, civil works)	752,146	202,537	954,683	(19,654)	(6,826)	(26,480)
Wholesale	1,635,907	198,963	1,834,870	(58,982)	(6,465)	(65,447)
Retail, restaurants and hotels	665,741	385,366	1,051,107	(79,537)	(9,128)	(88,665)
Transportation and warehousing	620,771	227,834	848,605	(11,347)	(16,171)	(27,518)
Telecommunications	118,096	144,324	262,420	(2,387)	(2,641)	(5,028)
Financial services	1,084,791	117,493	1,202,284	(14,139)	(2,173)	(16,312)
Corporate services	—	231,841	231,841	—	(1,211)	(1,211)
Real estate services	3,067,292	346,091	3,413,383	(59,748)	(6,565)	(66,313)
Student loans	410,714	—	410,714	(12,949)	—	(12,949)
Public administration, defense and police	—	57,204	57,204	—	(687)	(687)
Social and other community services	1,434,390	208,906	1,643,296	(43,366)	(3,540)	(46,906)
Personal services	—	30,163	30,163	—	(1,994)	(1,994)
Subtotal	12,437,560	4,279,058	16,716,618	(369,774)	(129,551)	(499,325)
Mortgage loans	7,197,328	735,936	7,933,264	(35,479)	(23,756)	(59,235)
Consumer loans	2,491,252	749,106	3,240,358	(208,071)	(68,212)	(276,283)
Exposure for contingent loans	2,090,600	1,764,537	3,855,137	(33,102)	(7,155)	(40,257)



Analysis of Financial Results 2024

IT8

In millions of Chilean peso	2023			2024			Variación % (Dec24/Dec23)			Adjustments	Consolidated Var. (Dec24/Dec23)	
	Consolidated	Chile	Colombia	Consolidated	Chile	Colombia	Consolidated	Chile	Colombia		\$	%
Net interest and indexation income	1,118,515	943,717	174,798	1,178,155	974,465	203,690	5.3%	3.3%	16.5%	-	59,640	5%
Net fee and commission income	244,548	208,177	36,371	200,638	153,332	47,306	-18.0%	-26.3%	30.1%	-	-43,910	-18%
Net financial income (loss)	117,459	61,810	55,649	226,507	130,421	96,086	92.8%	111.0%	72.7%	89,555	19,493	20%
Other operating income, net	-1,349	-5,046	3,697	4,231	6,125	-1,894	-413.6%	-221.4%	-151.2%	-	5,580	-414%
Operating income, gross	1,479,173	1,208,658	270,515	1,609,531	1,264,343	345,188	8.8%	4.6%	27.6%	89,555	40,803	3%
Support costs	-747,916	-550,230	-197,686	-795,413	-542,706	-252,707	6.4%	-1.4%	27.8%	-	-47,497	6%
Net provisions and write-offs*	-350,078	-266,601	-83,477	-323,855	-249,584	-74,271	-7.5%	-6.4%	-11.0%	-	26,223	-7%
Operating income, net	381,179	391,827	-10,648	490,263	472,053	18,210	28.6%	20.5%	-271.0%	89,555	19,529	5%
Income (loss) from investments in companies	4,562	3,151	1,411	3,343	1,605	1,738	-26.7%	-49.1%	23.2%	-	-1,219	-27%
Income (loss) from non-current assets and disposal groups held for sale not qualifying as discontinued operations	-1,074	-852	-222	-534	1,406	-1,940	-50.3%	-265.0%	773.9%	-	540	-50%
Profit (loss) before tax	384,667	394,126	-9,459	493,072	475,064	18,008	28.2%	20.5%	-290.4%	89,555	18,850	5%
Income tax	-29,784	-38,605	8,821	-116,370	-112,931	-3,439	290.7%	192.5%	-139.0%	-89,555	2,969	-28%
Profit (loss) for the year	354,883	355,521	-638	376,702	362,133	14,569	6.1%	1.9%	-2383.5%	-	21,819	6%
Non-controlling interests	-4		-4	75		75	-1975.0%	-	-1975.0%	-	79	-1975%
Profit attributable to owners	354,887	355,521	-634	376,627	362,133	14,494	6.1%	1.9%	-2386.1%	-	21,740	6%

* Reflects the reclassification of the foreign exchange impact of financial hedges that neutralize the effect of currency fluctuations on the tax value of our foreign investments.

Source: Note 6, Financial Statements.

Net interest and indexation income

In 2024, interest and indexation income amounted to Ch\$1,178,155 million, an increase of 5.3% compared to Ch\$1,118,515 million in 2023. This increase is mainly due to higher net indexation income due to higher inflation (4.5% as of December 2024 compared to 3.9% in 2023) and the expansion of the Bank’s net active position in UF. On the other hand, net interest income decreased by 1.6% in the year, influenced by the low economic activity in Chile and Colombia, as well as by the maturity in the use of FCIC and its impact on the financing structure. This effect was partially offset by the repricing of the time deposit portfolio (due to cuts in the monetary policy rate) and the growth in funding sources from customers.

Net fee and commission income

Net fee and commissions totaled Ch\$200,638 million in 2024, which compared to the net income of Ch\$244,548 million in 2023, represents a decrease of 18.0%. This result is due to the recognition of income generated by the commercial alliance with Cardif materialized in the previous year. Excluding this impact, the results for 2024 show an increase of 9.1% compared to the previous period. Among the income supporting this growth are investment management (results from the administration of mutual funds in Chile and Colombia), the increase in credit and debit card activity, as well as an improvement in structuring services and those associated with cash management, mainly for Itaú Corporate customers.

Net financial income (loss)

In 2024, the net financial income (loss) adjusted for financial hedges, which neutralize the impacts of the exchange rate fluctuation on the tax value of our investments abroad, presented a growth of 19.8% with respect to the previous period, which represents an improvement equivalent to Ch\$19,493 million. In the composition of the net financial income (loss) and its positive variation with respect to the previous year, the increase in the net gains obtained in the management of the derivatives and fixed income instruments portfolio stands out, compared to a comparison base of 2023 that presented unfavorable results due to the positions held and the movements in the interest rate curves, which negatively affected the fair value of the managed portfolio. In addition, income (loss) from balance sheet management showed an increase in 2024, influenced by the decrease in the monetary policy rate and the effect of this variation on the cost of funding.

Support costs

In 2024, support costs (excluding “other operating expenses”) increased by Ch\$47,497 million compared to 2023, equivalent to an increase of 6.4%. This variation is significantly influenced by the translation effects of the profit or loss of Itaú Colombia in its consolidation in Chile, since, isolating the incidence of variation in the exchange rate, the increase in costs is reduced to 1.7%, with an increase of 9.2% in Colombia (expressed in constant currency) and a reduction of 1.3% in Chile, placing it below of inflation for the year. Considering the above, among the cost lines that showed increases compared to 2023, the following stand out: (i) fees and technical reports related to external consultants hired in the context of strategic

development in Chile and Colombia, (ii) outsourced services and (iii) advertising expenses associated with the strengthening of the brand and its new image, among others.

Net provisions and write-offs

The net expense of provisions and write-offs for the year 2024 totaled Ch\$323,855 million, a decrease of 7.5% with respect to the previous year, equivalent to Ch\$26,222 million. Among the effects that explain this reduction is the reversal of additional provisions observed in Chile in July, associated with surpluses set up in previous years to provide for the effects of higher post-pandemic delinquency and the application of the new standard consumption matrix, effects that finally had less impact than expected.

With respect to the standard method of provisioning standard for contingent consumer loans - issued by the CMF on March 6, 2024 - the Bank's management evaluated the potential impact of adopting the new standard method and has concluded that its adoption does not have a significant impact on the Consolidated Financial Statements.¹⁶

In addition, the increase in recoveries on written-off loans observed in Chile and Colombia was positively highlighted, as a result of the focus on management and collection actions developed in the context of the increase in delinquencies that affected the financial industry as a whole.

Income tax

Our effective tax rate is impacted both by the fluctuation of the UF, which affects the price-level adjustment of the tax equity, as well as by the volatility of the exchange rate, which affects the tax value of investments held abroad (Colombia and New York), considered in U.S. dollars for tax purposes. This exchange rate effect is neutralized by the management of a financial hedge recorded for accounting purposes in the net financial income (loss) line, which for purposes of this analysis we have reclassified to the tax line.

Considering the above, the tax expense reached Ch\$7,737 million in 2024, a decrease of 27.7% compared to 2023 (equivalent to Ch\$2,969 million). This decrease is mainly explained by the effect of the price-level adjustment on tax equity, influenced by the growth in the equity base, since the readjustment (variation of the UF) in 2024 was below that observed in the previous year.

Profit (loss) for the year

In 2024, the consolidated income for the year totaled Ch\$376,627, representing a growth of 6.1% over the previous year. Despite the low growth in the loan portfolio in Chile and Colombia, the Bank's income improved thanks to the progress made in the strategic objective of principal. This was reflected in an outstanding growth in customer balances (higher than the average for the financial industry in Chile) and its consequent impact on interest income and net adjustments, as well as an increase in fee income. These improvements were complemented by higher gains in market risk management (net financial income (loss)), such that operating income increased by 2.8% in the year. In addition, a 7.5% decrease

in the cost of credit and controlled growth in support costs consolidated the generation of income (loss), which translated into a return on equity of 11.2%.

It is worth mentioning that this comparison refers to Itaú's consolidated accounting view, which may present differences under the management perspective described in the Management Commentary Report available at the following [link](#).

¹⁶ [Tax Policy of Itaú Unibanco](#).

Banco Itaú - Transfer Pricing Policy available at [Politica-Precios-de-Transferencia.pdf \(1.- q4cdn.com\)](#)

Tax Behavior and Tax Strategy

GRI 207-1

At **Itaú Chile**, we have a defined tax strategy that is detailed in our Tax Policy (aligned with that of Itaú Unibanco) and in Transfer Pricing Policy. Both are publicly available.¹⁷

Our principles of action are:

- We act within the framework of the constitutional principles of legality of taxes and equality in the distribution of public burdens.
- We maintain harmony between tax compliance and the industrial environment.
- We are governed by the guidelines of the Chilean Internal Revenue Service (SII).
- We maintain a low tax risk exposure, avoiding taking tax risks or assuming uncertain tax positions that expose us to significant loss.
- We provide appropriate and timely disclosure of changes in the law through various channels.

These policies were published in 2022 and are presented by the Tax Planning Manager, reviewed by the Policy Committee, and then approved by the Board of Directors. At the same time, the Board is not only in charge of approving them, but also constantly controls and monitors **Itaú Chile's** tax strategy.

It should be noted that Itaú Unibanco's tax policy was updated on May 27, 2024 and applies to **Itaú Chile** as well as to its local and international subsidiaries.

Integration of the approach to tax at Itaú

The approach to tax defines the framework of tax conduct applicable to **Itaú Chile** and all its local and foreign subsidiaries in their relations with employees, shareholders, customers, suppliers, and public and private sector entities. This approach seeks to safeguard the proper payment of taxes, as it is essential for the purpose of contributing to the growth and development of the countries where we operate. As part of this commitment and principles, since 2022 we are strengthening our Tax Sustainability.

We ensure that all operations carried out by the Bank comply, in substance and form, with the legal and tax regulations in force, avoiding the use of structures without commercial substance or lacking business rationale, which may be implemented to obtain mere tax purposes or advantages. Thus, through the adoption of the Tax Policy and ESG criteria, we seek to achieve a series of objectives.

- That stakeholders can internalize in their returns the social valuation of Itaú's tax payments.
- That the decisions of all areas of the institution are consistent with Itaú's vision, policies and processes.
- That the various risks are objectively evaluated by the respective areas.

- That the directors, through the Audit Committee, have the inputs to make decisions that are aligned with Itaú's general standards and principles.

Our policy recognizes the importance of disseminating aspects associated with tax sustainability. Therefore, our Tax Management disseminates and makes available to employees, through different media, materials and information that allow us to communicate the relevance of this matter for the Bank. We have anonymous reporting channels for tax-related concerns on our intranet. In addition, we maintain boxes to receive complaints.



¹⁷ [Tax Policy of Itaú Unibanco](#)

Identification, management and monitoring of risks of the approach to task

The Tax Policy states that Itaú Chile and its subsidiaries do not assume tax risks. However, we have a structure in place to identify, manage and mitigate related risks.

Tax Management permanently monitors non-compliance risks, together with Compliance Management and AML, Operational Risk in order to mitigate the risks of material losses. Internal Audit, as a third line of defense, exercises a review role in its audits on the Bank’s controls and monitors.

The risks identified are updated in a risk matrix, which are addressed by different action plans. The risks of uncertain tax positions are mitigated through consultations with the Internal Revenue Service (SII) or through the advice of external experts. Regulatory change risks are mitigated through permanent monitoring of the legal and regulatory landscape in the countries where we operate. Additionally, we participate in the discussions of the Association of Banks and Financial Institutions and other relevant debate forums.

We evaluate and monitor compliance with tax governance through three main channels:

Operational Risk Management

Monitors the risks declared by our tax area.

Audit Committee

Periodically, our Tax Planning Management is required to make presentations on specific topics as determined by the Audit Committee participants. One of the Audit Committee’s functions is to follow up on inspections by auditing bodies such as the Internal Revenue Service.

Report to Corporate Finance Manager

Our Tax Planning Management reports directly to the Corporate Finance Manager (CFO), maintaining an expeditious channel of communication and management of tax decisions.



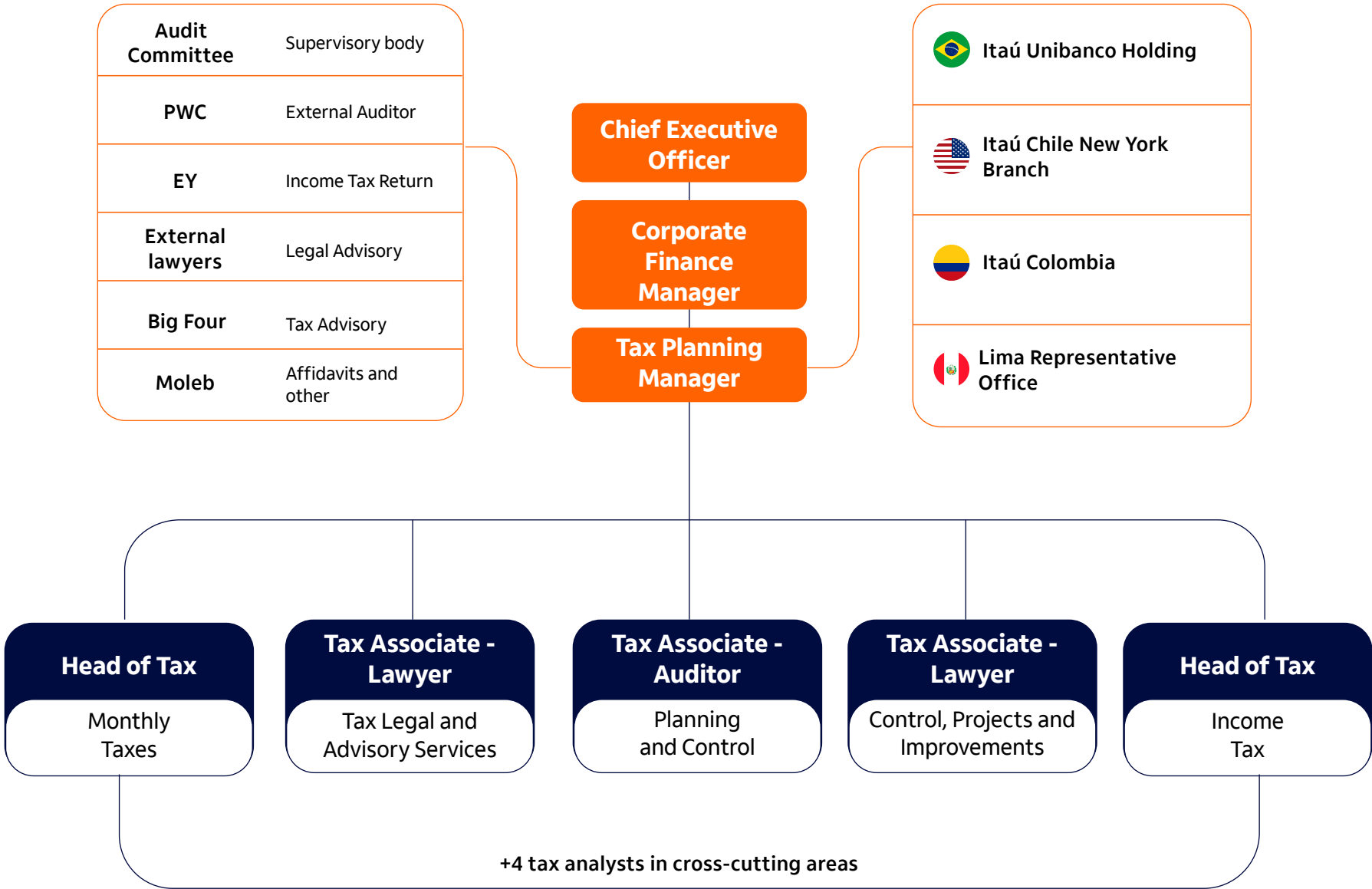
Governance and compliance with the approach to tax:

Our Tax Policy and Transfer Pricing Policy provide general guidelines to the Bank and its subsidiaries, determining the tax conduct with respect to tax compliance, ethical behavior, adoption of constitutional principles, disclosure and exposure to tax risk, which is monitored by the Audit Committee.

The Tax Planning Management provides guidelines and oversees compliance with the tax strategy of Itaú Chile and its international units (Colombia, United States, Panama and Peru). In addition, it is responsible for all our tax aspects and annually carries out a risk identification process with the construction of a matrix, which are addressed with different action plans.

At Itaú, we determine and pay our taxes in accordance with the tax regulations in force in Chile and the countries where we operate. Our taxation of foreign investments hedges the balance sheet risk of exchange rate fluctuations.

Government bodies and executive-level positions responsible for compliance with the tax strategy



Financial assistance received from government

GRI 201-4

The total monetary value of tax relief support and tax credits amounted to MCh\$1,253 in Chile. The information is comprised of credits for training expenses for MCh\$1,000 and credit for donations for MCh\$253. This information is disclosed in the note on taxes in item a.2 of the Financial Statements.

Stakeholder engagement in tax matters

We validate tax matters directly with the SII or with our advisors, in addition to working with prestigious audit and law firms. In addition, members of the Tax Planning, Compliance, Audit and Sustainability Managements have completed studies in tax sustainability for governance, taught by the Pontificia Universidad Católica de Valparaíso.

This year we have participated in several studies and initiatives on sustainability, such as:

- ➔ Sustainability Study of the Pontifica Universidad Católica de Valparaíso.
- ➔ Collaboration in a study conducted by the Chilean Internal Revenue Service.
- ➔ PwC Total Contribution Study.
- ➔ Study by Centro Contribuye.

In February 2024 we ranked third in the global ranking of the GRI 207-1, 207-2, 207-3 and 207-4 standards, according to the Tax Sustainability Report of Chilean companies published by [Taxlatam](#).

We maintain the following mechanisms to integrate the opinions of external stakeholders:

- ➔ **Tax inquiries email address:** Inquiry email address: ConsultasTributarias@itau.cl for the management of tax matters.
- ➔ **Affidavit mailbox:** Affidavit mailbox for customer inquiries.
- ➔ **Transfer pricing mailbox:** Mailbox to manage all requests for evaluation of international related party transactions.
- ➔ **SAC:** Customer request system for tax matters of their interest.





Country-by-country reporting

GRI 207-4

Jurisdiction	Names of the resident entities	Primary activities of the organization	Revenues from third-party sales (Ch\$)	Revenues from intra-group transactions (Ch\$)	Profit/loss before tax (Ch\$)	Tangible assets (other than cash) (Ch\$)	Corporate income tax paid (Ch\$)	Corporate income tax accrued (Ch\$)	Reasons for the tax differences	Reporting period
Chile	Banco Itaú Chile	Banking activities	140,748,143,616	559,492,726	371,538,121,121	16,132,351,716	47,219,453,022	(92,465,238,494)	Price-level adjustment of equity for tax purposes, exchange rate investments and other capital income	2024
Chile	Itaú Administradora General de Fondos S.A.	Mutual funds and mutual fund management	24,488,134,620	110,227,050	19,359,445,882	0	3,394,534,975	(5,059,312,483)	Price-level adjustment of equity for tax purposes	2024
Chile	Itaú Corredores de Bolsa Ltda.	Stock brokers	3,719,238,254	0	228,101,211	0	0	827,744,399	Price-level adjustment of equity for tax purposes	2024
Chile	Itaú corredores de seguros Ltda.	Insurance agents and brokers	29,149,432,543	0	29,629,856,564	0	7,383,869,739	(7,432,622,877)	Price-level adjustment of equity for tax purposes	2024
Chile	Itaú Asesorías Financieras Ltda.	Management consulting activities	12,200,081,329	0	9,918,489,386	0	468,009,695	(2,591,788,454)	Price-level adjustment of equity for tax purposes	2024
Chile	Recaudaciones y Cobranzas Ltda.	Collection services and ancillary activities	2,012,125	10,571,238,624	858,567,748	6,077,433	194,944,779	(195,171,655)	Price-level adjustment of equity for tax purposes	2024
Colombia	Itaú Holding Colombia S.A.S.	Investment company	0		621,400,624	0	0	(946,860)	Difference in statutory rates in Colombia	2024
Colombia	Helm Corredor de Seguros Colombia S.A.	Insurance agents and brokers	4,358,848,888	0	1,135,718,655	18,907,689	158,456,072	(434,834,087)	Difference in statutory rates in Colombia	2024
United States	Itaú Chile Sucursal Nueva York	Banking activities	5,707,544,939	0	42,889,930,401	275,713,661	824,136,404	(6,014,509,348)	Difference in statutory rates U.S.A.	2024
Colombia	Itaú Colombia S.A.	Banking activities	67,039,510,215	409,614,532	(15,482,839,210)	14,149,057,060	40,597,387,492	309,722,099	Difference in statutory rates in Colombia	2024
Colombia	Itaú Comisionista de Bolsa Colombia S.A.	Investment banking and brokerage activities	9,020,904,086	455,646,481	5,333,881,626	48,650,469	1,247,416,610	(2,172,501,778)	Difference in statutory rates in Colombia	2024
Colombia	Itaú Fiduciaria Colombia S.A.	Provision of trust services for the administration of investment funds and portfolios and administration of structured trust agreements.	5,990,666,827	333,951,726	2,119,258,597	47,184,195	820,623,091	(1,140,598,955)	Difference in statutory rates in Colombia	2024
Panama	Itaú (Panamá) S.A.	Banking activities	1,731,530,164	0	24,921,769,633	349,490,761	0	0	Difference in statutory rates Panama	2024

2.6. Responsible supplier management

Through a series of procedures and guidelines, we evaluate and control the suitability of our contracted suppliers. This process, centralized in Procurement, is aligned with our principles, values and commitments and is designed to mitigate risk and ensure a supply chain that meets our standards. In addition, we ensure respect for labor standards by suppliers and contractors. We evaluate specific aspects in certain suppliers according to the criticality and nature of the services provided.

Supplier ecosystem

NCG 461 6.2.iii | IT9

We have 1,774 suppliers, 94% of which are Chilean companies, and 5% are classified as critical suppliers. Of the total expenditure made during the year, 92% is represented by Chilean companies.

Itaú Chile Suppliers:

1,774	Total number of suppliers
536	Total number of SME suppliers
19%	Percentage of spending on SME suppliers
1,666	Number of domestic suppliers
92%	Percentage of spending on local suppliers
108	Number of foreign suppliers
87	Number of critical suppliers

At Itaú Chile, supplier management is focused on ensuring the acquisition of quality goods and services by contracting suppliers with the experience and capabilities necessary to meet the supply needs of the Bank and its subsidiaries.

In Itaú Colombia, we have 1,241 suppliers, 95% of which are local and 61% are classified as permanent suppliers.

Of the total expenditure made during the year, 93% corresponds to local suppliers.

In Itaú Chile and Itaú Colombia, no supplier accounted for more than 10% of total purchases.



Payment to suppliers

NCG 461 7.1, i, ii, iii, iv, v

In line with Law No. 21.193, as of 2020, we pay all our suppliers within a maximum period of 30 days from the issuance of the invoice. Currently, we do not have an established definition of payment to foreign suppliers or payment to critical suppliers. In addition, during 2024, payments to suppliers did not accrue interest for late payments. Likewise, a provision is generated on a monthly basis for documents pending payment. There are no agreements registered in the register of agreements with exceptional payment terms.

Invoices paid (MCh\$)				
Calendar days	Type of supplier	No. of invoices paid	Total amount of invoices paid	Number of suppliers
Up to 30 days	Local	35,778	308,035	1,652
	Foreign	521	18,172	90
31 to 60 days	Local	1,412	12,144	423
	Foreign	144	4,818	40
Over 60 days	Local	182	876	69
	Foreign	125	5,290	29
Total		38,162	349,336	2,303

Supplier evaluation

NCG 461 7.2.i, ii

At Itaú Chile, we apply a supplier evaluation process in accordance with our Corporate Purchasing Policy. Before formalizing the commercial relationship with the supplier, the criticality of the service is evaluated, considering aspects such as business continuity and information security. The process begins with the approval of the company, verifying commercial, financial and labor aspects. It also incorporates criteria from the Related Party Transactions Policy, established in Title XVI of the Law on Corporations, and the Guidelines for Doing Business with Politically Exposed Persons (PEPs) of the CMF's Updated Compilation of Rules (RAN), which focus on reputational and commercial considerations.

Suppliers evaluated on sustainability criteria*

Type of supplier	No. of suppliers evaluated under sustainability criteria	% of suppliers evaluated	% of total purchases for the year corresponding to suppliers evaluated under sustainability criteria
Local	45	12%	3%
Foreign	0	0%	0

* Consultation on ESG issues was conducted with 367 critical suppliers that are legal entities and whose annual purchases exceed UF2000, of which 45 responded to the questionnaire.

** The purchases made from the 45 suppliers that responded to the questionnaire represent 3% of the purchases made from the total universe (100%) of Banco Itaú Chile's current suppliers.

All our suppliers are subject to a process of control and monitoring of various risk areas throughout the life cycle of the service or relationship. The Operational Risk Management coordinates the evaluation and monitoring process of suppliers classified as critical, together with the Cybersecurity and Fraud Management.

We understand sustainability as the articulation of environmental, social and governance (ESG) criteria throughout our value chain, and in 2024 we began a pilot assessment of these criteria among our suppliers in Chile. In addition, in Itaú Colombia we initiated a supplier evaluation plan in conjunction with "Sistema B", in which we evaluated 77% of the suppliers that provide critical business continuity services.

3. Corporate Governance

3.1. Shareholding Structure

Shareholders and Ownership

Ownership Structure

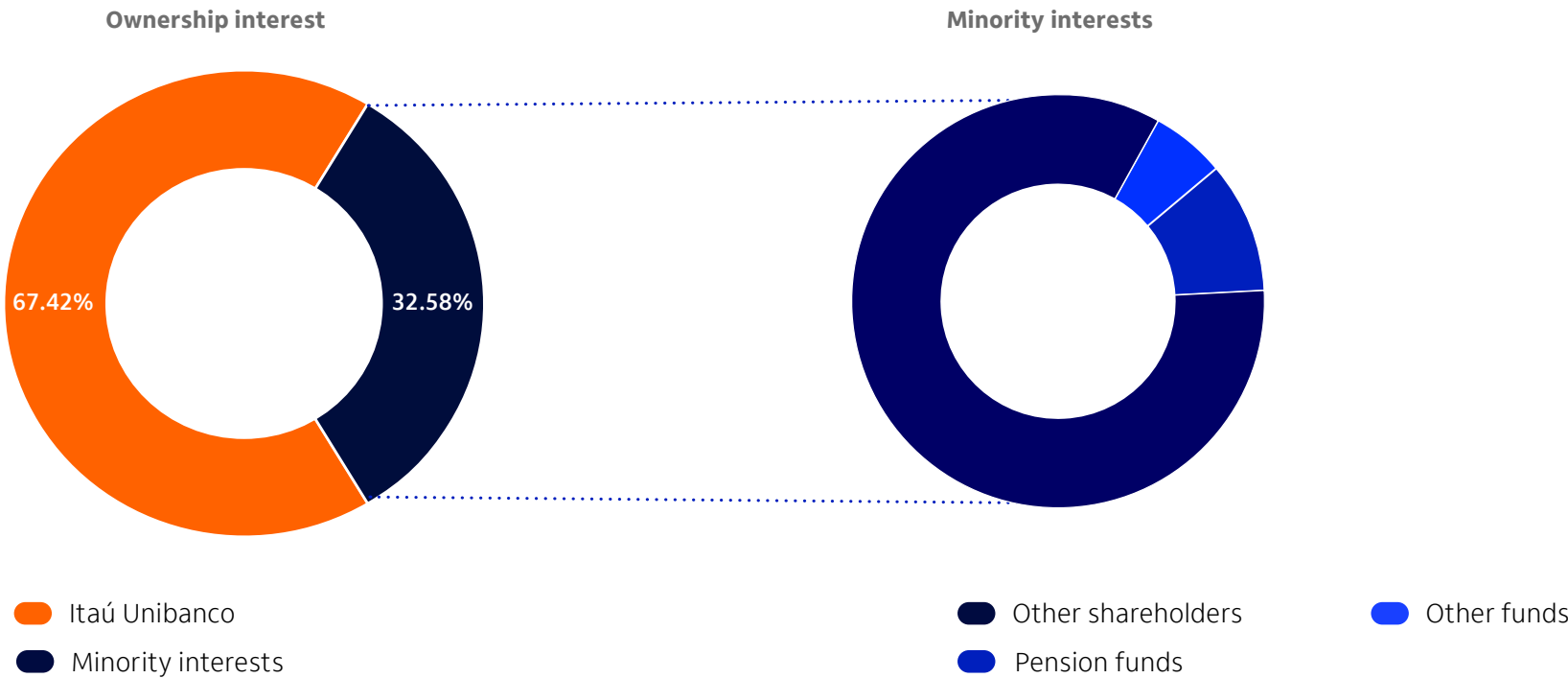
NCG 461 2.3.1, 2.3.3, 2.3.4.i, 2.3.4.iii.c, 3.4.iv

Our share capital is divided into 216,340,749 shares¹⁸ of a single series, registered and ordinary shares -that is, without privileges or preferences of any kind- which are traded on the Santiago Stock Exchange x nuam (ITAUCL) and on the Chilean Electronic Stock Exchange. Therefore, at the shareholders’ meetings, each shareholder has one vote for each share he/she owns or represents.

At the Bank’s extraordinary shareholders’ meeting held on April 25, 2024, it was approved to formally cancel the 6,556 backing shares that remained on May 26, 2023 as a result of the completion of the share exchange that took place among the Bank’s shareholders as a result of the reverse stock split agreed at the Bank’s extraordinary shareholders’ meeting held on January 19, 2023. The amendment to the Bank’s by-laws that accounts for the aforementioned resolution will take effect once approved by the Financial Market Commission.

As of December 31, 2024, we have 5,350 shareholders of record. The majority of **Itaú Chile**’s shareholding is owned, directly and indirectly, by its controlling interest Itaú Unibanco Holding S.A. with 67.42%.

The remaining 32.58% of **Itaú Chile**’s shares are owned by minority shareholders, mainly local pension funds with 3.31% and other local funds (mutual or investment funds)



with a combined total of 1.89%. The remaining 27.38% was held by other shareholders, including stockbrokers 18.69%; foreign institutional investors 6.48% other local institutional investors 0.99% and other minority shareholders 1.23%.

Itaú Chile announced in November 2023 that it voluntarily delisted its American Depositary Shares (“ADSs”, represented by its American Depositary Receipts (“ADRs”))

from the New York Stock Exchange. During 2024, our shares were traded only in the Chilean market.

Our Bank’s senior executives and directors have no direct or indirect ownership interest in **Itaú Chile**.

Of the total number of shareholders other than the controlling interest, there are no natural persons or legal entities that own more than 10% of the shares, either individually or through joint action agreements. Nor are

there any natural persons or legal entities other than the controlling shareholder who can appoint at least one member of the Board of Directors or management of **Itaú Chile**.

¹⁸ As of December 31, 2024.

Changes in the Period

NCG 461 2.3.2

In October 2024, a corporate restructuring took place in the controlling group of **Itaú Chile**, by virtue of which it was agreed to merge by incorporation three of the Bank’s shareholder companies - CGB III SpA, SAGA II SpA and SAGA III SpA - into the shareholder CGB II SpA, which also changed its name to **Itaú Chile** Participaciones SpA. The restructuring had no impact on the number and percentage of shares of the Itaú Unibanco Group in **Itaú Chile**.

Dividend policy

NCG 461 2.3.4.ii

The Bank’s Shareholders’ Meeting has adopted a dividend policy designed to provide cash dividends on a sustainable basis, while maintaining the flexibility to invest and grow the business in the future.

Our Policy on Board Guidelines for Dividend Distribution establishes the guiding principles. In preparing the dividend distribution proposal, which the Board of Directors submits annually to the Ordinary Shareholders’ Meeting, in accordance with the provisions of the General Banking Law (“LGB”) and the Law on Corporations (“LSA”), several factors are considered: (i) legal or regulatory restrictions on minimum capital requirements; (ii) minimum dividend distribution requirements under the LSA; (iii) compliance with the internal capital target; and (iv) financial performance expectations.

In all cases, current regulations prohibit the payment of dividends when there are losses in capital or statutory reserves, unless these have been previously absorbed by profits or other mechanisms. In addition, any dividend payment in excess of the legal minimum is subject to the condition that it does not cause **Itaú Chile**’s debt ratio or credit limits to be breached.

Statistical Information

The distribution of dividends is fundamental to guarantee an adequate distribution of the Bank’s profits to its shareholders, in accordance with the provisions of the Law on Corporations and the General Banking Law.

At the same time, this process allows maintaining a strong funding base with own resources, which is essential to achieve a level of capital and solvency that complies with the relevant regulations and the entity’s performance and business expectations.

In accordance with the LSA, openly-held shareholders’ corporations are required to distribute at least 30% of their annual profits, unless there is unanimous consent of the shareholders to the contrary. In the event of a loss of capital or statutory reserve, dividends may not be distributed until such loss is recovered through profits or other means. In addition, dividends in excess of the legal minimum may not be distributed if this would result in the Bank exceeding its indebtedness ratio or credit limits.

The actual amount of dividends will depend on a number of factors, including our current level of earnings, capital and statutory reserve requirements, as well as market

conditions. Therefore, no assurance can be given as to the amount or timing of future dividends.

In this regard, on March 26, 2025, a Material Event was issued, informing the approval of the Board of Directors of **Itaú Chile** to propose to the Ordinary Shareholders’ Meeting the distribution of 30% of the profits for the year 2024, corresponding to a total of Ch\$112,988,077,742

in dividends to the shareholders. This amount would be distributed among the 216,340,749 validly issued outstanding shares of the Bank, resulting in a dividend of Ch\$522.26 per share, if approved. In addition, it will be proposed to the Shareholders’ Meeting that the remaining 70% of the profits be retained. Statistical information on dividends paid per share in recent years is presented below:

Dividends

NCG 461 2.3.4.iii.a

Dividend Year	Type of Dividend (Provisional/ Definitive)	Total Amount Paid (in MCh\$)	Share of Profit for the Year	Share of Retained Earnings	Dividends Paid per Series A Share	Dividends Paid per Series B Share (if applicable)	Dividends Paid per Series N Share (if applicable, add more columns if necessary)
2024	Definitive	106,466	30%	N/A	492.1220373	N/A	N/A
2023	Definitive	130,123	30%	N/A	0.1336629	N/A	N/A
2022	Definitive	83,342	30%	N/A	0.0856090	N/A	N/A
2021	Definitive	-	0%	N/A	-	N/A	N/A
2020	Definitive	127,065	100%	N/A	0.2479771	N/A	N/A
2019	Definitive	51,614	30%	N/A	0.1007286	N/A	N/A

Note: For comparison purposes consider that in 2023, Itaú Chile performed a Reverse Stock Split, completed in May 2023, which meant going from 973,517,871,202 shares to 216,340,749 shares.

Stock Transaction

NCG 461 2.3.4.iii.b

Itaú Chile’s shares are listed on the Santiago Stock Exchange and the Chilean Electronic Stock Exchange.

Stock market presence is calculated in accordance with the provisions of Article 4 bis of the LMV and NCG 327/2012 of the CMF.

Market	Quarter	Average price	Stock market presence	Volume traded	Amount traded	Closing price
Chile	1Q23	8.337,02	100%	177,921	1,607,254,836	8,815.50
Chile	2Q23	8,412.69	100%	294,473	2,603,788,769	8,600.00
Chile	3Q23	9,169.31	100%	246,527	2,202,385,241	8,571.80
Chile	4Q23	8,486.49	100%	173,930	1,462,236,305	8,580.00
Chile	2023 LTM	8,598.62	100%	222,861	1,966,565,457	8,580.00
Chile	1Q24	9,199.88	100%	169,961	1,592,765,848	10,112.00
Chile	2Q24	10,330.16	100%	251,394	2,584,623,023	10,350.00
Chile	3Q24	10,433.74	100%	184,893	1,930,914,041	10,448.00
Chile	4Q24	10,337.37	100%	166,739	1,719,476,445	10,165.00
Chile	2024 LTM	10,070.31	100%	193,187	1,955,581,338	10,165.00

Other Financial Instruments

NCG 461 2.3.5

Details of the debt financial instruments issued by Itaú Chile as of December 31, 2024 can be found in Note No. 22 to the Consolidated Financial Statements. Information on the regulatory capital financial instruments issued can be found in Note No. 23.

3.2. Relationship with Stakeholders

Connecting with our stakeholders

NCG 461 3.1.iv

Our main stakeholders are all those who are relevant to the business and who may be affected, directly or indirectly, positively or negatively by the Bank’s operations and decisions.

We maintain constant, timely and transparent communication with them, ensuring effective management of these relationships and through different

specialized areas that lead the communication and administration of their respective areas.

In line with the above, we periodically perform a stakeholder prioritization exercise, taking into account those that are essential for regulatory compliance and brand positioning. In this process, we highlight customers and employees as the key groups for business continuity.

Our Stakeholders

NCG 461 6.1.v (modified according to NCG 519), 6.3.ii

Customers

Natural persons or companies of all sizes that use our products, services and consulting.

Communication channels

- Physical and digital branches.
- Website, app, mailing and social networks.
- Contact center.
- Account managers.
- “Itaú Escucha” Program.
- NPS surveys.
- Media.

Frequency

Permanent.

Main topics

- Satisfaction with the service.
- Privacy and personal data.
- Access to financial services.

Employees

The Bank’s own employees and those of our subsidiaries.

Communication channels

- Intranet.
- “Entre líderes” Meetings.
- “Conexión itubers” with the CEO.
- Newsletter “Experiencia itubers.”
- Information screens.
- Whistleblower channels.
- “Itú Hablas” surveys (eNPS, Cultura and Pulso).
- Headquarters.
- Breakfasts with managers.
- Feedback meetings.
- “Itaú Negocios” daily newsletter for the commercial team, grouped according to commercial units.
- Connected managers.

Frequency

Permanent.

Main topics

- Benefits and quality of life.
- Professional development.
- Recognition.
- Labor flexibility.
- Work-life balance.
- “Entre líderes” and “Conexión itubers” program.

Contractors and suppliers

Service suppliers, external consultants and contractors.

Communication channels	Frequency	Main topics
<ul style="list-style-type: none">→ E-mails.→ Surveys.→ Supplier portal.→ Whistleblower channel for suppliers.	Permanent.	<ul style="list-style-type: none">→ Project terms and clauses.→ Sourcing and compliance processes.

Shareholders and investors

Owners of shares, such as institutional investors: Pension administrators, insurance companies, investment funds, stockbrokers.

Communication channels	Frequency	Main topics
<ul style="list-style-type: none">→ Shareholders’ Meetings.→ Regular meetings.→ Conference calls, non-deal roadshows and roadshows if applicable.→ E-mails.→ Monthly, quarterly and annual results reports.→ Integrated Annual Reports.→ Investor Relations website.→ Surveys.→ Press releases.	Permanent.	<ul style="list-style-type: none">→ Regulatory compliance.→ Integrity and transparency.→ Accountability.

Guilds

Associations that regulate and seek to relieve the interests of banks. Among them, the Association of Banks and Financial Institutions (ABIF).

Canales de comunicación	Periodicidad	Principales temas
<ul style="list-style-type: none">→ Integrated Annual Reports.→ Participation in Committees.→ Scheduled meetings.→ Conference calls.	Permanent.	<ul style="list-style-type: none">→ Generation of alliances.→ Early regulatory adoption.→ Identification of risks and opportunities.

Media and communications

Press / radio / television / digital media.

Communication channels	Frequency	Main topics
<ul style="list-style-type: none">→ Integrated Annual Report.→ Press Training Program.→ Website.→ Investor Relations website.→ Social networks.→ Press releases.→ Videoconferencing.→ Interviews and columns.→ Focal point contacts via telephone.	Permanent.	<ul style="list-style-type: none">→ Economic news.→ Contribution to society.

Society

General public, companies and non-customers.

Communication channels	Frequency	Main topics
<ul style="list-style-type: none">→ Branches.→ Integrated Annual Reports.→ Media.→ Marketing actions.→ Social networks.	Annual.	<ul style="list-style-type: none">→ Positive impact on society.→ Financial inclusion.→ Carbon footprint reduction.

Units in Charge

NGC 461 3.7.i

Corporate Affairs¹⁹ is responsible for maintaining an active relationship with the media and stakeholders, through formal communication of the Bank's activities, launches, reports, announcements and other matters of interest. These actions are carried out as long as the information is of a public nature.

Sustainability Management is responsible for managing and reporting on Environmental, Social and Governance (ESG) issues. This work includes the Bank's non-financial reporting, such as preparing the Integrated Report, responding to questionnaires for index ratings and reviewing unsolicited ESG assessments used by our investors.

The Investor Relations department is part of the Financial Planning and Analysis Department. The unit is responsible for monitoring the market, managing analyst coverage, responding to investor inquiries and presenting quarterly reports and results. The Investor Relations department can be contacted in person at **Itaú Chile** Headquarters, located at Av. Presidente Riesco 5537, Las Condes, Santiago, Chile, by e-mail²⁰ or by contacting Claudia Labbé Montevecchi,²¹ Sustainability and Investor Relations Manager.

Transparency in Market Disclosures

NGC 3.7.ii, 3.7.iii (amended per NCG 519), 3.7.iv

For the Consolidated Financial Statements, we have implemented a quarterly collaborative process involving all relevant areas. It begins with the preparation of a mock-up, validating the need for new disclosures according to regulatory requirements and accounting events. Then, internal and external reviews are performed, culminating with the presentation to the Disclosure Committee, composed of all participating areas, where each of them evaluates the information provided and the reasonableness of the disclosures.

The data is analyzed and validated by the heads of each area. Finally, the document is submitted for review by the Audit Committee and the Directors' Committee and approved by the Board of Directors for publication.

In this context, the Regulatory Advisory, Consolidation and Supervision team meets monthly to evaluate improvements, automations, comments to the notes and the status of the information in the Consolidated Financial Statement, in order to ensure that the activities are executed according to the defined dates.

This team meets on a quarterly basis with the Assistant Manager of Regulatory Advisory, Corporate Payments and Subsidiaries, and the Assistant Manager of Bank Accounting, Consolidation and Supervision and Accounting Models, with the same objective of ensuring compliance with the committed activities.

At **Itaú Chile**, in line with current legislation, we make available to our shareholders, with due notice, the basic documents related to the matters that will be submitted for decision at the Shareholders' Meeting. In the case of the election of directors, this includes precise data on their experience and background information, in order to provide shareholders with the necessary information to make informed decisions.

In addition, we have a system that allows shareholders to participate and exercise their voting rights remotely, on equal terms with those who are physically represented at the meeting.

Itaú Chile does not currently have specific policies that establish diversity criteria, such as gender composition with a maximum of 60% of members of the same sex.

The reason for this is that at **Itaú Chile** we promote equal opportunities and diversity across all our areas, including the composition of the Board of Directors, without requiring the implementation of quotas or specific percentages. Our vision is based on the consideration of various factors, including the experience, skills and abilities of the nominees, to ensure that shareholders have full freedom to nominate and elect those they believe are best suited for the position. Notwithstanding the above, we continue to analyze and incorporate best practices in corporate governance in order to strengthen our processes and promote greater diversity at all levels of the organization.

¹⁹ Since March 2025, this area has been housed within the Corporate People, Sustainability and Marketing Department.

²⁰ ir@itau.cl or ir.itau.cl.

²¹ claudia.labbe@itau.cl

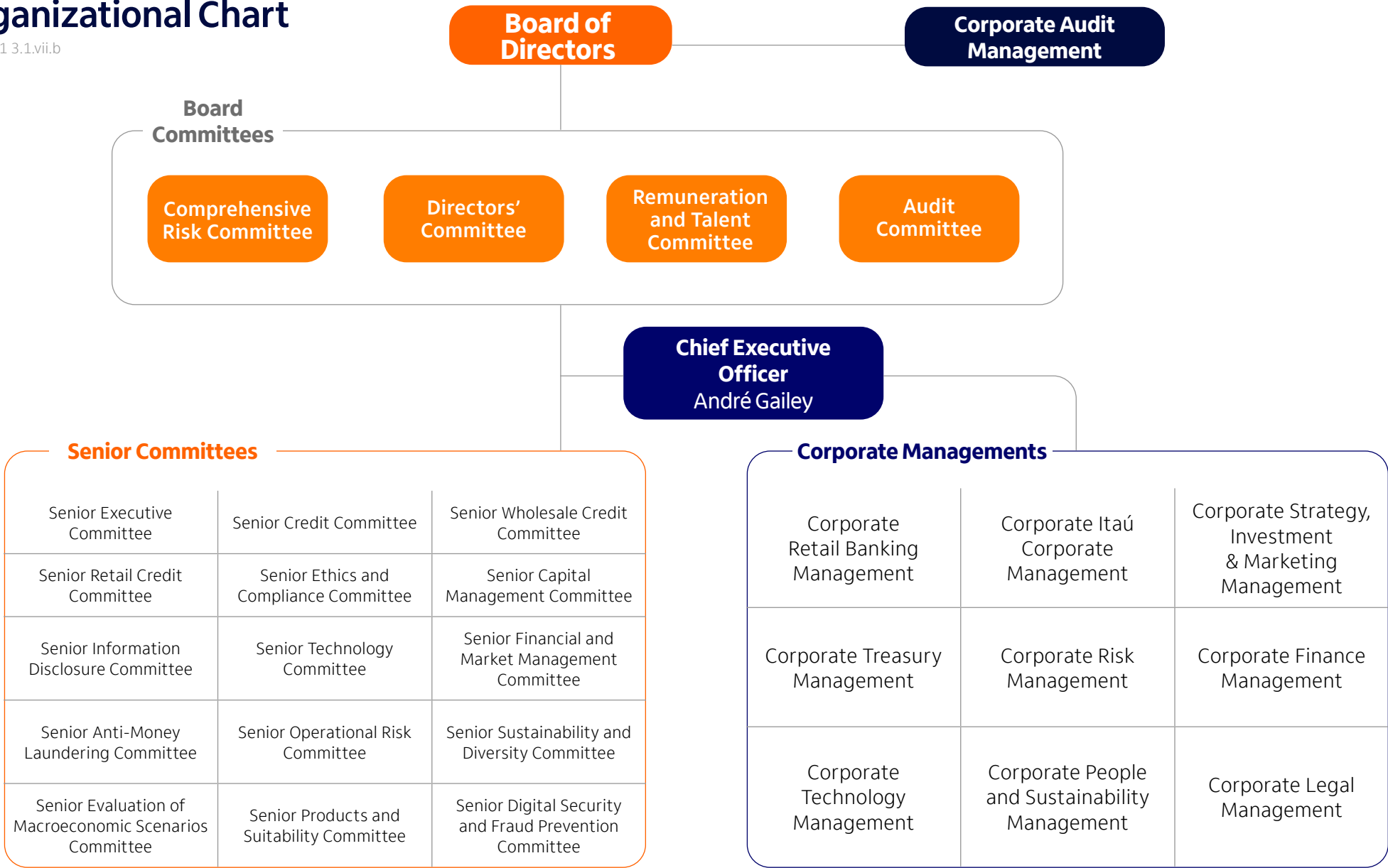


3.3. Board of Directors and Management

Itaú Chile's Board of Directors is the highest governance body and delegates management to the CEO and his direct reports, who form the Senior Executive Committee. The Board is in charge of steering the business activities and strategic objectives of our Bank, together with the corporate management, which is responsible for implementing Itaú Chile's priorities and meeting the expectations of our customers in a professional manner.

Organizational Chart

NCG 461 3.1.vii.b



Good Corporate Governance Practices

Performance Evaluation

NCG 3.1.i, 3.2.ix.a, 3.2.ix.c | GRI 2-18

In order to ensure the proper functioning and effectiveness of corporate governance, **Itaú Chile** has a Corporate Governance Policy that is reviewed and updated annually by the Board of Directors. This process reflects our ongoing commitment to the adoption of best industry practices and compliance with current regulations, such as the generation of an appropriate environment for our

employees to perform, the constant implementation of effective processes of supervision, oversight and control of its operations and within the subsidiaries.

The fundamental aspects of management are internal controls, network and information systems security, risk monitoring and classification, and our capacity to respond to contingencies. They are evaluated annually by the CMF according to Chapter 1- 13 of the CMF's Updated Compilation of Rules. This evaluation covers the

performance of corporate governance, the role of the Board of Directors and the management and control of risks, including credit, financial, and operational risks and anti-money laundering.

In this context, we have different bodies responsible for good corporate governance. The highest governance body is the Bank's Board of Directors, which in turn is supported by the Board Committees and Senior Committees. These structures, aligned with basic policies such as Sustainability, Corporate Governance for Subsidiaries and Diversity and Inclusion, work together with the Board of Directors to strengthen and supervise corporate management in all units of the organization.

Directors' performance is evaluated by means of a questionnaire that covers various elements, such as management and administration, risk assessment, organizational functioning and the suitability of the members. In addition, specific competencies are considered in areas such as risk, capital, sustainability, among others.

Once the points for improvement have been identified, training programs and discussion spaces are coordinated to address them and promote the continuous development of the members of the Board.

Note that **Itaú Chile** does not currently consider it necessary to seek the advice of an external expert to evaluate the performance and functioning of the Board members.

We focus on ensuring the effectiveness and continuous improvement of our Board of Directors. To this end, we implement a rigorous annual self-evaluation process that considers both the Board and Audit Committee. Each member completes a detailed questionnaire, which addresses aspects such as organizational structure, internal functioning and performance evaluation, among other topics.

Once the results have been compiled, they are subjected to a thorough analysis during a Board meeting, where we reflect on our strengths and identify areas for improvement, which are managed by establishing mechanisms to achieve a better result in the next evaluation. Board training is fundamental to ensure that its members have the necessary tools to lead and make strategic decisions in a dynamic and demanding environment.

This process not only encourages constructive self-criticism, but also promotes informed decision-making, thus fostering stronger, more agile governance aligned with industry best practices. In addition, the results of these self-evaluations allow us to identify opportunities for improvement, which may lead to adjustments or updates that strengthen the diversity of perspectives and skills on the Board, thereby complementing the experience and expertise available.



Itaú Chile Board of Directors

GRI 2-9 | GRI 2-11

The Bank's Board of Directors is comprised of seven directors²² and one alternate director, who are elected at our Shareholders' Meeting. In addition, two of the members are independent for purposes of Article 50 bis of the Law on Corporations.

There are currently no limitations in our bylaws or under Chilean law with respect to the maximum number of directorships or terms that a director may hold.

Cumulative voting is permitted for the election of directors. In addition, Board members may appoint replacements to fill vacancies occurring during periods between elections.

The Board has four committees: Comprehensive Risk Committee, Directors' Committee, Audit Committee and Remuneration and Talent Committee. All are designed to strengthen the self-regulation of the Bank and its controlled entities, and to improve efficiency through greater oversight and control of Management's activities. They are composed of directors, senior executives and/or external consultants appointed by and directly accountable to the Board of Directors.

In addition, we have 15 Senior Committees,²³ which are comprised of the Chief Executive Officer and the relevant corporate managers, depending on the issues discussed in each committee.

²² None of the members of our Board of Directors has a contract or agreement that entitles them to any benefits upon termination of their employment with us.

²³ For more details, see the Senior Committees section.



Members of the Board of Directors of Itaú Chile as of December 31, 2024

NCG 461 3.2.i

Ricardo Villela Marino

Engineer and holds an MBA from the MIT Sloan School of Management, Cambridge, Massachusetts, U.S.A. He was appointed Director of Itaú Corpbanca on April 11, 2016 and became Chairman of the Board on July 27, 2022. Mr. Marino has served the Itaú Unibanco Group as non-executive vice chairman of the Board of Directors of the Itaú Unibanco Group since 2020. He was also a member of the Board of Directors (2008 to 2020) and chairman of the Bank's Latin America Strategic Council since 2018. He has held various positions at Itaú Unibanco Group since 2002, including Vicepresident (2010 to 2018). He has also been an Alternate Member of the Board of Directors of Itaúsa S.A. since 2011; Alternate Member of the Board of Directors of Duratex S.A. since 2009; Alternate Member of the Board of Directors of Itaútec S.A. (2009 to 2019) and Alternate Member of the Board of Directors of Elekeiroz S.A. (2009 to 2018).

Gabriel Amado de Moura

He became a director and vice-chairman of Itaú Chile's Board of Directors on October 1, 2024. Before that date, Mr. Moura served as Chief Executive Officer of Itaú Chile from January 30, 2020 until September 30, 2024, after serving as Chief Financial Officer of Itaú Chile since April 1, 2016. Mr. Moura joined Itaú Unibanco in 2000 and became a partner in 2017. He has over 24 years of experience in asset management, risk management and M&A. Mr. Moura held the position of Chief Investment Officer for Itaú's pension funds, endowments and insurance businesses. He was also Chief Risk Officer for Wealth Management as well as member of the Board of Directors of different companies in Brazil and abroad. Prior to joining the Bank, he worked at BBVA Asset Management and Itaú Bankers Trust. Mr. Moura holds an M.B.A. from the Wharton School of the University of Pennsylvania, USA.

Diego Fresco Gutiérrez

Bachelor's Degree in Accounting from Universidad de la República Oriental del Uruguay in 1994. He is a Certified Public Accountant registered in the State of Virginia (United States) since 2002 (registration 27,245) and an Accountant registered in the Regional Accounting Council of the State of São Paulo. He became a director on March 24, 2022. He previously served as an alternate director between March 28, 2018 and March 23, 2022. Mr. Fresco is currently a member of the Audit Committee of Banco Itaú Chile (NYSE: ITCB) and Itaú Colombia. He serves as a Director and member of the Audit Committee of StoneCo (NASDAQ: STNE) and as a member of the Audit Committee of Votorantim Cimentos S.A. He previously served as a partner at PwC - São Paulo (2000 - 2013) in the areas of Capital Markets and Accounting Advisory Service and prior to that, he held various positions at PwC in Uruguay (1998 - 2000 and 1990 - 1997) and in the United States (1997 - 1998).

Matias Granata

He holds a degree in Economics from Universidad de Buenos Aires (UBA), Buenos Aires, Argentina, a postgraduate degree in Economics from Universidad Torcuato Di Tella (UTDT), Buenos Aires, Argentina, and a Master's degree in International Economic Policy from the University of Warwick, British Chevening Scholarship, United Kingdom. He became a director on January 27, 2021. Mr. Granata is a Partner and Member of the Executive Committee of the Itaú Unibanco Group responsible for the risk department (CRO) since 2021. He has held various positions at Itaú Unibanco Group, including Officer, responsible for AML, Credit Risk, Modeling and Market and Liquidity Risks (2014 to 2021).

Pedro Paulo Giubbina Lorenzini

Bachelor's degree in Business Administration from Pontifícia Universidade Católica de São Paulo (PUC-SP), São Paulo, Brazil. He became a director on March 24, 2022. He is a member of the Partners Program, and member of the Executive Committee of the Itaú Unibanco Group since 2021. He is currently responsible for the Treasury, Customers and Products Desk and Macroeconomics departments and for the Bank's operations in South America (Argentina, Paraguay, Uruguay and Itaú Corpbanca), having held the position of Chief Executive Officer (2021). He is a member of the Board of Directors and the Financial and Risk Committee of B3 S.A. - Brasil, Bolsa, Balcão (2021/2023 two-year period). Mr. Lorenzini was responsible for Markets, Securities and Treasury Services (2008 to 2021); Sales and Structuring, ALM Management (2004 to 2008); Operations and Foreign Exchange Management (2000 to 2004); ALM Department Management (1997 to 2000); various departments of Treasury Product Sales to Corporate Clients (1995 to 1997); Structuring and Development of Treasury Products (1993 to 1995); Manager of Product and Risk Management (1992 to 1993); and responsible for Controllershship and Management of Corporate Product Management Results (1991 to 1992) at Citigroup Brazil, and was an Intern (1989 to 1991) at Citibank Brazil. He was Chairman of the Treasury Committee (2010 to 2013) and Citibank's representative on the Board of Executive Directors of the Federação Brasileira de Bancos (FEBRABAN) (2013 to 2021), and Chairman of the Treasury Committee (2010 to 2012), and Vicepresident of the Associação Brasileira das Entidades dos Mercados Financeiro e de Capitais (ANBIMA) (2010 to 2021).

Pedro Samhan Escandar

Civil Industrial Engineer from Universidad de Chile. He became a director on September 27, 2016. Mr. Samhan was a member of the Board of Directors of Citibank in Panama and Costa Rica. Prior to that, he was Chief Financial Officer of Banco de Chile between 2008 and 2014 and was appointed a director of Banchile Trade Services Limited. Previously, Mr. Samhan was the Chief Financial Officer of Citigroup Chile for several years. He was a member of the Board of Cruz Blanca Seguros de Vida between 1994 and 1997, AFP Habitat between 1996 and 2006 and Compañía Minera Las Luces between 1994 and 1996. Mr. Samhan was Citicorp's Chief Financial Officer for the Caribbean and Central America from 1990 to 1993 and Manager of Investment Banking for Citicorp Chile from 1988 to 1990.

Luis Octavio Bofill Genzsch

Lawyer from the Pontificia Universidad Católica de Valparaíso. He is a founding partner of Bofill Mir Abogados. He has focused his more than 30 years of professional practice in the areas of corporate and commercial law, advising national and international clients from various industries and, including public and private organizations. He has also worked in academia since 1991, including as Professor of Commercial Law at the Law School of Universidad de Chile. He is a member of the Panel of Arbitrators of the Arbitration and Mediation Center of the Santiago Chamber of Commerce, a member of the Panel of Experts for the Composition of the Arbitral Tribunal of the Concessions Law and a member of the Chilean Bar Association. He has been director of closed and publicly traded corporations in Chile, in various industries.

Rogério Carvalho Braga

Law degree from Pontifícia Universidade Católica de São Paulo (PUC-SP), São Paulo, Brazil, and holds an MBA from Pepperdine University, Malibu, California, U.S.A. He became an alternate director on April 20, 2023 and was appointed director on April 29, 2020. Mr. Braga has been a member of the Audit Committee of the Itaú Unibanco Group since 2021. He has held various positions in the Itaú Unibanco Group, including Officer (2020). He joined the Itaú Unibanco Group in 1999 and was elected Officer in 2000. Prior to joining Itaú Unibanco, Mr. Braga worked for six years at AIG (American International Group) in New York and Lisbon, and for 11 years with the Moreira Sales group, in charge of the food industry sector.

At Itaú Chile, none of the directors hold executive positions in the company or its subsidiaries, and two are independent.

Directors

Ricardo Villela Marino

Position	Chairman
Type	Regular
Independent	No
Taxpayer ID No./Passport	FS021565
Nationality	Brazilian
Profession or trade	Engineer
Date of appointment or last reelection	20/04/2023
Length of service	9 years
Termination of office	Not applicable

Gabriel Amado de Moura*

Position	Vice Chairman
Type	Regular
Independent	No
Taxpayer ID No./Passport	25.345.916-6
Nationality	Brazilian
Profession or trade	Engineer
Date of appointment or last reelection	24/10/2024
Length of service	3 months
Termination of office	Not applicable

Diego Fresco Gutiérrez

Position	Director
Type	Regular
Independent	No
Taxpayer ID No./Passport	FJ488444
Nationality	Uruguayan
Profession or trade	Accountant
Date of appointment or last reelection	20/04/2023
Length of service	3 years
Termination of office	Not applicable

Pedro Samhan Escandar**

Position	Director
Type	Regular
Independent	Yes
Taxpayer ID No./Passport	6.345.749-3
Nationality	Chilean
Profession or trade	Business Administrator
Date of appointment or last reelection	20/04/2023
Length of service	8 years
Termination of office	31.03.2025

Matias Granata

Position	Director
Type	Regular
Independent	No
Taxpayer ID No./Passport	YB0693988
Nationality	Italian/ Argentine
Profession or trade	Economist
Date of appointment or last reelection	20/04/2023
Length of service	4 years
Termination of office	Not applicable

Pedro Paulo Giubbina Lorenzini

Position	Director
Type	Regular
Independent	No
Taxpayer ID No./Passport	FP646983
Nationality	Brazilian
Profession or trade	Business Administrator
Date of appointment or last reelection	20/04/2023
Length of service	3 years
Termination of office	Not applicable

Luis Octavio Bofill Genzsch

Position	Director
Type	Regular
Independent	Yes
Taxpayer ID No./Passport	7.003.699-1
Nationality	Chilean
Profession or trade	Lawyer
Date of appointment or last reelection	20/04/2023
Length of service	2 years
Termination of office	Not applicable

Rogério Carvalho Braga

Position	Deputy Director
Type	Alternate
Independent	No
Taxpayer ID No./Passport	FU269201
Nationality	Brazilian
Profession or trade	Lawyer
Date of appointment or last reelection	20/04/2023
Length of service	5 years
Termination of office	Not applicable

* Milton Maluhy tendered his resignation on September 24, 2024 effective September 30, 2024. He was replaced by Gabriel Moura, effective October 1, 2024. Mr. Moura assumed his duties until the Ordinary Shareholders' Meeting, at which his definitive appointment will be made.

** Effective April 1, 2025, Kevin Cowan Logan will become an independent director, replacing Pedro Samhan, who resigned effective March 31, 2025. Mr. Cowan will assume his duties until the Ordinary Shareholders' Meeting, when his definitive appointment will be made.

At the same time, Itaú Colombia's governance structure consists of the Board of Directors, which is the highest governance body. Its members represent our majority shareholders and independent members. In turn, the Chairman of the Board of Directors holds the position of CEO of Itaú Chile.

The Board has support committees, which are contemplated in the Corporate Governance Code and are as follows: (i) Audit Committee, (ii) Remuneration and Talent Committee, (iii) Corporate Governance Committee, (iv) Comprehensive Risk Committee and (v) Credit Committee (CC).

In Itaú Colombia, there are the following senior committees that support management: (i) Senior Executive Committee (CE), (ii) Senior Credit Committee (CSC), (iii) Senior Operational Risk Committee, (iv) Senior Ethics and Compliance Committee (CSEC), (v) Senior Anti-Money Laundering Committee (CPLAFT), (vi) Senior Product and Suitability Committee (CSPS), (vii) Senior Digital Security and Fraud Prevention Committee (Cyber), (viii) Senior Financial Management and Markets Committee (ALCO), (ix) Senior Capital Management Committee (CSGC), (x) Senior Sustainability and Diversity Committee, and (xi) Senior Technology and Channels Committee.

Members of the Board of Directors of Itaú Colombia as of December 31, 2024

André Gailey

Position	Chairman
Type	Regular
Independent	No
Taxpayer ID No./ Passport	FV004474
Nationality	Brazilian
Profession or trade	Lawyer
Date of appointment or last reelection	12/05/2024
Length of service	1 month
Termination of office	Not applicable

Eduardo Neves

Position	Director
Type	Regular
Independent	No
Taxpayer ID No./ Passport	FP758753
Nationality	Brazilian
Profession or trade	Technology Engineer
Date of appointment or last reelection	03/02/2023
Length of service	1 year and 10 months
Termination of office	Not applicable

Mauricio Baeza

Position	Director
Type	Regular
Independent	No
Taxpayer ID No./ Passport	F28584201
Nationality	Chilean
Profession or trade	Civil Engineer
Date of appointment or last reelection	03/02/2023
Length of service	1 year and 10 months
Termination of office	Not applicable

Julián Acuña

Position	Director
Type	Regular
Independent	No
Taxpayer ID No./ Passport	100426072
Nationality	Chilean
Profession or trade	Accountant
Date of appointment or last reelection	03/02/2023
Length of service	1 year and 10 months
Termination of office	Not applicable

Mónica Aparicio

Position	Director
Type	Regular
Independent	Yes
Taxpayer ID No./ Passport	41604626
Nationality	Colombian
Profession or trade	Economist
Date of appointment or last reelection	06/13/2014
Length of service	10 years and 7 months
Termination of office	Not applicable

Sergio Muñoz

Position	Director
Type	Regular
Independent	Yes
Taxpayer ID No./ Passport	454149
Nationality	Spanish
Profession or trade	Lawyer
Date of appointment or last reelection	06/13/2024
Length of service	7 months
Termination of office	Not applicable

Diego Fresco

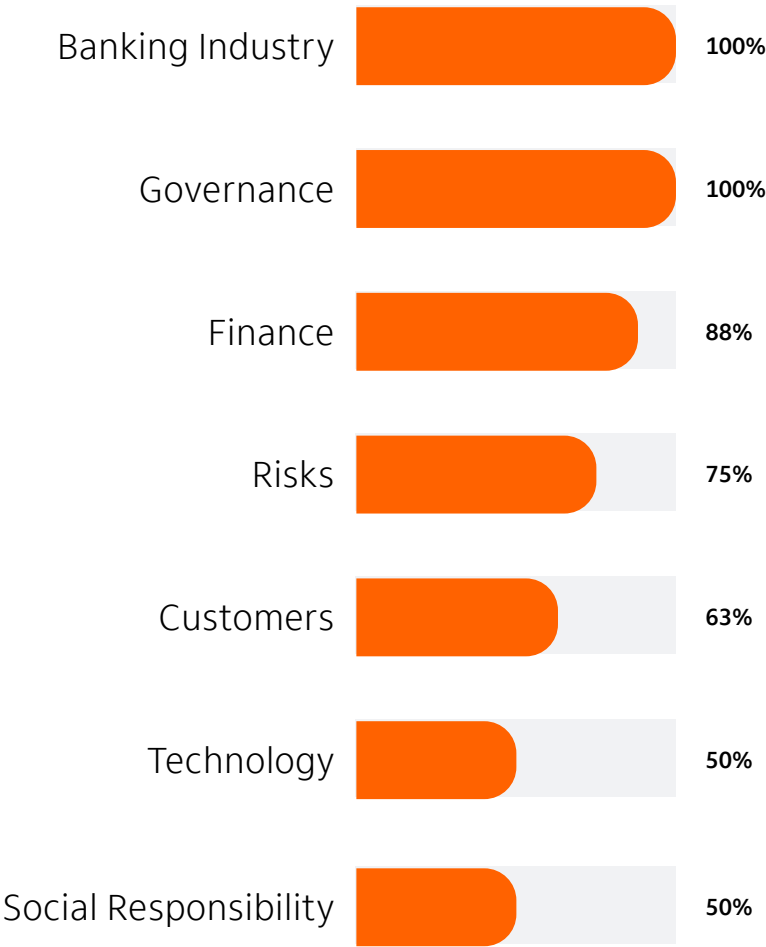
Position	Director
Type	Regular
Independent	No
Taxpayer ID No./ Passport	D170032
Nationality	Uruguayan
Profession or trade	Accountant
Date of appointment or last reelection	03/02/2023
Length of service	1 year and 10 months
Termination of office	Not applicable

In Itaú Colombia, the Board of Directors is composed of seven members, all of whom are regular members. Of these, two are independent and none has an executive role, but four have an executive role and one is a director of Itaú Chile.

During 2024, Roberto de Brigard and Gabriel Moura served as directors of Itaú Colombia, but resigned from their positions on April 21 and September 30, 2025, respectively; therefore, they are not mentioned in the table.

Itaú Chile’s Board Knowledge and Skills Matrix

NCG 461 3.2.iv



Attendance to Board Meetings

NCG 461 3.2.x

They are scheduled at least three days in advance. However, in cases of urgency, they may be called at least one day in advance. In 2024, 12 ordinary and 2 extraordinary meetings were held. In Chile, our directors must comply with a minimum annual attendance requirement, which is stipulated in Article 49 No. 9 of the LGB. This provision states that any director who fails to attend meetings for a period of three months without the approval of the Board shall be removed from office for that reason only.

Board meetings may be ordinary or extraordinary. Ordinary meetings are held at least once a month at the date, time and place previously agreed upon, without the need for special notice.

The annual agenda for these meetings is approved by the Board of Directors at the beginning of the calendar year. One week prior to each ordinary meeting, the directors are provided with all the information and background necessary for the proper conduct of the meeting.

Extraordinary meetings shall be called by the Chairman of the Board whenever he deems it necessary, unless requested by an absolute majority of the directors in office. In that case, the meetings shall be held without such prior notice.

Attendance at ordinary board meetings

Month	No.		%
January	8	<div></div>	100%
February	8	<div></div>	100%
March	8	<div></div>	100%
April	7	<div></div>	88%
May	7	<div></div>	88%
June	7	<div></div>	88%
July	7	<div></div>	88%
August	7	<div></div>	88%
September	7	<div></div>	88%
October	8	<div></div>	100%
November	8	<div></div>	100%
December	7	<div></div>	88%

Attendance to extraordinary meetings

Month	No.		%
July	6	<div></div>	75%
July	5	<div></div>	63%

Board composition and diversity

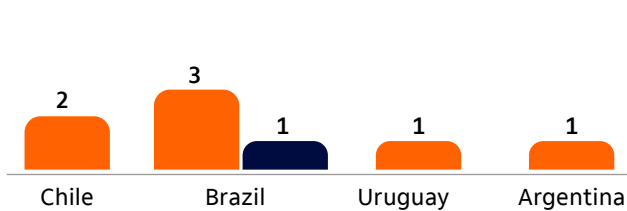
NCG 461 3.2.xiii.a, xiii.b, xiii.c, xiii.d, xiii.e | GRI 405-1.a

We have seven regular directors and one alternate director. Seventy-five percent of our directors are foreign nationals, including four nationalities. Of these, 13% are

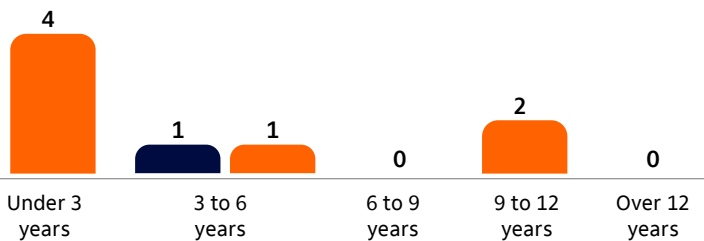
between 30 and 50 years old, and 87% are over 50 years old. 100% are men and none of them have a disability. In 2023, Ximena Cisternas joined the Audit Committee.

Diversity categories in the Board of Directors of Itaú Chile

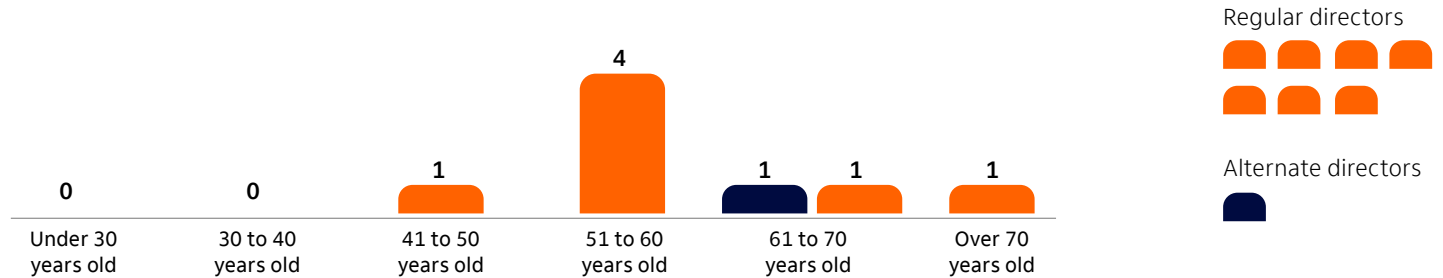
Directors by nationality in the organization



Directors by length of service in the organization



Total directors by age group



Remuneration of the Board of Directors²⁴

NCG 461 3.2.ii

In 2024, the Board agreed to maintain the remuneration approved at the 2023 Shareholders’ Meeting, which established in detail the remuneration to be paid to directors during 2024 and until the next Ordinary Shareholders’ Meeting. The fixed pay was the equivalent of UF150 per month for each director, UF600 per month for the chairman, and UF450 per month for the vice-chairman.

Name of board member	2023			2024		
	Fixed (\$)	Variable (\$)	Total (\$)	Fixed (\$)	Variable (\$)	Total (\$)
Diego Fresco Gutiérrez	64,867,769	0	64,867,769	67,625,354	0	67,625,354
Luis Octavio Bofill Genzsch	48,911,865	0	48,911,865	67,625,354	0	67,625,354
Pedro Samhan Escandar	64,867,764	0	64,867,764	67,625,354	0	67,625,354
Ricardo Villela Marino	259,471,062	0	259,471,062	270,501,408	0	270,501,408
Matias Granata	0	0	0	0	0	0
Pedro Giubbina Lorenzini	0	0	0	0	0	0
Rogério Carvalho Braga	0	0	0	0	0	0
Gabriel Amado de Moura	0	0	0	0	0	0
Total	480,781,824	0	480,781,824	473,377,470	0	473,377,470

²⁴ Directors who are senior executives or members of the Audit Committee of Itaú Unibanco receive no remuneration from Itaú Chile.

Board Committees

Members, role and functions

NCG 461 3.3.i, ii, iv, vi, vii

We have four steering committees made up of directors, senior executives and/or external advisors whose members are appointed by the Board of Directors and report periodically to it.

Directors' Committee
Members <div><div>→ Pedro Samhan (President)</div><div>→ Octavio Bofill (Independent)</div><div>→ Diego Fresco</div></div>
Functions <p>The Directors' Committee is governed by the applicable provisions of Law 18.046 on Corporations. Its main permanent duties include:</p> <div><div>→ Comply with the provisions of article 50 bis of the LSA.</div><div>→ Strengthen the self-regulation of Itaú Chile and entities within the scope of its competence.</div><div>→ Adopt the necessary resolutions to protect shareholders, especially minority shareholders, examining executive compensation systems and approving transactions with related parties.</div><div>→ Supervise the corporate activity and inform the market in case of violations or major corporate events, as well as transactions that the company carries out with Bank's related parties.</div></div>
Remuneration of members <p>In the year 2024, a monthly remuneration of UF100 was established for each committee member, and UF150 for its chairman. The same remuneration was established for the year 2023.</p>
Activities during the year according to Article 50 bis of Law No. 18.046 <p>See annual report in the appendices section.</p>
Transactions referred to in Title XVI of Law No. 18.046 <p>See annual report in the appendices section.</p>
Frequency of reporting to the Board of Directors <p>Monthly.</p>
Frequency of meetings with other units <p>Quarterly meetings are held with the external audit firm in charge of the financial statements.</p>

Audit Committee
Members <div><div>→ Pedro Samhan (President)</div><div>→ Ximena Cisternas</div><div>→ Antonio Lima</div><div>→ Diego Fresco</div><div>→ Fernando Malta</div></div>
Functions <p>ElThe Audit Committee is governed by its bylaws, by Chapter 1-15 of the Financial Market Commission (CMF), by the applicable aspects of Law No. 18.046 on Corporations, Law No. 18.045 on the Securities Market and by the internal policy of minimum governance requirements of the Audit Committee.</p> <p>Its main permanent duties include:</p> <div><div>→ Propose and approve risk rating and external audit firms.</div><div>→ Approve the Internal Audit Plan and Policy, its budget and resources.</div><div>→ Analyze and supervise internal and external auditors' reports.</div><div>→ Coordinate internal and external audits, ensuring independence and adequate resources.</div><div>→ Annually evaluate the performance of the Internal Audit Manager and the external audit firm.</div><div>→ Monitor compliance with accounting and internal control policies.</div><div>→ Analyze operational, financial and legal risks.</div><div>→ Resolve conflicts of interest and fraud.</div><div>→ Evaluate the effectiveness of the Committee and its Internal Control and Compliance areas.</div><div>→ Report and perform annual self-assessments on Itaú Chile's management and risks.</div></div>
Remuneration of members <p>In the year 2024, a monthly remuneration of UF100 was established for each committee member, and UF150 for its chairman. The same remuneration was established for the year 2023.</p>
Main activities during the year <p>See annual report in the appendices section.</p>
Frequency of reporting to the Board of Directors <p>Monthly.</p>
Frequency of meetings with other units <p>It meets six times a year with the external audit firm, in four of those meetings in conjunction with the Directors' Committee to review the financial statements of the Bank and its subsidiaries. In addition, it meets twice a year with the Corporate Risk Manager, four times a year with the Operational Risk Manager, and once a year with the Sustainability Manager.</p>

Comprehensive Risk Committee
Members <div>→ Matias Granata (Chairman) → Pedro Lorenzini → Rogério Braga → André Gailey → Mauricio Baeza</div>
Functions <p>It is governed by its bylaws, by the rules of the Financial Market Commission, by the General Banking Law and Law No. 18.046 on Corporations, as applicable, and by other laws and regulations currently in force or that may be issued in the future on the subject. Its main functions are:</p> <div>→ Advise the Board on risk appetite decisions, aligning capital, liquidity, results and reputation with Itaú Chile’s strategy. → Oversee risk management to ensure sustainability and regulatory compliance. → Review and approve capital management policies and strategies prior to approval by the Board of Directors. → Promote the strengthening of the risk culture.</div>
Remuneration of members <p>In the year 2024, a remuneration of UF50 for each meeting attended was set for each committee member. The same remuneration was established for the year 2023.</p>
Activities during the year according to Article 50 bis of Law No. 18.046 <p>Not applicable.</p>
Main activities during the year
Frequency of reporting to the Board of Directors <p>Monthly.</p>
Frequency of meetings with other units <p>The risk, risk management and internal audit areas are invited to participate in the ordinary meetings.</p>

Compensation and Talent Committee
Members <div>→ Pedro Lorenzini (Chairman) → Ricardo Marino → André Gailey → Sergio Fajerman</div> <p>As of October 2024, and in accordance with a resolution of the Board of Directors, the committee will be comprised of four members.</p>
Functions <p>The Compensation and Talent Committee is governed by the provisions of its bylaws, the rules of the Financial Market Commission and other laws and regulations that may be issued on the subject. The main functions of the committee are:</p> <div>→ Determine an objective process for recommending the appointment of our Company’s Senior Executive Committee and their successors, based on international standards based on merit, internal promotion, professional background, industry experience and relevant specific jurisdiction. → Review, propose and approve evaluation, remuneration and long-term incentive policies and mechanisms. → Exercise an advisory role in connection with the administration of Senior Management and the right to make non-binding recommendations to the Board regarding remuneration, milestones to be achieved and evaluation of the CEO and other senior executives.</div>
Remuneration of members <p>In the year 2024, a remuneration of UF50 for each meeting attended was set for each committee member. This amount was also set for the year 2023.</p>
Activities during the year according to Article 50 bis of Law No. 18.046 <p>Not applicable.</p>
Main activities during the year <p>Throughout 2024, it played an active role as advisor and consultant to the Board of Directors, providing expertise in various areas related to people management and human resources administration of our Company.</p>
Frequency of reporting to the Board of Directors <p>Annual.</p>

Directors’ participation in committees

Director	Directors’ Committee	Audit Committee	Comprehensive Risk Committee	Compensation and Talent Committee
Ricardo Villela				
Pedro Samhan				
Matias Granata				
Diego Fresco				
Pedro Lorenzini				
Octavio Bofill				
Rogério Braga				
Gabriel Moura				

Remuneration of the Board for their participation in committees

NCG 461 3.3.iii

The Bank’s 2024 Shareholders’ Meeting agreed to maintain the remuneration approved at the 2023 Shareholders’ Meeting for the Committees. It was proposed that the annual expense budget for the Directors’ Committee be the equivalent of UF5,400 and that the remuneration for the members of the Directors’ Committee be the monthly amount of UF100 for each member and UF150 for the

Chairman. The following remuneration were established for directors and external advisors participating in the following Committees:

- ➔ Audit Committee: UF100 per month for each member and UF150 for its chairman.
- ➔ Other Committees: UF50 for attending the meetings of the respective committee.

Committees	Members	2023 (Ch\$)	2024 (Ch\$)
Directors’ Committee	Diego Fresco	32,607,911	45,083,568
	Fernando Concha	14,221,121	0
	Gustavo Arriagada	21,331,682	0
	Octavio Bofill	32,607,911	45,083,568
	Pedro Samhan	59,549,131	67,625,353
Audit Committee	Antonio Lima	43,245,177	45,083,568
	Diego Fresco	43,245,177	45,083,568
	Gustavo Arriagada	14,221,121	0
	Fernando Malta	0	0
	Juan Echeverria	14,221,121	0
	Pedro Samhan	64,867,764	67,625,353
Comprehensive Risk Committee	Ximena Cisternas	32,607,911	45,083,568
	Matias Granata	0	0
	Pedro Lorenzini	0	0
	Rogerio Braga	0	0
	André Gailey	0	0
	Gabriel Moura	0	0
Remuneration and Talent Committee	Mauricio Baeza	0	0
	Ricardo Marino	1,775,484	1,836,652
	Sergio Fajerman	0	0
	André Gailey	0	0
		0	0

Board training

NCG 461 3.2.v

At **Itaú Chile**, we have an induction process for new directors that is designed to provide them with all the information they need to perform their duties properly. This includes the delivery of specific information on the main applicable regulations, the bylaws of our Bank, as well as relevant training for the review of internal policies.

As part of the process, attendees participate in interviews with executives, who introduce them to **Itaú Chile's** organizational structure and explain their main responsibilities. This helps to provide an integral vision of the Bank's functioning and operations from the outset of its management.

Field visit plan

NCG 461 3.2.viii

During the year, Director Diego Fresco, a member of the Directors' Committee and the Audit Committee, visited the Bank's subsidiaries in Colombia together with the Corporate Internal Audit Manager.

The new CEO, André Gailey, accompanied by directors Pedro Lorenzini and Matías Granata, visited Itaú's branches in Chile and Colombia, as well as the representative office in New York and the offices of Itaú in Panama, a subsidiary of **Itaú Colombia**.

The purpose of these visits was to evaluate the performance of the branches and offices, verify compliance with operating standards and strengthen internal management processes. In addition, they sought to ensure alignment with the group's corporate values and strategic objectives. Each year, one or more directors travel to the branches and offices of the Bank's subsidiaries in Colombia to meet with senior management and evaluate local operations.

Board selection process

GRI 2-10

The election and nomination of the members of the Board of Directors, including the Independent Director, is made by the Ordinary Shareholders' Meeting of the Company in accordance with the procedure set forth in the LSA and other applicable regulations.

The Chairman and Vice-Chairman of the Board of Directors are selected by the majority of the members in attendance with voting rights, at the first meeting held after the Ordinary Shareholders' Meeting.

The nomination and selection process considers the experience and skills of the candidates, as well as various criteria to promote diversity on the Board. These criteria include gender, country of origin, age, and the views of the different stakeholders. This is provided that there are duly qualified candidates for the position.

The criteria we use at **Itaú Chile** to nominate and select members are as follows:

Views of stakeholders

The Shareholders' Meeting, which represents one of the Bank's main stakeholders, nominates and selects candidates for the Board of Directors with the aim of maximizing the value and sustainability of strategic decisions.

Diversity

We promote the guidelines of the Diversity and Inclusion Policy in all our entities and decision-making processes, ensuring that the Board reflects a diversity of knowledge, experiences and perspectives. This helps to achieve strategic goals and strengthen corporate governance.

Competencies relevant to the impacts of the Company

We developed a Board knowledge matrix to identify and assess the capabilities of each Board member.



Reducing barriers to diversity

NCG 461 3.1.vi | 3.2.ix.b

At **Itaú Chile**, we know that diversity is a source of strength and a comparative advantage that enhances competitiveness. We have implemented concrete actions to identify and reduce organizational, social or cultural barriers that could hinder diversity at **Itaú Chile**. One of the most important is our Diversity and Inclusion Policy.

This policy integrates skills, visions and heterogeneous characteristics, enriching the management of our business units. By promoting more empathetic and creative teams, we seek to strengthen customer service, improve the work environment and generate a positive impact on society.

In this context, we also have the Sustainability and Diversity Committee, which establishes the criteria and plans related to ESG issues, promoting the integration of these issues in the business and organizational culture.

Meanwhile, Sustainability Management focuses on diversity and inclusion activities with three main pillars: gender equality, LGBT+ diversity and inclusion of people with disabilities. These have been prioritized according to the needs and concerns of our employees.

Finally, the Sustainability Management and the Sustainability and Diversity Committee, together with the other departments of our Bank, promote equal opportunities for all employees and foster an environment in which their skills and talents can be fully developed.

Board supervision

NCG 461 3.2.vi

At **Itaú Chile**, we seek transparency, accountability and excellence as our management values. In order for these principles to be maintained in all our operations, we have established a series of governance practices and structures that involve different committees and units within the Bank.

The following is a summary of how these entities work and their interaction with the Board of Directors to ensure effective supervision and informed decision making:

- Our Board of Directors meets at least once a year with Corporate Internal Audit Management to review the status of the current year's audit and to approve the plan for the following year. This function is supervised by the Audit Committee. The Board of Directors follows up on the audit plan and is responsible for approving the Internal Audit Management's plan for the following year.
- The Audit Committee reviews the audit management process on a monthly basis with the participation of the internal risk management functions and the external auditor, who participates in the approval of the financial statements at least four times a year. The Chairman of the Committee reports monthly to the Board on the matters discussed at its meetings.
- Corporate Risk Management attends the Board of Directors on a monthly basis to present a detailed report on credit risk, operational risk, cybersecurity, fraud, compliance and anti-money laundering.

- The Comprehensive Risk Committee, composed of some members of the Board of Directors, meets and reports monthly to the Board of Directors on its meetings, where risks are analyzed and general policies are defined, ensuring their alignment with the Bank's strategy.
- The Sustainability and Diversity Committee oversees environmental and social issues and meets quarterly and more frequently as needed. This Committee also oversees and establishes **Itaú Chile's** sustainability priorities, addressing issues such as gender equality, diversity and workplace inclusion. The People, Sustainability and Marketing Management reports to the Board of Directors on these issues.
- The Chief Executive Officer and other executive officers participate in Board meetings.
- In addition, and in accordance with the annual plan of the Board of Directors, the corporate business managers and CEO of **Itaú Colombia**, attend the Board of Directors at least once a year to present the main issues and results of their area.
- The Audit Committee and the Directors' Committee meet at least four times a year with the external auditors to analyze the annual and interim financial statements, thereby enhancing the transparency and integrity of the Bank's financial management. This is reported to the Board of Directors through the respective Committee Chairs. The performance of the external audit firm is also evaluated annually.

Board Information System

NCG 461 3.2.xii.a, xii.b, xii.c, xii.d

Our Board of Directors has a platform that provides remote, secure and permanent access to all relevant information, including meeting minutes and related background information. Access is limited to authorized personnel and includes advanced identity verification mechanisms to ensure maximum protection of confidential information and data security.

All minutes and documents associated with each meeting are recorded and stored permanently on this platform, with no defined timeframe for deletion. One week prior to each meeting, all information necessary for the proper conduct of the meeting is distributed and made available to the directors.

The minutes of each meeting are made available to the members within ten banking days. In addition, a copy of the minutes of each meeting is sent to the CMF within ten banking days of the meeting.

Although we do not have a specific system for complaints against directors, these are managed and reported directly to the person responsible for the relevant area or body.

Engaging Consultants

NCG 461 3.2.iii, 3.3.v

We have a Corporate Procurement Policy, which establishes the guidelines and responsibilities for the procurement of services and goods by Itaú Chile and its subsidiaries. The objective is to promote an efficient and transparent administration, maximize effectiveness and monitor the

execution of processes. At the same time, it defines the responsibilities and activities that require authorization, including those that can only be outsourced with the approval of the Board of Directors.

In addition, the policy ensures compliance with CMF regulations and governs the outsourcing of the external audit service in accordance with the Policy for Contracting External Audit Services.

In 2024, at the level of the Board of Directors and its committees, only the Audit Committee engaged external advisors and incurred expenses related to external audit services:

Identification of the engaged parties	PricewaterhouseCoopers Consultores Auditores SpA (PwC)
Amount paid	Ch\$460,425,392
Type of service engaged	External Audit Service

In addition, we have a Critical and Relevant Supplier Management Procedure that defines the guidelines for the management, monitoring, control and evaluation of suppliers that provide essential or important services. This procedure contemplates specific criteria and determines the activities that can only be outsourced with the prior authorization of the Operational Risk Committee.

Each committee’s engaging processes are designed to follow strict guidelines and ensure compliance with our established standards. In this sense, any committee

that needs to engage services must strictly follow the established guidelines and procedures.

Succession and Contingency Plan

NCG 461 3.2.xi, 3.6.x

The Corporate Governance Policy establishes guidelines to ensure that the Company has professionals available for promotion or recruitment whose experience and professional skills contribute to the Company’s good performance and the preservation of its value.

The Bank’s senior management consists of the Chief Executive Officer, who reports directly to the Bank’s Board of Directors, and all executives who report to him and who hold the position of Corporate Manager, also referred to

as the “Senior Executive Committee.” In recognition of the strategic role played by senior management, our Corporate Governance Policy states that both the Board and the CEO should identify and prepare potential successors to ensure business continuity. This proactive approach ensures that when a senior management position needs to be filled, we have trained leaders ready to take on the challenge.

Regardless of who is chosen as the successor, it is essential that he or she meets the requirements established in the Corporate Governance Policy. To this end, they undergo an evaluation and consultation process defined for these roles. This process ensures that the executives selected represent the values and culture of Itaú Chile.



Senior management is essential to the achievement of the Bank's strategic objectives. Therefore, it is very important that the succession process is carried out carefully, ensuring that the selected leaders can inspire and guide the entire team to meet the challenges. In addition, they must reflect the identity of our Bank, create trust, deliver value to customers and strengthen long-term sustainability.

Preventing Conflicts of Interest on the Board

GRI 2-15

The Board of Directors implements clear and rigorous procedures within the framework of applicable laws and regulations, including the LSA, LGB and CMF. These procedures are designed to prevent and mitigate conflicts of interest and to ensure compliance with the fiduciary and legal obligations of our directors. In addition, we have a Corporate Governance Policy that sets forth the following guidelines:

- ➔ Directors must perform their duties during their term of office in good faith, fulfilling their duties of care and loyalty to shareholders and customers.
- ➔ To ensure the proper functioning of the committees, directors do not serve on committees with conflicting functions to avoid conflicts of interest. For these purposes, management and supervisory or control functions are considered to be in conflict.

- ➔ Directors' Committee members and those attending their meetings must abstain from voting on any matter in which they have a conflict of interest, whether caused by law or by any other circumstance that may affect their independence and impartiality.

In addition, in accordance with the General Banking Law, Chapter 12-4 of the RAN and Law No. 18.046, our directors must declare and inform their related parties in accordance with the provisions of the aforementioned regulations and comply with the Policies on Transactions with Related Parties and Credit Transactions with Related Parties in order to prevent personal or commercial interests from affecting impartiality in decision-making.

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

The Code of Ethics and Conduct states that any conflict of interest situation must be evaluated by Corporate People, Sustainability and Marketing Management, the Compliance team and the management of the area concerned.

These bodies determine whether a potential or actual conflict of interest exists, take the necessary steps to mitigate the conflict, and ensure that such situations are appropriately communicated to the affected priority groups.

We have internal and external channels through which any stakeholder can submit complaints directly and anonymously. Complaints may relate to standards of ethical conduct, conflicts of interest, compliance with laws and regulations, internal controls, financial statements or any other matter that requires the attention of Management and/or the Board of Directors.

All complaints received are subject to a rigorous, exhaustive and confidential analysis by the governance bodies established for this purpose, which ensure objectivity and protection of the identity of the complainant and the parties involved.

Senior Committees

At Itaú, we currently have 15 Senior Committees, created by the Bank's Board of Directors, which are generally responsible for complying with one or more policies approved by the Board of Directors in their respective areas of responsibility. Each consists of the CEO and the business managers - the CEO's direct reports - who are relevant to the issues being addressed.



Senior Executive Committee

Members	Description
<ul style="list-style-type: none">→ CEO.→ Corporate Managers.	It is the highest level of management of the Bank and its composition is determined by the Board of Directors. It exercises its functions with respect to the Bank, its local subsidiaries, its foreign branches and its representative office in Peru.

Senior Credit Committee

Members	Description
<ul style="list-style-type: none">→ CEO.→ Corporate Risk Manager.→ Corporate Wholesale Banking Manager.	Resolves the operations and matters brought to its attention, within the limits and procedures established, ensuring the application and compliance with the current credit risk policies established by Itaú Chile.

Senior Wholesale Credit Commission

Members	Description
<ul style="list-style-type: none">→ CEO.→ Corporate Risk Manager.→ Corporate Wholesale Banking Manager.→ Corporate Finance Manager.	Monitors the development of the Bank’s wholesale portfolio in terms of its risk/return ratio, its adjustment to the risk appetite approved by the Board of Directors, and the progress made in implementing the strategies or short and long-term instructions defined. The Senior Wholesale Credit Committee exercises its functions with respect to the Bank and its subsidiaries.

Senior Retail Credit Commission

Members	Description
<ul style="list-style-type: none">→ CEO.→ Corporate Risk Manager.→ Corporate Retail Banking Manager.→ Finance Manager.	<p>Monitors the development of the Bank’s retail portfolio in terms of its risk/return ratio, its adjustment to the risk appetite defined by the Board of Directors, and the progress made in implementing the strategies or short and long-term instructions defined by this Committee.</p> <p>It also analyzes the behavior of the portfolio, delinquency and credit costs. To do this, the analysis must take into account the competition, the movements of the main players and the main risks that can affect the management of the portfolio, as well as the projects that have an impact on it. The Senior Retail Credit Committee shall exercise its functions with respect to the Bank and its subsidiaries.</p>

Senior Ethics and Compliance Committee

Members	Description
<ul style="list-style-type: none">→ CEO.→ Corporate Managers.→ Compliance Officer.	<p>The purpose of this Committee is to define, promote and ensure high standards of professional and personal excellence in the conduct of all employees of Itaú Chile, its local subsidiaries and all its offices, which must be guided at all times by the corporate principles and values.</p> <p>The Committee, through the Compliance & AML Management, promotes and requests information from the International Units on the matters contained herein, in order to harmonize ethical and regulatory standards among Itaú Chile entities.</p>

Senior Capital Management Committee

Members	Description
<ul style="list-style-type: none">→ CEO.→ Corporate Finance Manager.→ Corporate Retail Banking Manager.→ Corporate Wholesale Banking Manager.→ Corporate Treasury Manager.→ Corporate Risk Manager.→ Corporate Legal Manager.	Assists the Bank’s Board of Directors and Management in evaluating, managing and ensuring the adequacy of the Bank’s capital in accordance with the principles and rules set forth in local regulations and Basel I, II and III standards, as applicable, and reviews the effectiveness of risk and capital policies and limits and compliance with risk and capital policies and procedures.

Senior Financial Management and Markets Committee (ALCO)

Members	Description
<ul style="list-style-type: none">→ CEO.→ Corporate Finance Manager.→ Corporate Risk Manager.→ Corporate Treasury Manager.→ Financial Risk Manager.	Complies with the financial guidelines established by the Board of Directors. To this end, it must approve and monitor the financial strategies that guide the Bank in terms of the composition of its assets and liabilities, income and expense flows, and transactions involving financial instruments.

Senior Anti-Money Laundering Committee

Members	Description
<ul style="list-style-type: none">→ CEO.→ Corporate Risk Manager.→ Corporate Legal Manager.→ Corporate Wholesale Banking Manager.→ Corporate Retail Banking Manager.→ Compliance Officer.	Plans and coordinates the activities of compliance with the policies and procedures for the anti-money laundering and terrorist financing, takes note of the work carried out by the Compliance Officer in accordance with the applicable regulations, and approves the agreements aimed at obtaining improvements in the prevention and control measures proposed by the Compliance Officer.



Senior Operational Risk Committee

Members	Description
<div>→ CEO.</div> <div>→ Corporate Managers.</div>	Identifies, understands and evaluates the risks of the Bank's processes and business. Defines the guidelines for the Bank's operational risk management and evaluates the results of the audit and compliance systems, in accordance with the current regulations of the Financial Market Commission. The Committee defines the operational risk management framework and the structure and policies for identifying, measuring, assessing and monitoring risk and business continuity. In addition, reviews the follow-up and adequacy of regulatory commitments and emerging regulations.

Senior Sustainability and Diversity Committee

Members	Description
<div>→ CEO.</div> <div>→ Corporate Managers.</div>	Its purpose is to be an advisory, consultative, monitoring and oversight body responsible for defining strategic focus areas on issues related to various aspects of the Bank's sustainability, diversity and inclusion management.

Senior Product and Suitability Committee

Members	Description
<div>→ CEO.</div> <div>→ Corporate Managers.</div>	Responsible for the evaluation and approval of products, services, processes and procedures, whether new or modifications to existing ones, ensuring that the plans, decisions and efforts developed are consistent with business policies, strategies established by senior management, with an emphasis on risk management, and with consideration of applicable laws and regulations and best market practices. It is also responsible for approving Suitability's specific rules and/or policies applicable to financial products and services.

Senior Digital Security and Fraud Prevention Committee

Members	Description
<div>→ CEO.</div> <div>→ Corporate Retail Banking Manager.</div> <div>→ Corporate Wholesale Banking Manager.</div> <div>→ Corporate Risk Manager.</div> <div>→ Corporate Technology Manager.</div> <div>→ Corporate Legal Manager.</div>	Responsible for the evaluation, analysis, management and resolution and/or approval of the main issues related to information security, cybersecurity and fraud of the different channels, businesses, products, processes, projects, systems and operations of Itaú Chile.

Senior Technology Committee

Members	Description
<div>→ CEO.</div> <div>→ Corporate Finance Manager.</div> <div>→ Corporate Retail Banking Manager.</div> <div>→ Corporate Wholesale Banking Manager.</div> <div>→ Corporate Risk Manager.</div> <div>→ Corporate Treasury Manager.</div> <div>→ Corporate Digital Manager.</div> <div>→ Technology Manager.</div> <div>→ Corporate Legal Manager.</div>	Responsible for defining the Technology Management strategic plan, ensuring its alignment with the Bank's strategic plan, and tracking and controlling compliance. Responsible for solving and analyzing the main technology issues, such as technology security, application development, technology changes, premise management, among others.

Senior Evaluation of Macroeconomic Scenarios Committee

Members	Description
<div>→ CEO.</div> <div>→ Corporate Finance Manager.</div> <div>→ Corporate Risk Manager.</div> <div>→ Corporate Treasury Manager.</div>	Develops the assessment of macroeconomic scenarios affecting the Bank, together with the approval and disclosure of scenarios and projections. This Committee defines certain baseline scenarios with respect to certain macroeconomic variables considered relevant to the Bank (the "Relevant Macroeconomic Variables"). The results generated are used as input for the Bank's business and risk management.

Senior Information Disclosure Committee

Members	Description
<div>→ CEO.</div> <div>→ Corporate Finance Manager.</div> <div>→ Corporate Risk Manager.</div> <div>→ Corporate Treasury Manager.</div> <div>→ Corporate Legal Manager.</div>	Responsible for approving public information, including Pillar 3 reports, the Integrated Annual Report, and quarterly and annual consolidated financial statements, prior to delivery and disclosure to the market or applicable regulator, to ensure that the information disclosed to regulators, investors and the market is always consistent, complete and coherent.

Senior executives

NCG 461 3.4.i

Our senior executives are led by our Chief Executive Officer, André Gailey, and eight direct reports, with the positions of Corporate Managers comprising the Senior Executive Committee. The Corporate Internal Audit Management reports directly to the Bank's Board of Directors.

André Gailey

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

Sebastián Romero

Mr. Romero is a Business Administrator with an M.B.A. from the Universidad Gabriela Mistral, as well as post-graduate degrees from the Universidad Adolfo Ibáñez and the Universidad de los Andes. Mr. Romero has extensive experience leading teams providing services to global corporations, institutions and financial sponsors. Prior to joining Itaú, he held a variety of senior management positions with the Santander Group in Chile, Spain and London. He was global officer of multinational corporations based in London and was a member of the Global Banking and Corporate Finance Executive Committee. Prior to that, he was Head of Corporate and Investment Banking in Chile. In March 2009, Mr. Romero was appointed Managing Director and Global Head of Export & Agency Finance based in Madrid, with global responsibility for overseeing all structured export finance activities of the Santander Group. On September 20, he was appointed Corporate Manager of Corporate and Investment Banking.

Julián Acuña

Accountant and Auditor from Universidad Diego Portales. He has experience in national and international banking, having served as Commercial Division Manager in Chile and Colombia, in Banco Santander Chile and Banco Santander Colombia, respectively. In September 2016, he was appointed Corporate Manager of Retail Banking.

Daniel Brasil

Engineer from the University of São Paulo. Mr. Brasil has more than 17 years of experience in the Latin American banking industry in the Treasury area. He started his career at Citibank Brazil as a Trader Banking, then he joined Itaú Unibanco, where he also worked for 9 years as a Trader Banking, in charge of transfer pricing functions, hedging of foreign investments and Latam market trader, besides participating in the merger of Itaú Unibanco. He has spent the last 6 years of his career at **Itaú Chile** as Banking Manager and as Head of ALM. He also participated in the merger process of Itaú with Corpbanca. In January 2023, he was appointed Corporate Treasury Manager at **Itaú Chile**.

Jorge Novis

Civil Engineer from Universidade Federal da Bahia, M.B.A. from Harvard Business School and Master of Science in Finance from Fundação Getulio Vargas. He worked at Itaú Unibanco for approximately four years, leading several business transformation programs. Previously, between 2002 and 2014, he worked as a management consultant in Latin America, the United States, Europe and Asia. Mr. Novis joined Itaú Corpbanca in May 2017 in charge of Strategic Planning and then Quality. In April 2018, he was appointed Corporate Operations Manager and between April 2018 and February 2021, he served as Corporate Operations Officer. In March 2021, he became Corporate Manager of Digital Business Development, leading the digital transformation of Itaú in Chile.

Mauricio Baeza

Civil Engineer from the Pontificia Universidad Católica de Chile. He has 33 years of experience in banking and has held various executive positions in risk management in local banks. For 5 years and until April 2016 he served as Corporate Risk Manager at Banco de Chile, and has had a leading role in the Risk Committee of the Association of Banks and Financial Institutions of Chile ("ABIF"). In September 2016, he was appointed Corporate Risk Manager.

Eduardo Neves

Mr. Neves holds a degree in Technology Engineering and an M.B.A. from the Federal University of Rio de Janeiro (UFRJ). Mr. Neves has more than 26 years of experience in technology, mainly related to the financial and telecommunications sectors. He served as Vice President of Cloud Applications and Innovation for Latin America at IBM from Brazil, where he led major projects since joining the company in 2013. Prior to that, he was responsible for the Bradesco and then Itaú Unibanco accounts and managed the majority of IBM's consulting business for Latin America. He was appointed Corporate Technology Manager on April 2, 2021.

Cristián Toro

He holds a Law Degree from Pontificia Universidad Católica de Chile, Master in Law from New York University School of Law. In 1999 he completed an internship at the law firm Shearman & Sterling, New York. He then worked for more than 10 years at Citibank Chile, where he served as a attorney from May 2004 to 2008, the same year he joined Lan Airlines as Legal Vice President, maintaining the same role after the merger with TAM. In June 2016, he was appointed Corporate Legal Manager.

Marcela Jiménez

Psychologist from the Pontificia Universidad Católica de Chile, Diploma in Human Resources Management, Universidad Adolfo Ibáñez. Since April 2016, she has held the position of Corporate People Manager and since March 2022, she has also been responsible for Sustainability. Between July 2012 and March 2016, she was Human Resources Manager at Corpbanca. Previously, she was head of the Global Banking Consulting Group at Banco de Chile (2008 and 2012).

Rodrigo Couto

Business Administrator from Universidad Federal de Rio Grande do Sul and MBA from the Wharton School, University of Pennsylvania, USA. Mr. Couto joined Itaú Unibanco in 2008, where he has worked in both risk and finance, in particular in charge of capital management for the last 10 years and as CFO of the wholesale and retail divisions. Previously, he was a consultant at McKinsey & Company, specializing in corporate finance and risk management, as well as a banking supervisor at the Central Bank of Brazil. He was appointed Corporate Finance Manager on September 1, 2020. He resigned in September 2024 and was replaced by Emiliano Muratore, who became the new CFO on March 13, 2025.

Emerson Bastian

Emerson Bastian was appointed Corporate Audit Manager in April 2017. Previously, he was a partner at Deloitte Chile, where he was responsible for governance practices and regulatory and risk strategies. Mr. Bastian holds a bachelor's degree in accounting from Universidad de Chile and an MBA from Universidad Adolfo Ibáñez.



André Gailey

Position	Chief Executive Officer
Taxpayer ID No. / Passport	FV004474
Nationality	Brazilian
Profession	Lawyer
Start date in the position	10/01/2024

Julián Acuña

Position	Corporate Retail Banking Manager
Taxpayer ID No. / Passport	10.042.607-2
Nationality	Chilean
Profession	Accountant and Auditor
Start date in the position	09/05/2016

Mauricio Baeza

Position	Corporate Risk Manager
Taxpayer ID No. / Passport	7.819.195-3
Nationality	Chilean
Profession	Civil Engineer
Start date in the position	09/01/2016

Cristián Toro

Position	Corporate Legal Manager
Taxpayer ID No. / Passport	10.983.218-9
Nationality	Chilean
Profession	Lawyer
Start date in the position	06/01/2016

Rodrigo Couto*

Position	Corporate Finance Manager
Taxpayer ID No. / Passport	27.366.257-k
Nationality	Brazilian
Profession	Business Administrator, MBA.
Start date in the position	09/01/2020

Sebastián Romero

Position	Corporate Wholesale and Investment Banking Manager
Taxpayer ID No. / Passport	10.297.756-4
Nationality	Chilean
Profession	Business Administrator
Start date in the position	09/20/2021

Daniel Brasil

Position	Corporate Treasury Manager
Taxpayer ID No. / Passport	24.507.283-k
Nationality	Brazilian
Profession	Engineer
Start date in the position	01/01/2023

Eduardo Neves

Position	Corporate Technology Manager
Taxpayer ID No. / Passport	27.686.671.0
Nationality	Brazilian
Profession	Technology Engineer
Start date in the position	04/02/2021

Marcela Jiménez

Position	Corporate People, Sustainability and Marketing Manager
Taxpayer ID No. / Passport	9.678.480-5
Nationality	Chilean
Profession	Psychologist
Start date in the position	04/01/2016

Jorge Novis

Position	Corporate Investment, Planning and Marketing Manager
Taxpayer ID No. / Passport	25.845.606-8
Nationality	Brazilian
Profession	Civil Engineer, MBA, Master of Finance
Start date in the position	03/04/2021

Emerson Bastian**

Position	Corporate Audit Manager
Taxpayer ID No. / Passport	14.397.219-4
Nationality	Chilean
Profession	Accountant and Auditor, and Information and Management Control Engineer
Start date in the position	04/17/2017

* Rodrigo Couto resigned in September 2024 and was replaced by Emiliano Muratore, who took office on March 13, 2025.

** Emerson Bastian reports to the Audit Committee.

Remuneration of Senior Executives

Senior management remuneration and compensation policies

NCG 461 3.6.xi, 3.6.xii | GRI 2-19

In accordance with the provisions of the Corporate Governance Policy, the Board of Directors is the body responsible for reviewing the compensation systems and plans for managers, executives and employees of Itaú Chile and its subsidiaries. In this regard, it works collaboratively with the Remuneration and Talent Committee, which is responsible for reviewing, proposing and approving policies and mechanisms for evaluation, compensation and long-term incentives.

This synergy enables the Board to act on the Committee's recommendations regarding compensation and objectives, taking into account the results of the evaluation of the CEO and other senior executives. The Committee meets regularly once a year to conduct the necessary reviews and may convene extraordinary meetings at the discretion of its Chairman, a majority of its members or the Chairman of the Board.

The Board and the Directors' Committee review the compensation structure for the Chief Executive Officer and other key executives based on information provided by the Remuneration and Talent Committee.

Currently, the review of salary structures, compensation policies and severance payments of the Chief Executive Officer and other senior executives is conducted by the Board and its relevant committees, without considering the engagement of external consultants.²⁵

This practice is consistent with our principles of delegation and specialization, which are designed to ensure that decisions in these areas are made by those who have a deep understanding of the needs, market context and best compensation practices. The Board of Directors, supported by committees such as the Remuneration and Talent Committee, is responsible for the design and oversight of these policies, ensuring their alignment with strategic objectives, market competitiveness and the current regulatory framework.

At Itaú Chile, we prioritize the protection of sensitive information that could jeopardize our competitiveness in the market. For this reason, we send the salary structures of the CEO and other senior executives directly to the CMF, in accordance with the applicable regulatory requirements. This decision is based on the fact that the data is managed and controlled internally by our Board of Directors and specialized committees, in accordance with the principles of confidentiality, security and strategic direction. We prioritize the protection of sensitive information that could jeopardize our competitiveness in the market.

The Board of Directors and its specialized committees consider strategic elements when reviewing the compensation of the Board of Directors and senior executives. Although we do not have a formal policy, these reviews include key indicators such as progress in sustainability, management of environmental and social impacts, and creation of value for our stakeholders.

This approach ensures that compensation is aligned with defined priorities and encourages decisions that strengthen Itaú Chile's commitment to sustainable development and our position in the market.

Remuneration to main executives (in millions of Chilean pesos)

NCG 461 3.4.ii, iii

2022	2023	2024
35,908	39,740	40,737

Senior management remuneration includes all payments to key management personnel of the Bank and its subsidiaries, consisting of the Bank's CEO, the CEOs of the Bank's subsidiaries, and the divisional and area managers of the Bank and its subsidiaries. For further details, please refer to note 43 of the Consolidated Financial Statements. The Directors' Committee, the Remuneration and Talent Committee and the Board of Directors annually review the salary and compensation structures proposed by the People, Sustainability and Marketing Management with the advice of a third party outside the Bank. We do not currently have a compensation and indemnity policy for the Chief Executive Officer and other senior executives.

²⁵ Salary structures are also not subject to shareholder approval.



Government Relations, Institutions and Political Participation

GRI 415-1

We are committed to building partnerships that promote sustainable and ethical community development, within the limits of local laws and in accordance with our policies.

To this end, our Internal Donation Policy establishes strict guidelines to ensure compliance with the relevant regulations. The Tax Planning Department is responsible for defining the tax limits and controls for donations.

At **Itaú Chile**, we have an Internal Donation Policy that establishes strict guidelines for compliance with the law. The Tax Planning Department is responsible for establishing the tax limits and controls on donations. Our Code of Ethics and Conduct states that “it is unacceptable to condition possible contributions (sponsorships, donations and others) in order to obtain undue benefits for us or for third parties, based on the negative impact on public interests and our reputation.” Contributions to political parties or candidates are prohibited, so no such contributions were recorded in 2024.

Climate Alignment of Our Participation in Associations

CSA 1.6.3

The global climate change crisis is on the rise, with profound and critical impacts on ecosystems. At Itaú, we recognize the importance of promoting and supporting environmental management practices that reflect our commitment to sustainability. For this reason, since 2022, we have been one of the 13 banking institutions supporting the Task Force on Climate-Related Financial

Disclosures (TCFD) framework in Latin America, with the aim of accelerating the integration of the identification, management and disclosure of climate-related financial risks.

As of 2024, we are part of the Climate Leadership Group (CLG), whose members are committed to developing business models compatible with the goal of limiting the average temperature increase to 2°C, with the objective of not exceeding 1.5°C compared to the pre-industrial era. In this role, **Itaú Chile** is committed to leading a just transition of the economy by promoting the reduction of emissions among its customers and stakeholders, with the goal of achieving carbon neutrality by 2050.

All partnerships in which we participate (including participation in guilds), are subject to validation by our management and executive areas. This validation takes into account the alignment with **Itaú Chile**'s strategic objectives, including sustainability and climate change.

To verify that these participations in trade associations are in line with sustainability objectives, especially those related to climate variability, we have conducted an analysis of the positions of these entities on the consequences of climate change and international pacts, such as the Paris Agreement.

We actively participate in the Association of Banks and Financial Institutions (ABIF), the association that represents the banking sector in Chile, where our CEO is a Board member. Since 2022, the Association has also

expressed its concern about the consequences of global warming in various publications, as well as the role of the financial sector in mitigating and adapting to its effects. In addition, ABIF has developed a series of actions that go hand in hand with international frameworks, including:

- Participation in “Mesa Verde,” a public-private organization led by the Ministry of Finance in Chile, to promote environmental objectives and develop financial instruments against climate change.
- Adherence to the Green Agreement, led by the Chilean Ministry of Finance, which agreed on common principles and defined a series of medium-term actions in the context of managing risks and opportunities related to climate change.
- Creation of an internal ESG Committee to analyze and promote environmental, social and governance issues at the sector level.
- Adherence to the Principles of Responsible Banking as a commitment and a way forward, which implies promoting the UN Sustainable Development Goals, the Paris Climate Agreement and other national and international frameworks among its partners.

In addition, our subsidiary **Itaú Colombia** participates through Asobancaria, an association that represents the country’s banking and financial institutions. This guild has shown that it is aligned with international frameworks on

climate change. In fact, it has developed a “Green Protocol” with the Colombian Ministry of the Environment to mobilize financial institutions to implement eco-efficiency strategies, develop green products, and implement social and environmental risk management systems.

This has led to a series of public-private partnerships to mobilize the financial sector in the fight against climate change. In this context, **Itaú Colombia** confirmed the renewal of Colombia’s Green Protocol in 2022. It also reaffirmed its support for the ten principles of the UN Global Compact in 2022, through its Communication on Progress.

Itaú Colombia, through its Asset Management Department, is also a member of the Colombian Association of Trust Companies. This entity prepared its first Sustainability Report in 2022, based on the identification of material issues relevant to the sector, which includes climate change, among others. On this material issue, the report shows an explicit commitment to reduce and mitigate its impact. In addition, Itaú Fiduciaria Colombia joined the PRI (Principles for Responsible Investment) initiative in 2022, recognizing that ESG issues are relevant to its fiduciary role.

In this sense, participation in professional associations for both Chile and Colombia has demonstrated consistency with our internal environmental objectives and has been an opportunity to actively promote international standards on these issues. Our Bank has sought to

promote public policies and alliances with the government to develop common guidelines around the objectives of the Paris Agreement.

Our parent company Itaú Unibanco is part of the Net Zero Banking Alliance (NZBA), and supports and discloses the climate management of the entire Itaú group in Brazil and abroad in line with the guidelines of the Glasgow Financial Alliance for Net Zero (GFANZ) and the Task Force on Climate-related Financial Disclosures (TCFD). The participation of the Itaú Group extends to its subsidiaries its commitment to be Net Zero by 2050, and therefore in **Itaú Chile** we work together in pursuing the climate ambition of Itaú Unibanco, as well as joining the goals by economic sector that our controller defines for its international units. For more information, see [Itaú Unibanco’s Climate Report](#).



3.4. Ethics and Integrity

Code of ethics and conduct

NCG 461 3.6.vii

At **Itaú Chile**, ethics are non-negotiable, and for this reason the principles of integrity and ethics are present in all our relationships and decisions. We believe that the true success of a company lies in leading with integrity and responsibility. Ethics is a fundamental value in our organizational culture.

Our [Code of Ethics and Conduct](#) affirms our belief that enduring organizations do not accept profit at any cost. We strive to turn every service into an opportunity to create value.

This Code has been developed to provide guidance to all employees, suppliers and the community on how we should act in accordance with our values. It should be consulted, regardless of the function, area or country in which we operate.

It is organized around four strategic pillars: **“Our Corporate Identity,” “Our Relationships,” “Our Ethics and Professional Conduct,” and “How We Manage Conflicts of Interest.”** It is also educational and disciplinary, reinforcing the importance of ethics in everything we do and in the relationships we build. It helps us broaden our horizons and build confidence in our decisions and actions.

Commitment to the values we promote is fundamental to continuing to build a stronger, more sustainable society

that is a source of pride for the Company. The main documents that regulate ethical behavior at Itaú are:

- 1 Code of Ethics and Conduct.
- 2 Code of Conduct in the Securities Markets.
- 3 Corporate Policy for the Prevention of Corruption.
- 4 Enhanced Customer Due Diligence (EDD) procedure.
- 5 Policy Manual for Anti-Money Laundering, Terrorist Financing and Bribery.
- 6 General Policy for the Management of Politically Exposed Persons.
- 7 Manual for the Management of Information of Interest to the Market.
- 8 Corporate Governance Policy.
- 9 Gift and Invitations to Employees Policy.
- 10 Anti-Corruption Policy.

Crime Prevention Model

NCG 461 3.6.xiii, 8.5.i (amended per NCG 519)

Our Crime Prevention Model is governed by Law No. 20.393. In addition, we have an internal regulation that establishes procedures for representatives, employees, managers and suppliers of **Itaú Chile** and its local subsidiaries. The purpose of this regulation is to illustrate the criteria, responsibilities and standards of conduct that all employees must follow. It is also responsible for the implementation of the Crime Prevention Program, which includes organizational elements, policies, training, procedures and specific behaviors to prevent crimes.

At **Itaú Colombia**, we are equally committed to the prevention and detection of illegal activities and we comply with all applicable regulations.

In Colombia, we have implemented a robust Risk Management System for Money Laundering And Terrorist Financing (SARLAFT). This system includes specific policies and procedures that cover:

- **Control Bodies:** We have a statutory auditor and an internal audit department that evaluate compliance with SARLAFT regulations and instructions.
- **Know Your Customer (KYC):** We conduct a thorough process of identity verification and information gathering before establishing business relationships.
- **Monitoring and Reporting:** We implement procedures to address matches on binding lists for Colombia by comparing information received from the Colombian

Financial Superintendency (SFC) with our customer database. We also use descriptive and predictive indicators to identify potential money laundering and terrorist financing risks.

- **Ongoing training:** We provide ongoing training programs for all employees that focus on awareness of ML/FT risks and the importance of compliance.

These procedures ensure that our operations are transparent and secure, protect the integrity of the financial system, and comply with local and international regulations.

Penalties and Non-compliance

NCG 461 8.5.ii | SASB FN-CB-510a.1 | GRI 2-27, 205-3

There were no cases of corruption or criminal charges in **Itaú Chile** and **Itaú Colombia** during 2024. The Bank recorded no financial losses as a result of legal proceedings during the reporting period. However, with regard to cases of significant non-compliance with laws and regulations, we had 2 cases that resulted in fines, compared to 1 case in 2023.

The amounts of fines issued by the CMF in connection with errors in processing the information contained in the regulatory reports amounted to UF636.16 and UF1,000, respectively, which corresponds to Ch\$61,422,777.

These significant cases of no-compliance were defined as all violations reported by the CMF or cases that we reported separately and in greater detail to the external auditors of the quarterly reports.

Policies

CSA 1.5.3, 1.5.4

In **Itaú Chile**, we have a Compliance and Anti-Money Laundering Policy, the procedures of which are open to public consultation. The purpose of this policy is to contribute to the establishment and effective implementation of a corporate culture against money laundering and terrorist financing. This policy is publicly

available and can be found on our [website](#). The policy covers the following:

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

- ➔ Retention of all anti-money laundering and anti-terrorist financing related documents for a period of 5 years.
- ➔ An independent annual evaluation of the monitoring procedures is carried out.

In addition, we apply a group-wide Anti-Corruption and Bribery Policy, which is publicly available on our [website](#). The aspects included in this policy are detailed below:

- ➔ Bribes in any form, including those related to any portion of contract payments or soft dollar practices.
- ➔ Direct or indirect political contributions.
- ➔ Charitable contributions and sponsorships.



Crime Detection, Management and Prevention

NCG 461 3.1.iii

We have clear policies and procedures to identify and manage conflicts of interest, maintain free competition, and prevent corruption, money laundering, and terrorist financing.

The Senior Ethics and Compliance Committee is responsible for identifying and resolving potential ethical conflicts and non-compliance. Our AML & Compliance Management function monitors and communicates our values and updates to our Code of Ethics and Conduct to our employees and other stakeholders.

Regarding **conflicts of interest**, all employees must act to ensure that their personal interests or those of their family members do not take precedence over those of our company or our customers. If they have any indication or doubt, they must report it to their supervisor and to AML & Compliance Management, who are independent in their assessment, confidentiality and direction of the case. Conflicts of interest may arise in various forms, such as family ties, relationships with suppliers, participation in associations receiving benefits from Itaú Chile, among others.

In addition, we have an internal and anonymous whistleblower channel that allows us to report violations, conflicts of interest or any activity that may violate our values as a company.

To maintain free competition, we use objective, transparent, honest and impartial criteria to select and contract suppliers, service providers and business partners, valuing ethics in their relationships and avoiding any form of favoritism. Fair competition is essential for our customers and users to be able to exercise their freedom of choice.

Regarding the **prevention of corruption**, money laundering and the financing of terrorism, we comply with the laws, rules and regulations in force in the countries where we operate. We are rigorous, clear and timely in our responses and reports to regulators. We also maintain policies and practices to prevent and combat all forms of corruption, including bribery, influence peddling, improper benefits, money laundering, terrorist financing, fraud and other illegal acts.

We encourage employees to protect electronic equipment and data from intentional malicious acts committed by people inside or outside the company. The proper use of information and knowledge is critical to achieving positive results and protecting our company’s reputation.

Whistleblower Channel

NCG 461 3.6.ix | SASB FN-CB-510a.2 | GRI 2-26

The Board of Directors and senior management recognize the importance of the role of employees in maintaining high standards of conduct in the Company. To promote this, we have established communication channels through which any employee can report irregularities, fraud, illegal acts, corruption, violations or questionable situations, while ensuring confidentiality, transparency, easy access and anonymity.

The Internal Regulations for Action and Complaints Management establish the rules and principles for the investigation and management of complaints. It excludes situations of sexual harassment, workplace harassment

and workplace violence, which are dealt with in accordance with Law No. 21.643 (“Karin Law”) and the Internal Rules of Order, Hygiene and Safety. Complaints regarding workplace harassment, sexual harassment and/or workplace violence have a dedicated channel on the Bank’s intranet.

Our whistleblower channel allows employees, suppliers and any person with a contractual relationship, as well as external parties, to communicate risks or reports of irregularities, fraud, illegal acts, corruption and violations of Itaú Chile’s policies. The channels we have defined for sending this information are:



Anonymous Whistleblower Channel, located on our Intranet: When reporting anonymously, a complete description of the reported event must be provided, specifying the location (area or branch), the responsible parties, the date of the reported events, along with any other background information that is considered relevant and that contributes to supporting the information provided.



Complaints channel on our website, in order to collect external and internal complaints.



E-mail for employees: denuncias@itau.cl



E-mail for suppliers: denuncias.proveedores@itau.cl



Personal or remote attention to Compliance, or to the Compliance Officer / Crime Prevention Officer.

In addition, complaints regarding “Karin Law” may be made in writing or verbally, and if verbal, should be directed to the Labor Relations Manager, Manager Consultants, or the appropriate People Business Partners.

The Whistleblower Channel for accounting, internal accounting controls or auditing matters is denuncia.auditoria@itau.cl. his channel applies to Itaú and all its subsidiaries in Chile and international units (Colombia, United States, Panama and Peru) and is monitored by the Audit Committee. Regardless of the means used,

all complaints are reported to the appropriate internal governance bodies.

In both **Itaú Chile** and **Itaú Colombia**, the principles of whistleblower management include maintaining the confidentiality of the investigation, guaranteeing anonymity, conducting investigations in an impartial and independent manner, dismissing unfounded complaints and applying sanctions for bad faith and retaliatory complaints.

Itaú Colombia’s Anonymous Whistleblower Channel cab be found at Itaú’s Intranet (www.itau.co), in addition to the following media:

- ➔ E-mail for external personnel, customers and suppliers: eticayconducta@itau.co
- ➔ Audit Committee via e-mail denuncias.comiteauditoria@itau.co
- ➔ Whistleblower Hotline - Voicemail 18341

Complaints and/or Breaches

CSA 1.5.6 | IT10

In 2024, we received 83 complaints, of which 55 resulted in corrective actions, 26 investigations were not sanctioned, 1 was dismissed and 1 is under investigation.

The actions taken were:

- ➔ **23 leadership feedback**
- ➔ **8 warnings (verbal and/or written)**
- ➔ **12 terminations**
- ➔ **12 reorganizations and job changes**

Breaches²⁶ to the 2024 Code of Ethics and Conduct were as follows:

Reporting Areas	Number of breaches in FY 2024
Corruption or Bribery	0
Discrimination or Harassment	25
Customer Privacy	3
Conflicts of Interest	20
Money Laundering or Insider Trading	0
Other	7

In **Itaú Colombia** we received 123 complaints, of which 96 were dismissed, 2 were reprimanded, 7 were suspended and 18 were terminated.

²⁶ A breach is defined as any complaint that results in a corrective action, such as feedback, reprimand, termination, and reassignment or change of function.

Channel operation:

1.

Receiving and registering complaints: The Compliance team reviews the initial background of all complaints to establish minimum requirements and determine which management will investigate.

2.

Initiating the investigation: The Review Board or Special Review Board evaluates each complaint and determines who is responsible for conducting the investigation and the level of criticality. These responsible parties may include: Compliance, Cybersecurity and Fraud Management, Legal Judicial Management or Corporate Management of People, Sustainability and Marketing.

3.

Preparing and retaining the investigation documentation: Investigation documentation is kept in our facilities and/or systems. All investigations are conducted in accordance with the Investigation Protocol, which is part of this Internal Regulation.

4.

Following-up and reporting investigations: Weekly meetings are held with Fraud Prevention, Legal, People Management & Sustainability and Compliance to review progress and next steps and report to the Evaluation Committee or Special Evaluation Committee.

5.

Disciplinary and other related actions: If an employee is found to have violated policies and procedures, appropriate disciplinary action will be taken.

Protection of Free Competition

NCG 461 8.4.i, ii (amended per NCG 519)

Competition is essential for customers and consumers to be able to exercise their right to free choice. We remain vigilant in identifying and avoiding three types of practices that apply in all the countries where we operate.

- ➔ Unfair competition, i.e. gaining a competitive advantage through the use of unethical or illegal means, such as making false statements about competitors, disregarding the intellectual property of others, etc.

- ➔ The formation of cartels that reduce competition in the marketplace and directly harm society in general.
- ➔ Unilateral commercial practices that harm the competitive dynamics of markets, particularly those in which we have a significant presence.

To ensure fair and ethical competition, it is important that all employees understand and adopt behaviors that promote integrity and respect in the marketplace. The following are examples of expected and unacceptable

behaviors that help us maintain these standards and are described in our Code of Ethics and Conduct.

Expected behaviors:

- ➔ Acting in accordance with the principles of free competition, respecting the reputations and opinions of our competitors and the intellectual property of others.
- ➔ Participating in business associations in a spirit of cooperation aimed solely at improving the industries in which we operate.

Unacceptable behaviors:

- ➔ Promoting and practicing any form of industrial espionage or obtaining plans and actions of competitors by dubious or illegal means.
- ➔ Making comments that may damage the image of, or contribute to the spread of rumors about, our competitors.
- ➔ Providing our competitors with strategic information for our business, such as plans, competitive advantages, pricing policies, contract terms, costs, market surveys, accounting and management results, development of new products, services and technologies, etc.

Our whistleblower channel is available to all employees and external parties to report conduct that may hinder free competition or promote unfair competition and the formation of cartels.

In addition, our anti-trust practices in Chile are monitored by Chilean authorities, such as the Chilean Anti-trust Office and the Anti-trust Court, and we have internal procedures in place to comply with regulatory requirements.

In 2024, **Itaú Colombia** adopted procedures to protect free competition, defining specific guidelines to mitigate and control the risks of unfair competition, cartel formation and unilateral practices. These guidelines are intended to create a competitive culture, ensure compliance with Colombian legislation and Itaú's internal regulations, and avoid non-compliance with the competition protection regime. The document includes obligations and guidelines for employees in their dealings with competitors, as well as the responsibilities of management, administration, employees and the Ethics and Conduct Department.

Neither Itaú Chile nor Itaú Colombia recorded any anti-trust fines in 2024.



3.5. Risk Management

NCG 461 3.6.i (amended per NCG 519)

Taking and managing risk is the essence of our business and a responsibility shared by all employees. Our appetite for risk defines the nature and level of acceptable risk, while our organizational culture guides strategic management initiatives and tools to mitigate risk and turn it into opportunity.

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

Systemic Risk Management

SASB FN-CB-550a.1 | CSA 1.4.4

Our Bank is considered as a Domestic Systemically Important Bank (D-SIB) and is therefore subject to capital requirements. However, according to the assessment methodology of the Basel Committee on Banking Supervision, it is not considered a Global Systemically Important Bank (G-SIB) and therefore does not have a G-SIB score.

Regarding the regulatory context, the Basel 3 framework is almost fully implemented in Chile, with the exception of the transition of capital deductions related to Pillar 1 of the standard. However, Pillar 2 (supervisory review process) and Pillar 3 (market discipline and transparency) are already fully implemented.

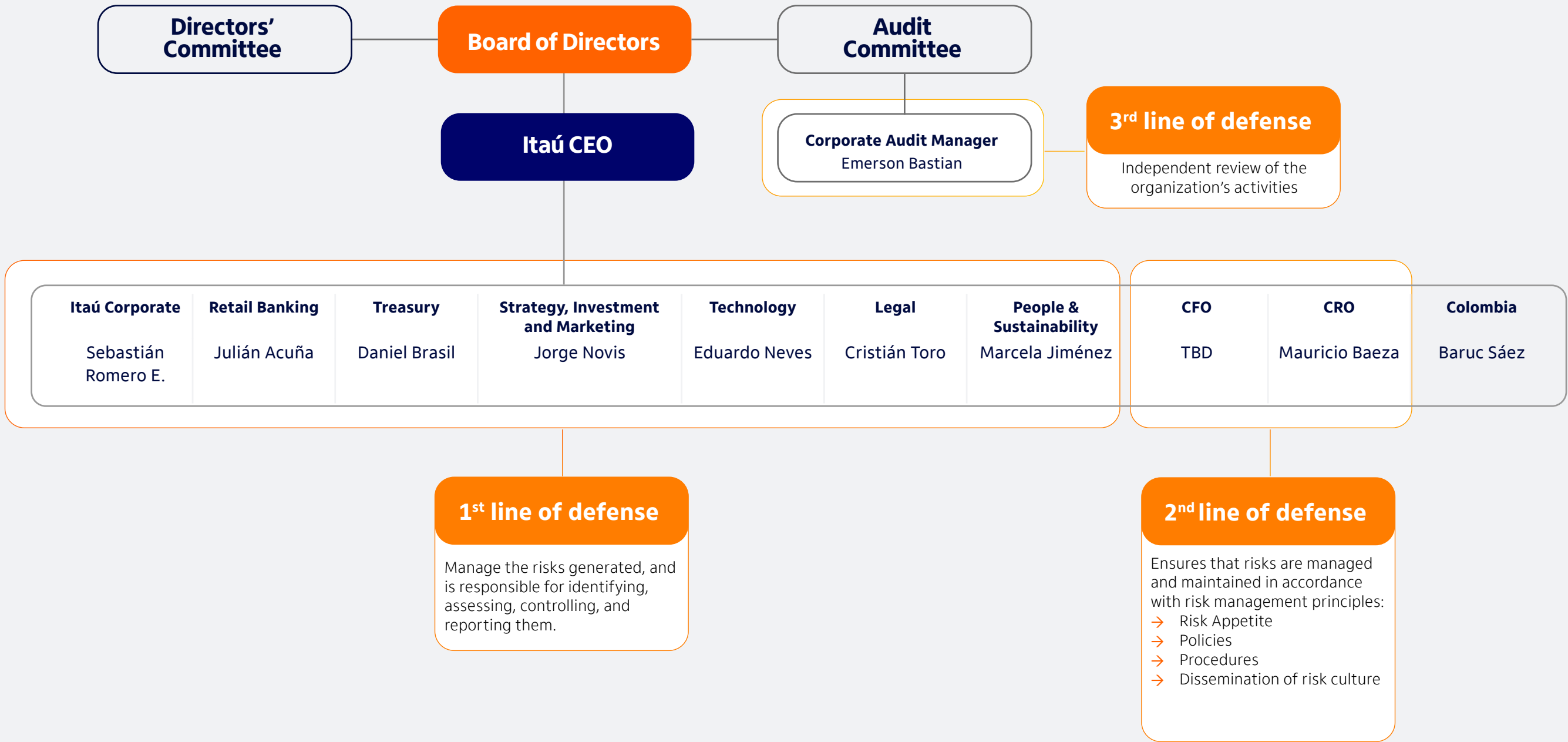
In this context, and as a result of the supervisory review process that is part of Pillar 2 of the Standard, the regulator may require additional capital charges from banks. As a result, 9 of the 17 banks in the country have an additional capital requirement, while Itaú has no capital requirement for this concept.

Risk Management Model

NCG 461 3.6.vi

We have a risk management system that takes a preventive approach and considers the magnitude of each impact. To this end, we cover traditional credit, financial and operational risks, as well as the new challenges posed by the digitalization of the financial industry and climate change. **Our management model consists of three lines of defense:**





Risk Approach

CSA 1.4.2

Based on our risk culture, we operate with strict ethical and regulatory compliance standards and strive for high and growing results with low volatility, resulting in long-term customer relationships, correct risk pricing, competitive funding and adequate capital utilization.

In this context, the Risk Appetite Framework is defined to effectively manage the balance between risk and profitability. The appetite takes into account a structure of limits and alerts that are materialized through the following dimensions: reputation (including AML), capitalization, liquidity, earnings mix (credit and market risk), operational risk, and finally cybersecurity and fraud.

Risk Management Structure

NCG 3.6.iii (amended per NCG 519)

Itaú's Board of Directors is the highest governing body responsible for defining and approving the risk appetite framework and the associated risk management culture. Its main responsibilities are:

- ➔ Approve the risk-taking policies that define the type and level of risk acceptable to the organization.
- ➔ Lead the establishment of a strong risk management culture and ensure that it exists throughout the organization.
- ➔ Understand and define the risks to which the Bank is exposed.
- ➔ Align employee decision-making with acceptable risk limits.
- ➔ Establish a risk tolerance level against which metrics can be measured and monitored.

We have risk management policies that enable us to identify and analyze risks, and to establish appropriate limits and control processes within the risk appetite. Risk management policies and structures are periodically updated to reflect changes in the institution's activities.



Risk Governance

NCG 461 3.6.v | CSA 1.4.1

Comprehensive Risk Committee

Assists the Board of Directors in setting the risk appetite and ensuring that the Group's exposure to financial and non-financial risks is aligned with its strategy. It is also responsible for evaluating the effectiveness of risk management policies, monitoring their application and promoting the development of a transversal risk culture in the organization. Its main functions are described in the section on Board Participation.

Corporate Risk Management

The Bank has a Corporate Risk Management function, which reports directly to the Chief Executive Officer and ensures, through integrated process management, the development of a strategy that enables the business units to achieve their objectives within an appropriate control environment and in line with the defined risk appetite. Its main functions are the following:

- ➔ Manage and control the Bank's credit risk by actively participating in all phases of the credit cycle for all businesses, from origination to collection and normalization.

- ➔ Establish the credit risk policies and procedures of our Bank.
- ➔ Define and develop credit risk and provisioning methodologies in accordance with the standards and guidelines established by the Bank's senior management and external regulators.
- ➔ Define and develop credit risk analysis, control and monitoring processes.
- ➔ Manage and administer operational risk, with a fundamental role in risk control in operational processes to ensure business continuity, information

security control, as well as preventive monitoring and fraud identification and control.

- ➔ Coordinate and manage cybersecurity risks through policies and procedures to ensure active cyber risk management.
- ➔ Define and develop methods and initiatives to analyze, control and monitor money laundering risk. This is done by reviewing the risks associated with laws related to anti-money laundering, terrorist financing, bribery and conflicts of interest.

- ➔ Manage and control compliance risk by establishing policies, procedures, methodologies and initiatives to ensure alignment with and compliance with the legal requirements of the markets in which we operate.

The assignment of roles and responsibilities for the Bank's integral risk control, monitoring, measurement and management functions is organized as follows in Chile:





In the case of market and liquidity risk, the units responsible for its management and administration are Financial Risk Management (which reports to Corporate Finance Management) and Corporate Treasury Management.

In the case of AML & Compliance, the internal risk control environment is determined by the set of policies and procedures that govern the organization and that form the internal basis that supports the risk assessment of ML/FT crimes (Money Laundering and Financing of Terrorism), providing the fundamental guidelines for the structure and operation of Itaú Chile’s risk-based approach. In this sense, the general guidelines must be carried out in accordance with the principles, standards and procedures established in the following base documents:

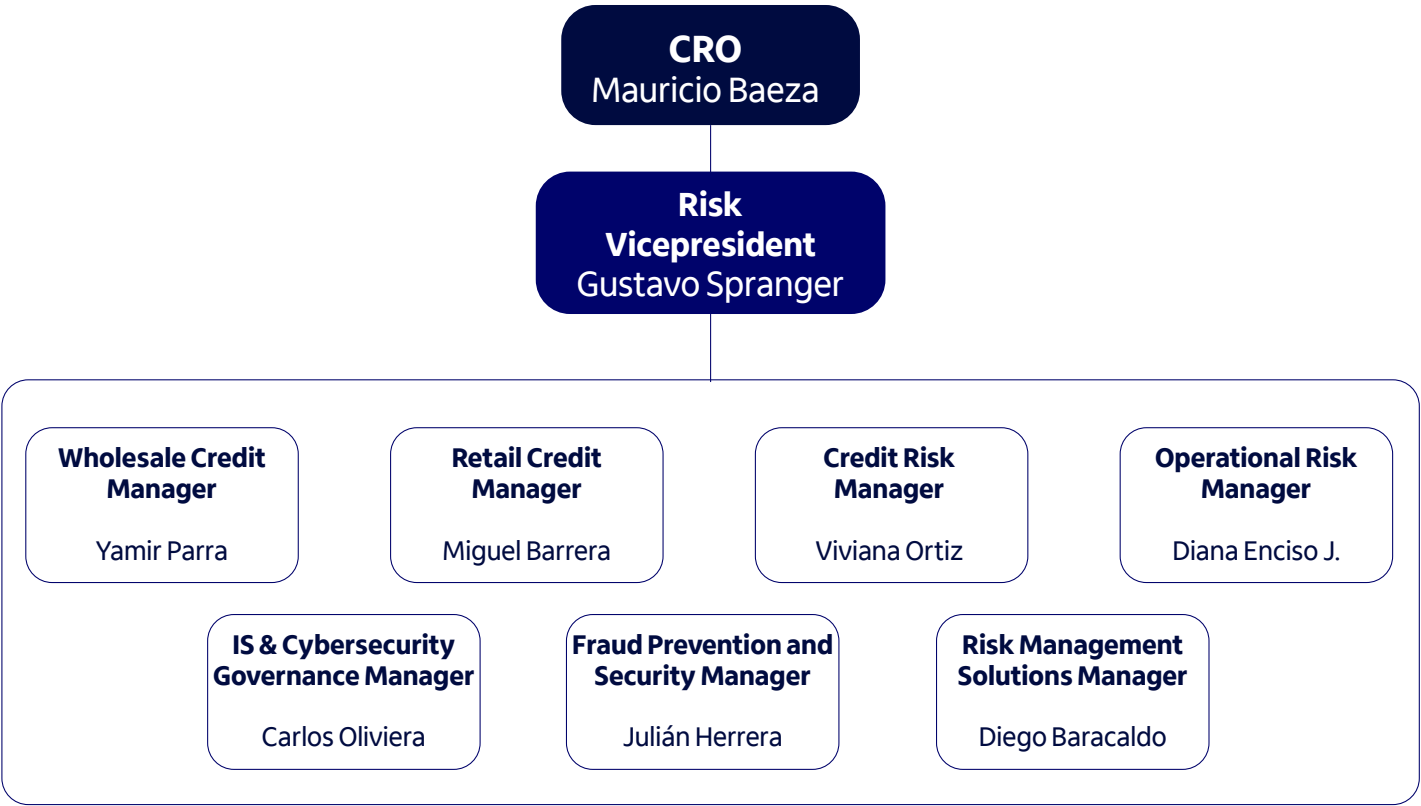
- ➔ Anti-Money Laundering and Terrorist Financing Policy (AML Policy).
- ➔ General Management Policy for Politically Exposed Persons (PEP Policy).
- ➔ Code of Ethics and Conduct.
- ➔ Anti-Corruption Policy.
- ➔ Internal Regulations Law No. 20.393 on the Criminal Liability of Legal Entities (Crime Prevention Model or CPM).
- ➔ Internal Credit Regulations.
- ➔ AML/CFT (Anti-Money Laundering and Combating the Financing of Terrorism) Global Risk Classification of Itaú Unibanco Holding S.A. (PR-1369).

The result of the measurement of the level of residual ML/FT risk is kept under control with an acceptable level of tolerance. This is due to compliance with local regulations and with international regulatory requirements and those of the parent company, Itaú Unibanco Holding S.A.

We maintain a robust governance to control risks in accordance with the appetite defined by the Board of Directors, based on the three lines of defense model

and accompanied by a structure of committees, senior committees and actions that promote a risk culture throughout the organization.

Below we present the assignment of roles and responsibilities for the different functions as an organization to control, monitor, measure and manage risk in Colombia:





Risk Management Culture

For our Bank, managing and establishing a risk culture is crucial to reinforcing our values and attitudes. In this sense, the right risk culture can be a competitive advantage, as it has a significant impact on the way risk situations are avoided, threats are managed, and problems are mitigated once they occur.

This is essential to be prepared for increasingly sophisticated social engineering events and to ensure the continuity of our business while protecting our customers.

AML & Compliance management is responsible for informing and, where necessary, enlisting the cooperation of employees in responding responsibly to requests or inspections by authorities in this area.

It is also in charge of monitoring the operation of Itaú Chile's prevention systems, informing the Senior Anti-Money Laundering Committee of the legislation in force and proposing updates when necessary. At the same time, it advises and supports the respective management in the development of policies and procedures and resolves any doubts in this regard.

Finally, management is also responsible for creating, updating and implementing policies and procedures in manuals and/or codes that take into account money laundering and terrorist financing. Ensuring that all actions are carried out with transparency, responsibility and strict adherence to ethical principles.

3.6. Risk Culture

Training

NCG 461 3.6.viii

At Itaú Chile, we recognize the importance of raising awareness of risks and identifying the most effective way to mitigate them. To this end, we have a training program that consists of ongoing training for our employees on the policies, procedures, controls and codes implemented for risk management.

In 2024, we developed a total of 3,933 hours of training through various modalities such as technical and methodological training, knowledge capsules, strategic talks, corporate courses, among others.

In this way, we generated normative processes for all our subsidiaries in the following areas:

- ➔ **Operational Risk:** Discloses the financial transparency tools in accordance with SOX Law, banking operational risk and operational continuity strategies in accordance with the Bank's protocols.
- ➔ **Cybersecurity:** Details the main principles of cybersecurity awareness in order to comply with the relevant policy. Its purpose is to make employees aware of the aspects of information security and cybersecurity relevant to the Bank and the industry, in order to strengthen the protection of the Bank's and its customers' information and to act in the face of risks and threats.

- ➔ **Telework:** Law 21.220 of April 1, 2020, which amends the Labor Code with respect to telework.
- ➔ **Duty to inform:** Supreme Decree No. 40 of the Ministry of Labor, which includes the Regulation on the Prevention of Occupational Risks, establishes that employers have the obligation to provide timely information on risks, preventive measures, and proper work methods.
- ➔ **AML:** Law on money laundering, regulations to prevent and detect this type of illegal activity.
- ➔ **Compliance:** Law 20.393, on Criminal Liability of Legal Entities, Anti-Corruption Policies, Reputational Risk, Conflict of Interest.
- ➔ **Risk Culture.**
- ➔ **Socio-Environmental Risk and Sustainable Finance.**
- ➔ **Financial Literacy.**
- ➔ **Others.**



Risk Factors

NCG 461 3.6.ii, 3.6.iv (Amended per NCG 519)

We prioritize risk management in our operations to identify, assess and implement control and monitoring measures. Our system takes a preventive approach, covering traditional credit, financial and operational risks, as well as emerging non-traditional risks, such as the digitalization of the financial industry and climate change.

We consider risks in our operations, which include our internal activities and processes, as well as in the credit and investment portfolio, which is directly related to those who use our products or services, whether they are individuals or legal entities.

The first step in the risk assessment methodology is to identify the risks to which we are exposed, based on the measurement and control processes of the risk management areas.

The identification process results in a risk inventory, which is updated annually or as new risks are identified.

Financial risks

Credit risk: The potential for economic loss resulting from the failure of a counterparty to meet its obligations under a credit agreement.

Market risk in the trading book: Refers to the current or future risk to our earnings or capital due to adverse fluctuations in market factors affecting trading book positions, such as interest rates, foreign exchange rates or other related factors.

In addition, the Bank has defined a training program for the Risk Department employees, which allows for specific training in models, management of tools and SARAS and AWS topics.

In this line, the Retail Credit Management provides annual training to the Credit Desk on policies and processes to mitigate the risk of fraud. Fraud Prevention Management also provides support to strengthen the knowledge of documentation and income support for independent parties. In addition, Wholesale Banking provides training on other income support documentation for customers with SAS (financial statements, shareholding, corporate tax returns).

In addition, we have risk management processes and policies in place to promote an effective risk management culture, focusing on the following aspects:

- Description of the company-specific risk exposure (in terms of likelihood and magnitude) for at least two identified risks.
- Description of mitigating actions for at least two identified risks.
- Description of the processes or frameworks for determining the appetite for identified risks. .

In addition, to ensure an effective culture throughout the organization, we review our company’s risk exposure at least twice a year and, in parallel, have conducted internal and external audits of our management processes over the past two years.

Our company has a risk culture that recognizes that risks are inherent in the business and are therefore managed and discussed in a transparent manner at all levels of the organization. To this end, our strategy includes a number of initiatives:

- Regular risk management training for all non-executive directors.
- Targeted organization-wide training on risk management principles.
- Incorporating risk criteria into the development of products and services.

Market risk in the banking book: Refers to the current or future risk to the Bank’s earnings or capital due to adverse fluctuations in the factors affecting banking book positions.

Liquidity risk: Refers to the risk that we will be unable to meet our payment obligations in a timely manner or at an excessive cost.

Non-Financial Risks

Operational risk: Refers to the risk of loss resulting from failed, deficient or inadequate internal processes, people and systems, or external events. This definition includes the legal risk related to the inadequacy or deficiency of contracts signed by Itaú, as well as penalties for non-compliance with legal regulations and compensation for damages to third parties resulting from the activities carried out by the entity. Within the operational risk, the risk of fraud is considered.

Cybersecurity risk: Refers to the risk of the occurrence of an event that affects the digital security of the Bank, violating the confidentiality, integrity and availability of information, affecting the interests of the Bank and/or its customers.

AML & Compliance risk: Corresponds to the activity to which the organization is exposed as a result of non-compliance with legal, normative, regulatory or other guidelines imposed by the various regulatory bodies, as required by both local and international legislation. This includes money laundering and terrorist financing, which refers to the risk that the organization will be used as a means to conceal and/or disguise the nature, source, location, ownership or control of illegally obtained funds

and/or property, giving the appearance of legitimate activities. This results in social, economic and reputational consequences, damage to the integrity of the financial system and loss of reputation.

Strategic risk: Is the current or future impact on income and capital that may result from adverse business decisions, improper execution of decisions, or failure to respond to industry changes.

Climate change risk: Consists of the possibility that factors related to climate change, directly or indirectly caused by human activity, may have a significant impact on the various types of risks to which the Bank is exposed, whether due to physical changes (increasing severity or frequency of extreme weather or climate events) or transitional changes (related to the transition to a low-carbon economy).

Modeling risk: Is primarily the risk of adverse consequences arising from the design, development, implementation and/or use of models used for risk management. It can arise from, among other things, inappropriate specification, incorrect parameter estimates, incorrect assumptions, calculation errors, inaccurate, inappropriate or incomplete data.

Emerging Risks

NCG 461 3.6.iv (Amended per NCG 519) | CSA 1.4.3

Emerging risks are those that may have a material impact on the business in the medium and long term, but for which there is not yet sufficient information to fully assess and mitigate them because of the number of factors and impacts that are not yet fully described in this section. Their causes may be due to external events, leading to the emergence of new risks or the aggravation of risks already controlled by Itaú Unibanco Holding. Itaú Unibanco Holding’s governance ensures the identification and monitoring of emerging risks, so that these risks can also be included in risk management.

Global Pricing of Carbon-Transition Risk

Climate risk is associated with changes in weather patterns, such as changes in the frequency and intensity of extreme weather events, or changes in the macroeconomic environment resulting from the transition to a cleaner (low-carbon) economy, whose main objective is to limit the increase in global temperature.

In the international market, regulation on this issue is more advanced, with the European Union (EU) planning to introduce a carbon tax called the Carbon Border Adjustment Mechanism (CBAM), which will come into effect in 2026. This tax will apply to products that emit carbon throughout their logistics chain, and will initially apply to imports of steel, iron, aluminum, cement, fertilizer and electricity, as these sectors present a high risk of carbon leakage. The aim is to ensure that products entering EU countries also comply with the union’s internal legislation and contribute to reducing carbon emissions.





The regulated carbon market may have an impact on the customers and suppliers with whom we work, potentially affecting the costs of their production chains and, consequently, the final prices of their products, as companies will have to adapt to the guidelines imposed by the regulation, either by purchasing emission allowances or by investing in new technologies to reduce their emissions.

In the medium and long term, the implementation of the regulation has the potential to affect the economy with a possible slowdown in credit and an increase in inflation, which would ultimately have a negative impact on our business and results, either directly through the cost of our loans to affected companies, or indirectly through the possibility of lower employment rates in the markets affected by the regulation and the resulting decrease in income and consumption levels, which could lead to an increase in our customers' delinquency rates.

Our risk mitigation strategy is based on several lines of action. The Bank is closely monitoring developments in carbon market discussions and pricing, both domestically and internationally, including the assessment of potential impacts in some carbon-intensive sectors. In this regard, we adhere to the Partnership for Carbon Accounting Financials (PCAF) and, based on its methodology, calculate the greenhouse gas (GHG) emissions attributable to our lending activities, taking into account the total emissions of our customers and the financial resources provided for their activities. We have also joined the Net-Zero Banking Alliance (NZBA) and committed to develop sectoral decarbonization plans for our lending portfolio, reinforcing our commitment to contribute to a cleaner economy and to mitigate the impact of taxation on carbon-intensive products.

Global Geopolitical and Domestic Macroeconomic Risks

Our business dependent on the performance of the economies of the countries in which we operate, particularly in Latin America, and the impact of the global economy on them.

There are a variety of geopolitical factors that can affect regional and global economic dynamics, impacting businesses, supply chains, trade policies and sector-specific regulations, which can result in higher prices for goods, products and services.

The turbulence and volatility of the international geopolitical and economic environment affects the global financial markets and can have a significant impact on the countries in which we operate. This could potentially result in increased volatility in the value of securities and marketable assets, interest rates and foreign exchange rates, credit market and economic slowdowns due to increased global risk aversion, generating increased unemployment and inflation, which could adversely affect our business and results of operations.

For example, the conflict between Russia and Ukraine and tensions between Russia and the United States, the North Atlantic Treaty Organization (NATO), the European Union and the United Kingdom have resulted in the imposition of various financial and economic sanctions. The conflict and related developments could have a negative impact on financial markets and regional and global economic conditions, which in turn could result in restrictions on our and our customers' ability to transact with counterparties in Russia, increased volatility in foreign exchange rates, and other adverse consequences.

The escalation of other geopolitical issues, such as the conflict between Israel and Hamas, increased tensions between Israel and some Arab countries, and/or increased geopolitical disputes between China and the U.S., could lead to restrictions in the supply of raw materials, resulting in a general increase in energy and food prices. Tighter monetary policies and financial conditions could impact economic growth. Higher interest rates in developed economies could also lead to a reversal of capital flows to these countries, resulting in a depreciation of the real, an acceleration of inflation expectations and higher domestic interest rates.

Increased uncertainty and volatility resulting from global tensions could lead to a slowdown in the credit market and the economy, which could result in higher unemployment rates and a reduction in the purchasing power of the population in Brazil and other countries where we operate. In addition, such events could significantly impair our customers' ability to meet their obligations and increase the number of loans that are past due or in default, thereby increasing the risk associated with our lending activities. Any of these events could have a material adverse effect on our business, results of operations and financial condition.

Domestically, low levels of domestic savings require relatively large inflows from abroad, which may not occur if foreign investors perceive political and fiscal instability in the country.

The potential impact of these scenarios in the short, medium and long term will depend on their intensity, as these factors may lead to a reduction in employment

rates and a decrease in income and consumption levels, which would result in an increase in delinquency rates on the loans we extend to individuals and non-financial companies and, consequently, have a material adverse effect on us.

To mitigate these effects, we have conducted stress tests for the scenarios with the greatest potential impact on the Bank, simulating extreme economic and market conditions and their impact on our results over a three-year period.

In light of the issues mentioned above, the current scenario consists of higher and more persistent global inflation than expected, leading to higher global interest rates for a longer period of time. There is a reduction in global growth.

Exchange rate depreciation and rising inflation require a Central Bank response, which implies weaker activity. Combined with the external scenario, we have aggravated the crisis with macroeconomic imbalances, a combination of increased government spending and greater micro-interference.

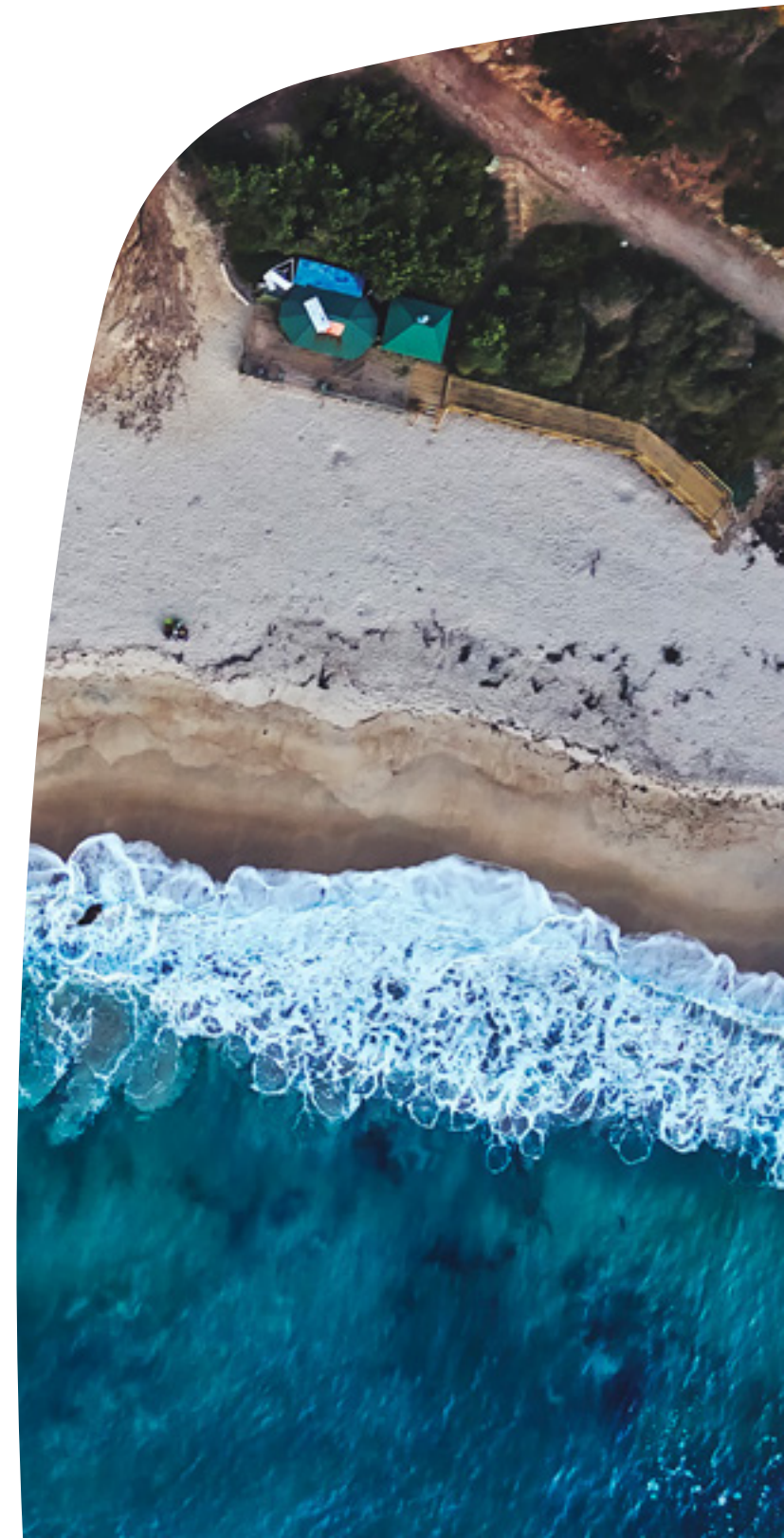
Country risk increases, there is capital flight, which causes a further depreciation of the exchange rate, which leads to an increase in inflation and interest rates, in addition to the global problems already mentioned. Deteriorating business, investor and consumer confidence leads to economic contraction.


Innovations in Financial Products and Services

In recent years, the financial sector has undergone several technological transformations, whether motivated by new competition from companies focused on solutions to capture digital customers (the so-called Fintech), or by regulatory transformations aimed at increasing competitiveness through the implementation of new technologies or new business models. Some examples of these transformations are already present in the daily lives of many customers, such as open finance, banking-as-a-service (BaaS), tokenization, use of artificial intelligence, among others. In this context, it is imperative to review and transform the business model, going through new service models, as well as a more timely dynamic in the creation of new products and services. In a scenario of constant technological evolution, regulation of these new products and services, and market transformation with the aggressive appearance of new competitors (Fintech), our goal is to lead the changes and digital trends, based on an understanding of changes in consumer behavior. In this way, we anticipate the needs of our customers.

The large-scale and timely adoption of "disruptive and continuous technological innovation" is critical to the Bank's medium- and long-term sustainability. This is the way to maintain sustainable customer and net margin growth.

There are several pillars on which transformation is impacting the Bank's business, and we will highlight some of them. First, there is a customer pillar. There is a growing demand for new types of alternative financial services and products, as well as different ways of serving customers.





The lack of knowledge to act in marketing, financial intermediation and/or custody, can make us less attractive within the relationship with our current customers and less competitive in the search for new digital customers. In addition, cybersecurity has also been a relevant issue when our customers choose their bank to interact with.

Innovation and digital transformation are also seen as an opportunity to reduce costs. The intensive and large-scale use of new technologies, especially generative artificial intelligence, is a competitive lever. A more efficient bank is also potentially more competitive when it comes to pricing products and services.

Cyber Risk from Reliance on Technology and Third Parties

In recent years, with the pandemic and changes in the regulatory and competitive landscape, an increasing number of customers have begun to operate 100% digitally. Due to the high volume of daily processing, we rely on technology and information management maintained internally and by third parties with whom we do business and who are essential to our activities (such as exchanges, clearing houses, financial intermediaries or service providers), which requires constant and increasing attention to cyber risks.

Cyber risks are events that may cause financial loss, disruption, extraction or damage to the information

contained in our systems through the intrusion of malicious individuals, the introduction of “malware” (such as computer viruses) into our systems, the contamination (intentional or accidental) of our networks and systems by third parties with whom we exchange information, the exploitation of vulnerabilities, unauthorized access to confidential customer information and/or proprietary information by persons inside or outside the organization, and cyber attacks that result in the unavailability of our services and compromise the integrity of information.

In the course of our business, we are potentially exposed to these events, which can have a financial impact as well as an impact on our reputation with our customers and the financial system. Due to the domestic ecosystem, we can even extend the impact to the national financial system due to the significant volume of daily transactions between institutions.

We are committed to protecting corporate information and ensuring the privacy of customers and the public in all of our operations. Our actions are designed to prevent breaches, minimize the risk of unavailability, protect integrity, and prevent information leakage.

We employ an extended perimeter protection strategy across the entire information lifecycle, minimizing data sharing with third parties. We employ rigorous control processes to detect, prevent, continuously monitor, and respond to attacks and attempts to penetrate our

infrastructure, ensuring security risk management and building a solid foundation for the future. Monitoring processes are continuously improved and updated to identify and implement preventative and effective measures to respond effectively to emerging cyber risks. We conduct independent testing with reputable firms, and our controls are reviewed annually by independent external auditors. We continue to expand our virtual threat intelligence work and actively participate in cybersecurity forums.

3.7. Cybersecurity and Data Protection

Data Security

Governance

CSA 1.8.1

Our Board of Directors has a solid knowledge of risk management, taking into account the specificities of the financial and banking industry. Corporate Risk Management, through Cybersecurity and Fraud Management, is responsible for providing clear definitions of cybersecurity and fraud, as well as identifying and assessing risks in these areas. In addition, it is responsible for verifying compliance with laws, regulations and established regulatory frameworks; conducting computer attack simulations to identify potential vulnerabilities; and evaluating the effectiveness of the protective measures in place, including the response capacity of the Incident Team. Corporate Technology Management, together with the managers of the processes related to cybersecurity, is responsible for defining the technical cybersecurity strategy in line with the corporate cybersecurity strategy and ensuring its correct application. They must propose investments in technology that are in line with the strategy and contribute to the reduction of cyber risks; ensure that the Bank's technological infrastructure is equipped with a defensive architecture and is cyber resilient in line with business objectives; develop, coordinate and test incident (response and recovery) plans; manage incident response and recovery; and operate and monitor the technological infrastructure dedicated to cybersecurity.

Data Breaches

SASB FN-CB-230a.1

In 2024, Itaú Chile and Itaú Colombia did not have any reportable personal data breaches.

Data Security Approach

SASB FN-CB-230a.2

At Itaú Chile, we are committed to protecting the trust of our customers and to maintaining a balance between the interests of the Bank and those of regulators in matters of information security and cybersecurity. This commitment is reflected in robust policies and procedures, as well as a culture and awareness program that ensures all employees are aware of the importance of information security and cybersecurity.

We maintain the three lines of defense and appropriate segregation of duties, with the Senior Digital Security and Fraud Committee providing oversight of information security and cybersecurity. Likewise, in 2024 we continued to raise awareness among our customers about cybersecurity and fraud, disseminating advice and best practices through the Bank's official social networks.

At Itaú Chile, we establish the cybersecurity management model in five areas:

1.

Identify: We inventory information assets and determine their criticality in terms of confidentiality, integrity and availability; then we perform an analysis and risk assessment of critical assets. This allows us to adapt the cybersecurity strategy.
2.

Protect: At Itaú Chile, we know that a robust risk culture is a competitive advantage, which does not mean avoiding risks, but managing them, for which we have implemented multiple technological and administrative controls to mitigate the identified risks.
3.

Detect: We monitor to identify anomalous behavior, indicators of compromise and other potential adverse events that could lead to a cybersecurity incident.
4.

Respond: We respond to cybersecurity incidents in a timely and expeditious manner to reduce potential impact and mitigate propagation.
5.

Recovery: We work to restore operations and services to our customers as quickly as possible after a cybersecurity incident. Banks must provide professional and timely services to their customers and the public, within the framework of the business policies and procedures established by each institution. At Itaú Chile, we comply with the "Code of Conduct and Good Practices for Banks and Financial Institutions" developed by banks and the Association of Banks and Financial Institutions of Chile (Corporate Governance Policy). We have an Information Privacy Policy that aims to establish the correct treatment of user/customer/prospect information.



Policies

CSA 1.8.2

Our Information Security and Cybersecurity Policy aims to ensure the confidentiality, integrity and availability of information, and to comply with laws and regulations to maintain an acceptable level of risk. We also guide the employees of the Bank, its local subsidiaries and the Representative Office in Peru through formal training and awareness plans.

The management of this policy, which is overseen by the Senior Digital Security and Fraud Committee, is structured in three levels:

- ➊ **Strategic definition:** The Governance and Risk Management Submanagement designs the information security and cybersecurity strategy, identifies, analyzes, evaluates and manages risks, and supports compliance with legal and regulatory requirements.
- ➋ **Implementation:** The Cybersecurity Production and Operation Submanagement executes the Cybersecurity Strategic Plan through the implementation, operation, management and support of technical controls and technological tools.
- ➌ **Evaluation and Control:** The Monitoring and Compliance Submanagement performs continuous evaluation of controls, identifies deviations or deteriorations, and uses quantitative indicators to

provide early warning and remediate deviations before the control environment deteriorates.

We have a Cybersecurity Reporting and Communication Channels Procedure for employees to report cybersecurity or information security incidents. This procedure details the activities and responsibilities for identifying and reporting suspicious emails, information system incidents, and day-to-day operational anomalies. The incident reporting process includes:

- ➔ **Suspicious or malicious e-mails:** Employees should report these e-mails via phishing@itau.cl, seguridadinformacion@itau.cl or through the “Report Phishing” option in Outlook, providing evidence of the e-mail received and detailing any interaction with it.

- ➔ **Incidents related to information systems:** Employees must report these incidents to the Service Desk by calling 22 686 0500 or by creating a ticket on the Gestiona portal. The Desk determines whether the incident requires technological intervention, support or is related to information security.

- ➔ **Daily anomalies and suspicious behaviors:** Any unusual problems detected in systems or personal equipment should be reported to the Service Desk through the same channels as above.

Processes

CSA 1.8.3

Regarding incident response, we have incident response and recovery plans, as well as business continuity plans, which are tested at least annually.

Although our Bank is not ISO 27001 certified, we comply with security standards such as CIS, NIST and various regulations such as CMF, SOX and CSCF Swift. In addition, at the cloud level (AWS), we adhere to ISO 27017 / 27018 and RGPD frameworks.

In terms of external verification and vulnerability analysis, our IT infrastructure and information security management infrastructure were audited by external auditors last year.

To date, we have not experienced any information security breaches.

We understand the importance of protecting the privacy and security of our customers' information, and we are committed to treating your personal information with the utmost care and confidentiality, in compliance with all applicable laws and regulations.

Privacy Protection

Policies and Procedures

CSA 3.7.1, 3.7.2

We have developed the following measures to ensure the effective implementation of the Privacy Policy, which is publicly available both in public reports and on our [corporate website](#):

- ➔ **Maintenance, deletion and correction of information:** We keep the information collected for as long as necessary to comply with legal and contractual obligations. Users may request the updating, rectification or expungement of the information collected through the various contact channels provided by Itaú Chile.
- ➔ **Data security:** We have implemented high standards of security and confidentiality to provide a safe and reliable environment for users. We use technological mechanisms and security controls to guarantee the integrity, availability and confidentiality of your data and to protect it from unauthorized access.
- ➔ **Sharing information with third parties:** We only share information with third parties when necessary to improve the user experience on their platforms or to provide services offered by us and our affiliates. All contracts with suppliers and partners include clauses that protect information in accordance with applicable

legal standards and in compliance with the Bank's Privacy Policy.

- ➔ **Use of information:** We use the information we collect to develop, maintain and improve the resources and functionalities of our platforms, applications, products and services to provide a better and more complete experience to our customers and users.
- ➔ **Appointment of a Data Protection Officer (DPO):** We have appointed a DPO in accordance with market best practices. This function is integrated as the first line of defense in the governance and action framework of our Bank's cybersecurity strategy

In addition to these measures, at Itaú Chile we inform customers about privacy protection issues. According to our Privacy Policy, we establish the correct treatment of personal data and information of users, customers or potential customers, always respecting their confidentiality and acting in accordance with the laws and regulations in force.

The information collected from customers may come from various sources, either provided directly by them, from public information sources, or from third parties. This information may include personal information such as name, taxpayer identification number, address, telephone, occupation, marital status, e-mail, products and services

used, requested or required, as well as any interaction sent by the customer through the device used to contact us.

In addition, we may collect information during the customer's browsing process, depending on the permissions granted on their device. Some of the data that may be collected include IP address, date and time of use, geolocation, device information, browsing habits, pages accessed, number of clicks, typing speed, gestures used, information about services and products searched, pages and applications that generated the access, contacts registered on the device, information sent and received through messaging, and any other data that can identify the use of digital devices.

Itaú Chile may also generate information through data processing of the information collected, which is regularly used to address a series of business practices, including: new product development, predictive maintenance, improving customer satisfaction, fraud analysis, autonomous learning, operational efficiency and innovation, among others.

It is worth noting that we enable our customers to control how their personal information is collected, used, stored and processed, and ensure that their privacy and data protection rights are respected through the following options:

- ➔ **Opt-in consent is required:** Customers must provide reliable information and authorize certain actions on their devices for the optimal functioning of Itaú Chile’s technology platforms.
- ➔ **Request access to data held by the company:** They may request access to the information collected through the various contact channels provided by Itaú Chile.
- ➔ **Request that their data be transferred to other service providers:** Our privacy policy includes clauses that protect the information and allow its use only with the express authorization of the owner or in cases of exceptions established by regulation.
- ➔ **Request their data to be corrected:** Customers have the option to request the updating or correction of the information collected through the various contact channels provided by Itaú Chile.
- ➔ **Request their data to be deleted:** Our customers can request the deletion of the information collected through the various contact channels provided by Itaú Chile.

Complaints

GRI 418-1

Total number of substantiated complaints received concerning breaches of customer privacy:

Total number of complaints	
Complaints received from outside parties and substantiated by the organization	8
Complaints from regulatory bodies	1

These complaints were received and investigated, but did not result in a finding of misconduct associated with the Bank.

In addition, 9 complaints related to personal data leaks received from outside parties were investigated and it was concluded that there was no leak of our customers’ information.



4. Sustainability in Business

4.1. Climate Strategy

CSA 2.4.5

Climate change represents an opportunity to transform our economic model, which has traditionally been based on production and consumption patterns that emit high levels of greenhouse gases. Scientific reports indicate that climate change is progressing faster than expected, confirming the need to comply with the Paris Agreement to mitigate its effects. This challenge is a shared responsibility of economic actors, both public and private.

In 2021, the Itaú Unibanco Group committed to becoming a Net Zero bank by 2050, both in its operations and in its customer portfolio, in order to be a facilitator of the climate transition. This includes encouraging customers to measure their emissions, define plans to reduce and eliminate them, and, where appropriate, access voluntary mechanisms to offset greenhouse gas (GHG) emissions.

As a subsidiary, **Itaú Chile** is aligned with the decarbonization goals set by our parent company, Itaú Unibanco. These targets follow the guidelines of the NZBA, the Glasgow Financial Alliance for Net Zero (GFANZ) and other standards related to climate change and our portfolio.

At the Itaú Unibanco Group, we want to be a facilitator of the climate change transition in the context of progress on ESG issues, going beyond traditional banking solutions. This includes encouraging customers to measure their emissions, define plans to reduce and eliminate them, and, where appropriate, access voluntary mechanisms to offset greenhouse gas (GHG) emissions.

At Itaú Chile, we have been part of the Task Force on Climate-Related Financial Disclosures (TCFD) since July 2022, with the aim of accelerating the integration of the identification, management and disclosure of climate-related financial risks.

We are currently measuring our financed emissions in order to commit to reduction targets in the most sensitive sectors, i.e. those that are the most carbon intensive. We have defined these sensitive sectors as a group, based on the guidelines of the NZBA, an organization of which our controller, Itaú Unibanco, is a member. Our goal is to limit the global average temperature increase to 1.5°C. Our efforts to become a Net Zero bank by 2050 include neutralizing the net emissions from our loan portfolio.

In addition, to achieve our goal of reducing Scope 1, 2, and 3 emissions and becoming Net Zero by 2050, we have interim goals for our operations (2030), such as reducing our waste generation, water consumption, and energy use.

We calculate our financed emissions at a Group level. For more details, see Itaú Unibanco's Climate Report.

Operational decarbonization

GRI 305-5

We have an Operational Decarbonization Strategy that aims to reduce CO₂ emissions across all three scopes by 42% by 2030 compared to the 2021 baseline, as well as reducing emissions from energy use by 25%, water use by 25% and waste generation by 25%.

The actions we have taken since 2021 have enabled us to reduce our CO₂ equivalent emissions through an environmental roadmap by 49%, of which we have achieved 4 of the 6 sub-targets set for 2030. As a result, we achieved a 60% reduction in Scope 1, a 70% reduction in Scope 2, and a 20% reduction in Scope 3.

In 2024, we received the "Huella Chile: Cuantificación" seal for the 2022 and 2023 periods. This seal verifies that we measure emissions according to international best practices. In 2025, we will apply for the "Huella Chile: Reducción" seal, which will validate our reduction of operational emissions.

Climate-Related Governance and Management

CSA 2.4.4, 2.4.6

We prioritize proactive climate risk management to strengthen the long-term sustainability and resilience of our operations. Our risk management process takes a comprehensive approach to identifying, assessing and responding to climate-related risks. We recognize that these risks can have a significant impact on our business over the medium and long term. To address these challenges, we have defined a framework that integrates physical and transitional climate risks into our value chain, taking into account different time horizons and our controller's risk inventory. In addition, we are identifying the sectors most sensitive to socio-environmental and climate risks.

Itaú Chile's Board of Directors is responsible for approving policies related to climate risk and other ESG issues. At least once a year, the Sustainability Management Team is invited to report on its progress in this area. For its part, the Senior Sustainability and Diversity Committee, which includes the CEO and all business leaders, oversees efforts and prioritizes strategic projects, delegating tasks to the appropriate areas and addressing relevant opportunities.

Similarly, Itaú Unibanco's Board of Directors monitors climate risks at least three times a year through specific committees, such as the Social, Environmental and Climate Responsibility Committee, which also includes the supervision of its international subsidiaries.

Itaú Chile's sustainability strategy includes various Objectives and Key Results (OKRs) for the Bank, which

are set annually and include sustainability-related goals such as reducing energy consumption, reducing carbon footprint and efficiency, among others.

The OKRs are weighted in the performance evaluation and/or variable financial incentives for our employees and executives through bonuses.

Climate Risk Management

NCG 461 3.6.ii | CSA 2.4.7

At **Itaú Chile**, we have implemented a structured climate risk management process that is documented and publicly available in the [Socio-Environmental Risk Policy](#). This document establishes the necessary guidelines for the bank and its subsidiaries to have an adequate strategy and governance on climate, social and environmental risks, mainly focused on lending activities.

Climate Change Risks

GRI 201-2

All companies, including those in the financial sector, face different configurations of risks and opportunity. In this context, climate risks can be understood as physical or transitional.

Physical risks

Potential direct damage to our operations or those of our customers due to physical factors related to climate change. These can be acute factors, such as extreme weather events like droughts and floods, or chronic factors that lead to permanent changes in weather patterns, such as desertification or sea level rise.

Transitional risks

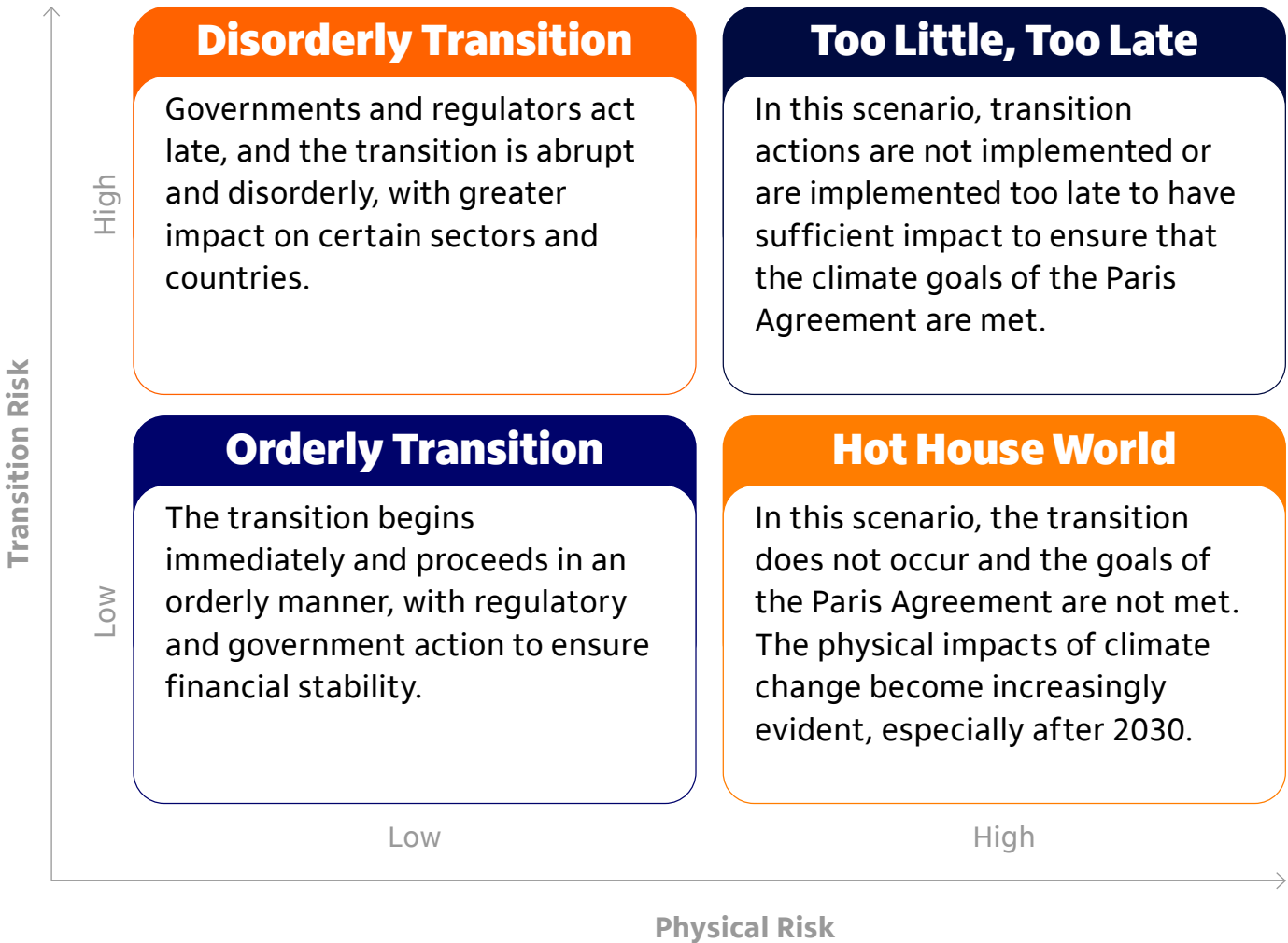
Potential impacts on our operations or those of our customers due to factors associated with the transition to a low-carbon economy. These are classified as: changes in markets, customers and consumers; technological changes; regulatory changes; and reputational or image impacts on the companies.

At **Itaú Chile**, we follow Itaú Unibanco's definition of risks and their impact, which is based on reviews of reports and scientific documents from global reference organizations such as the Financial Stability Board (FSB), the World Economic Forum (WEF), the Network for Greening the Financial System (NGFS), among others.

Climate-Related Scenario Analysis

CSA 2.4.10

As a bank, we use the following scenarios, defined by the Network of Central Banks and Supervisors for Greening the Financial System (NGFS), as a reference point for understanding the physical impacts of climate change (physical risks) and the trends in regulation, policy and technology adopted to mitigate this phenomenon (transition risks).



4.2. Social, Environmental and Climate Risks

Social, Environmental and Climate Risks in Credit Risk Management

SASB FN-CB-410a.2

At Itaú Chile²⁷, social, environmental and climate risks (SECR) are structured in several stages that allow these risks to be assessed and mitigated, ensuring informed and responsible decision-making. During 2024, the governance of climate risks was defined and the assessment of socio-environmental risks related to credit risk was deepened, both in the financing granted to our customers (“Customer Vision”) and in the financing of operations with known use of proceeds and the acceptance of real estate guarantees (“Product Vision”).

At Itaú AGF, investment management is focused on creating value for our customers through comprehensive analysis and constant interaction with the companies in which we invest. This comprehensive approach considers financial and non-financial factors, including economic, social and environmental issues, to contribute to an informed decision-making process. The incorporation of ESG variables is essential to identifying investment opportunities and mitigating risks, thereby ensuring efficient and responsible fund management.

Customer Vision

To address SEC risks related to credit risk, we have defined two tools: A list of excluded activities and an SEC risk assessment tool:

List of Excluded Activities: This is for all our customers. A list of activities has been defined for which we are not willing to provide any type of financing. These activities are those related to: child labor, slavery and prostitution.

SEC Risk Assessment Tool: This is mainly applied to customers in the wholesale credit portfolio. The economic activities of the customers have been categorized by sector. Then, based on socio-environmental factors provided by IFC (e.g. resource consumption, pollution, etc.) and climate factors provided by TCFD and NZBA (i.e. physical risks, greenhouse gas emissions), each of these sectors was assigned a SEC risk level. Based on this, three risk levels were defined: low, medium and high.

Within the high exposure economic sectors, a subset of sectors has been identified as sensitive to SEC risks and

is the focus of our risk assessment. For customers whose main economic activity is in one of these sectors, public information related to social, environmental and climate controversies, as well as information on the management of these risks, is reviewed to determine the customer’s SEC risk level, which, if relevant, leads to the approval of financing by a higher authority.

Product Vision

In order to address the SEC risks associated with credit risk in products, risk assessment procedures have been developed for ESG-labelled credit and capital market financing, non-ESG-labelled credit and capital market transactions but with known use of proceeds: real estate projects and acceptance of real estate collateral.

Following the review, the SEC risk level associated with the transaction, project or guarantee is determined, which may lead to the case being approved by a higher authority.

²⁷ Since 2014, our subsidiary Itaú Colombia has had a Social and Environmental Risk Management System (SERMS), which includes a policy and procedures for identifying, assessing and managing environmental, social and climate risks. The socio-environmental analysis is based on Colombian environmental and social regulations, the IFC’s Environmental and Social Performance Standards, the Equator Principles (EP), and the Bank’s exclusion lists. The Socio-Environmental Risk analysis takes into account the type of project, the amount and duration to be financed, compliance with the Equator Principles, and sector categorization according to social and environmental impacts.

Criteria reviewed

- ➔ **Permits and licenses:** The project's environmental permits and licenses are reviewed, as well as legal and administrative aspects related to SEC issues, signs of contamination, and their influence or impact on local communities, archaeological heritage, or protected areas.
- ➔ **Real estate projects:** The physical climate risks to which the project may be exposed are identified, as well as whether the site on which it will be developed is contaminated and requires remediation. We then consider the social and environmental impacts of the work (e.g. impact on local communities, archaeological sites, protected areas, etc.). In addition, the project's Environmental Impact Assessment (EIA), if any, is reviewed, as well as whether the project has generated controversy at the community participation level or in the press.
- ➔ **Collateral eligibility:** Real estate collaterals are reviewed to identify any physical climate risks to which they may be exposed, to determine whether the site is contaminated and requires remediation, and to review their impact on society and the environment (e.g., impact on local communities, archaeological sites, protected areas, etc).

Social, Environmental and Climate Risk Policy

With respect to credit exposures, we have a Social, Environmental and Climate Risk Policy, which has the following objectives:

- 1 Integrate climate change risks into the Bank's decision-making and business strategy.
- 2 Strengthen our capabilities at all levels to identify, understand, assess, manage, and integrate climate change risks and their impact on decision-making.
- 3 Establish rules and responsibilities related to social, environmental and climate risk management, taking into account applicable regulations, in particular NCG 461.

It also establishes the inclusion of social, environmental and climate change risk assessment criteria in our customer analysis as an additional component of the credit risk modalities to which we are exposed.

Forecasts

In 2025, we will focus on strengthening our social, environmental and climate risk assessment processes and developing a risk appetite metric for these risks. In future periods, we will seek to extend SEC risk governance to other risk disciplines.



4.3. Financed Emissions

Net-Zero Targets for Financed Emissions

CSA 2.5.1

We have set net-zero emissions targets for our operations and portfolio by 2050 and interim targets to reduce financed emissions by 2030, with a base year of 2021. Although this target has not been validated by the Science-Based Targets Initiative (SBTi), we have independent third-party verification.

In addition, Itaú Unibanco, our parent company, has set two interim targets in line with the guidelines of the United Nations Environment Programme Finance Initiative (UNEP-FI):

- ➔ **For power generation:** Reduce the intensity of emissions from the power generation industry by 63%, from 103 grams of carbon dioxide equivalent per kilowatt-hour in 2021 to 38 grams of carbon dioxide equivalent per kilowatt-hour in 2030, achieving net-zero emissions for the sector by 2040. The target is in line with the International Energy Agency's (IEA) net-zero scenario and applies globally.
- ➔ **For thermal coal:** eliminate it completely by 2030. For the cement industry, reduce emissions from 0.61 metric tons of carbon dioxide equivalent per metric ton of cement to 0.47 metric tons of carbon dioxide equivalent per metric ton of cement. For the steel industry, reduce emissions from 1.22 tons of carbon dioxide equivalent per ton of steel to 0.94 tons of carbon dioxide equivalent per ton of steel. By

following Itaú Unibanco's procedures, guidelines and commitments regarding the calculation, methodology and definition of objectives and targets related to financed emissions, we focus on promoting financial support to industries with positive impacts. We are also working to define specific decarbonization targets for key sectors, in line with our sustainability strategy and the transition to a low-carbon economy.

Our matrix has focused on the priority industries defined by the NZBA, which represent the majority of our financed emissions, and has selected targets that are consistent with the science, using scientific scenarios that are consistent with achieving net zero by 2050, on a trajectory in line with or slightly above the 1.5°C target.

Scope 3 Financed Absolute Emissions

CSA 2.5.2

In addition, our data is publicly available in the Itaú Unibanco Climate Report 2025, where we break down the data for the calculation methodologies into the following categories:

- ➔ Type of assets.
- ➔ Sector/industry.
- ➔ Country or region.

In 2023, Itaú Unibanco adopted the calculation methodology of the Partnership for Carbon Accounting Financials (PCAF) to estimate the financed emissions of the parent company and its international units, increasing the quality of the data and the scope of the analysis of the loan portfolio. The PCAF guidelines enable us to quantify the greenhouse gas (GHG) emissions associated with our lending activities. This involves calculating the emissions generated by our customers' activities in relation to the financial resources provided to them, in an approach that recognizes the importance of our actions in supporting them on their path to decarbonization. This methodology includes measuring emissions from asset categories.

4.4. Decarbonization Policies

CSA 2.5.4, 2.5.5, 2.5.6, 2.5.7

Coal financing guidelines

We currently have guidelines defined by Itaú Unibanco that gradually restrict and/or exclude this type of financial support. These guidelines align with the global commitment of companies to eliminate coal use and positively impact the real economy, following international best practices.

To achieve this institutional objective, we support our customers in their decarbonization efforts by financing specific operations with a defined allocation of resources to promote the energy transition. Progress and achievement of transition objectives are monitored and demonstrated. We also finance operations that promote the responsible elimination of coal mining assets and encourage the use of sources that emit fewer greenhouse gases.

These guidelines are mentioned in Itaú Unibanco's Annual Climate Report. The report states that "the restrictions set out in our commitment are subject to legal requirements in the jurisdictions where we operate and apply first to thermal coal, i.e., coal-fired power generation assets or projects, coal mining, or dedicated infrastructure." In practice, we do not provide investment banking services or financial transactions directly related to coal-fired power generation assets, coal mining assets, or dedicated infrastructure. Additionally, we do not provide such services to economic groups that exceed the revenue, installed coal-fired power generation capacity, or coal mining volume parameters established by the restrictions.

In 2025, Banco Itaú Chile will incorporate these guidelines into its management processes to support the transition to less carbon-intensive activities with a focus on renewable energy and low emissions.



4.5. Sustainable Finance

Sustainable Investing Policy

CSA 1.9.3

Our Responsible Investment Policy integrates our active stewardship strategy, which includes engagement and proxy voting.

Engagement:

➔ **Companies:** Our General Fund Manager (AGF) engages with the companies in which it invests to better understand how ESG factors may affect their market value. We actively promote the adoption of best practices to reduce risk and protect our customers' interests. We participate in collaborative engagement processes with other investors and encourage companies to disclose relevant information on sustainable finance.

➔ **Policymakers and other stakeholders:** We participate in working groups, consultations and information gathering with public and private institutions to promote responsible investment in Chile. Through our associations, we contribute to the discussion and development of technical documents and proposals for a more sustainable capital market.

For active investments, the corporate engagement policy covers between 75% and 100% of assets under management (AuM), with no coverage for passive investments. The results of engagement are not publicly reported.

Proxy Voting:

Good corporate governance practices align the interests of the company and its shareholders. We incorporate ESG factors into our proxy voting process at the ordinary and extraordinary shareholders' meetings of companies in which we invest.

For active investments, the voting policy covers between 75% and 100% of assets under management (AuM), while for passive investments, no coverage exists. Our proxy voting policy includes criteria for resolutions and guidelines on ESG factors. The percentage of sustainable finance resolutions supported in the last fiscal year is not publicly disclosed.

Sustainable Financing Policy

CSA 1.9.4

Our financing across all segments is governed by the [Socio-Environmental and Climate Change Policy](#), which sets out our commitment to protecting the environment and mitigating climate change. We recognize that the latter can have a significant impact on the risks to which we are exposed and must be managed appropriately and proactively by all our employees.

This policy focuses on the management of social, environmental, and climate risks from a credit perspective. It establishes guidelines to ensure that the Bank and its subsidiaries have a strategy and governance framework for social, environmental, and climate risks.

We avoid financing activities that are inconsistent with our core values, in particular those that affect people's well-being, ethics, and the interests of our customers. To this end, we require applicants to provide relevant social and environmental documentation, which we review for compliance with our exclusion list.

We identify the social, environmental and climate risks of our customers, taking into account the impact of their activities, and incorporate these criteria into the Bank's credit risk management, taking into account applicable regulations, in particular NCG 461 of the Financial Market Commission (CMF).

Sustainable Project Finance Policy

CSA 1.9.5

At Itaú Chile, we integrate ESG issues into the financing of major projects, in line with the Equator Principles and the Performance Standards of the International Finance Corporation (IFC). The corresponding public reports are available on our website.

To ensure the application of these standards, we have a dedicated social and environmental risk team that oversees their implementation in large-scale projects. In addition, financing contracts include a clause requiring customers to engage an independent external consultant to assess the social and environmental conditions of the project. Based on their report, an action plan is defined, if necessary, to ensure compliance with the commitments made.

In the last fiscal year, we reviewed 19 projects and activities against the Equator Principles, representing 100% of all projects. Only one project reached financial closure and no projects were rejected.

Examples of sustainable projects:

Photovoltaic Energy Project: We conducted due diligence to monitor environmental and social variables in accordance with established principles and standards. In this context, we implemented measures to preserve species and cultural heritage, and implemented an action plan to protect the local environment by adapting the park design to preserve a stream with native flora.

Public Infrastructure Project in the Metropolitan Region: Includes the construction and maintenance of works to improve existing infrastructure. To perform the project, we conducted environmental due diligence with external experts and implemented communication mechanisms with the surrounding communities. We identified archaeological remains and developed an action plan for their recovery in accordance with IFC's Cultural Heritage Performance Standards.

Southern Chile Hydroelectric Project: With a capacity of 29 MW, enough to supply 43,000 homes. The project involves the diversion of natural flows through underground pipes to minimize the impact on the landscape and reduce barriers to land use. To this end, we conducted an environmental and social assessment and developed an action plan with the owner to ensure compliance with environmental and social regulations.



Sustainable Products and Services

Sustainable Investing Products & Services

CSA 1.9.7

We offer our own sustainable investment products and services with a Best-in-Class approach, as well as two third-party sustainable investment products with ESG Integration and a Best-in-Class approach:

- ➔ **Itaú ESG Global Credits:** Consists of a fixed income fund that invests in units of the RobecoSAM Global SDG Credits fund. This fund diversifies its portfolio between global investment-grade corporate bonds and opportunities in emerging markets and high-yield bonds. It uses a proprietary framework to measure the UN Sustainable Development Goals (SDGs), identifying issuers that are making a positive contribution and excluding those that are not.
- ➔ **Itaú ESG Emerging Stars:** Is an equity fund that invests in units of the Nordea Emerging Stars Fund, which focuses on emerging market equities. It uses bottom-up fundamental analysis to assess the true value of growth opportunities, including a comprehensive ESG filter. It aims to outperform the MSCI Emerging Markets Index.

Sustainable Financing Products & Services

CSA 1.9.1, 1.9.8

We offer green, social and sustainability-linked bonds, as well as loans and advisory services to small and medium-sized enterprises. The monetary value of green, social and sustainable loans is US\$48.6 million.

Itaú Chile brought the global banking challenge of achieving carbon neutrality by 2050 to engineering students at the Pontificia Universidad Católica de Chile, inviting them to develop practical decarbonization solutions for key industries.

This project was structured around three fundamental pillars:

1. Collaborative business-university ecosystem

A working network was established between Itaú Chile's Sustainability Management, Talent Attraction Management, commercial areas, strategic customers and the academic community, creating the necessary conditions to promote innovative solutions focused on reducing CO₂ emissions.

2. Training and knowledge transfer

The challenge was presented in the first half of 2024 to more than 500 students in the Civil Engineering Innovation and Entrepreneurship course at PUC. The slogan was: **¿How to reduce the carbon footprint of key sectors by 50% by 2030 and achieve net zero by 2050?**

The selected sectors (Real Estate, Agriculture, Energy and Oil & Gas) were prioritized based on their impact

and representativeness within Itaú Chile's portfolio. To enrich the process, face-to-face interviews, webinars and personal meetings were held with the participating teams. In addition, clients such as Viña Montes, Eurocorp and Grupo Cabal presented their own decarbonization challenges, providing a real-world context for the formulation of solutions. The Bank's staff also taught and mentored the students.



4.6. Financial Inclusion

Our Commitment

CSA 3.5.1

We have a public commitment to financial inclusion and education, which is available on our website. This commitment is part of our 2023-2026 Sustainability Strategy and is overseen by the Sustainability and Diversity Committee, which includes the CEO and his direct reports. Under this pillar, we are committed to:

- ➔ **Innovate and expand the range of financial services available to underserved groups:** By monitoring customer needs and market best practices.
- ➔ **Decentralize services:** a Through our 14 digital branches, we offer extended service hours (8:00 a.m. to 7:00 p.m.), bringing our services closer to customers in extreme, rural or remote areas.
- ➔ **Promote financial well-being:** By offering responsible savings and investment initiatives to students in at-risk schools, and by helping women entrepreneurs strengthen their micro-enterprises.
- ➔ **Prevent over indebtedness:** By implementing policies and procedures to assess customers' financial capacity, setting appropriate credit limits, and conducting regular monitoring to identify early financial difficulties.
- ➔ **Implement complaint mechanisms:** By providing a customer service line (600 686 0888 / +562 2686 0888), a network of branches and a website to resolve problems, with a specialized system for complex cases.
- ➔ **Training staff to prevent aggressive sales techniques and disrespectful treatment of targeted groups:** Our teams have a robust training program through interactive capsules, digital and face-to-face training, where we always strive to approach customers in a friendly, simple and respectful manner in every interaction.
- ➔ **Engage with external parties:** Forming partnerships through Fundación Itaú Chile with educational institutions and with the Kodea Foundation to provide financial education and digital skills to young people and self-employed entrepreneurs.

Our Financial Literacy Initiatives

SASB FN-CB-240a.4 | CSA 3.5.3

At Itaú Chile, we offer various initiatives to bring people closer together and promote the responsible use of financial services:

- 1 Experiencia empresa:** A program of the Fundación Itaú Chile that includes a series of financial literacy lectures for students at at-risk technical high schools. These talks are given by volunteers from Itaú Chile's investment management team and focus on topics such as the importance of planning, credit and basic investment and savings concepts.

In 2024, 217 students in their third and fourth years of high school participated.

- 2 ItúEmprendimiento Mujer:** A free program aimed at women who are i) relatives of Itaú employees and/or ii) customers in the Personal Banking segment, who wish to strengthen their financial knowledge and management skills. In 2024, 200 women participated, 22% of whom live outside the Metropolitan Region.

At Itaú Colombia, we have initiatives such as “**Nueva Pangea,**” an educational tool designed to strengthen the knowledge, skills and attitudes of Colombian students to decide, manage and plan the use of their resources. This initiative benefits 9 educational institutions educational institutions in Bogota and during this year to 862 students.

Another initiative is “**Global money week**” which benefited 875,1014 people, including 232 children and adolescents, through awareness-raising workshops on the importance of protecting money through savings to secure the future, addressing the different stages of financial life, including 12 people from the LGBT+ community.

In addition, in partnership with the Chamber of Diversity, two workshops were held as part of the inclusive financial education program, in which 23 people from the LGBT+ community participated.



Products & Services

Checking accounts

SASB FN-CB-240a.3 | CSA 3.5.2

At Itaú Chile²⁸ we offer “Itu,” a 100% digital and free checking account that provides access to the unbanked. It includes a financial education guide and the “chanchitu” app, which helps users organize their money and offers discounts on various products and services.

In 2024, we reached 10,035 “Itu” customers and 559,299 transactions. Of the total number of customers, 9,538 have an open account and 497 have requested to close their account. Of the total number of customers with open accounts, 5,786 are people without access to banking services.

30% of our Itu customers are women, 15% are migrants, and 61% are low-income individuals.

Supporting small business

SASB FN-CB-240a.1, FN-CB-240a.2

In 2024, Itaú opened 1,159 plans for small businesses. In addition, we granted more than 4,169 FOGAPE loans, benefiting nearly 4,000 customers. Thus, as of December 31, 2024, we had more than Ch\$300 billion in loans to small businesses through the traditional FOGAPE government guarantee program, FOGAPE Covid, FOGAPE Reactivaciones, FOGAPE Chile Apoya and FOGAES.

Supporting the agribusiness

To strengthen our support for the agribusiness sector, we launched “Itaú Agronegocios” with a specialized service model that covers the entire agribusiness value chain: producers, marketers, packers and exporters.

Itaú Agronegocios was born out of consultation with our own customers, as we realized that this segment perceived banks as distant from their reality, feeling neglected and misunderstood in terms of their deadlines, production cycles, external risks and capitalization needs.

At present, Itaú Agronegocios has five specialized managers and an agricultural expert who assists in risk assessment. We are present in the Metropolitan Region, the Maule Region, the Los Lagos Region and the Ñuble Region, where we have the largest share of this segment.

We are known for our expert managers, who visit customers in their fields, adapt our offers to production flows, actively seek new opportunities and maintain relations with the agricultural sector, involving actors such as the National Agricultural Society (SNA).



²⁸ At Itaú Colombia, we do not offer free checking accounts to underbanked customers.

5. Environmental Management

5.1. Environmental Management System

At Itaú Chile, environmental management is a fundamental pillar for consolidating a responsible business model that complies with international standards. In this context, in 2024 we began the design and implementation of our Environmental Management System (EMS), based on ISO 14001, a standard that establishes a framework for the efficient management of environmental aspects within the organization, ensuring regulatory compliance, resource optimization and continuous improvement in impact reduction.

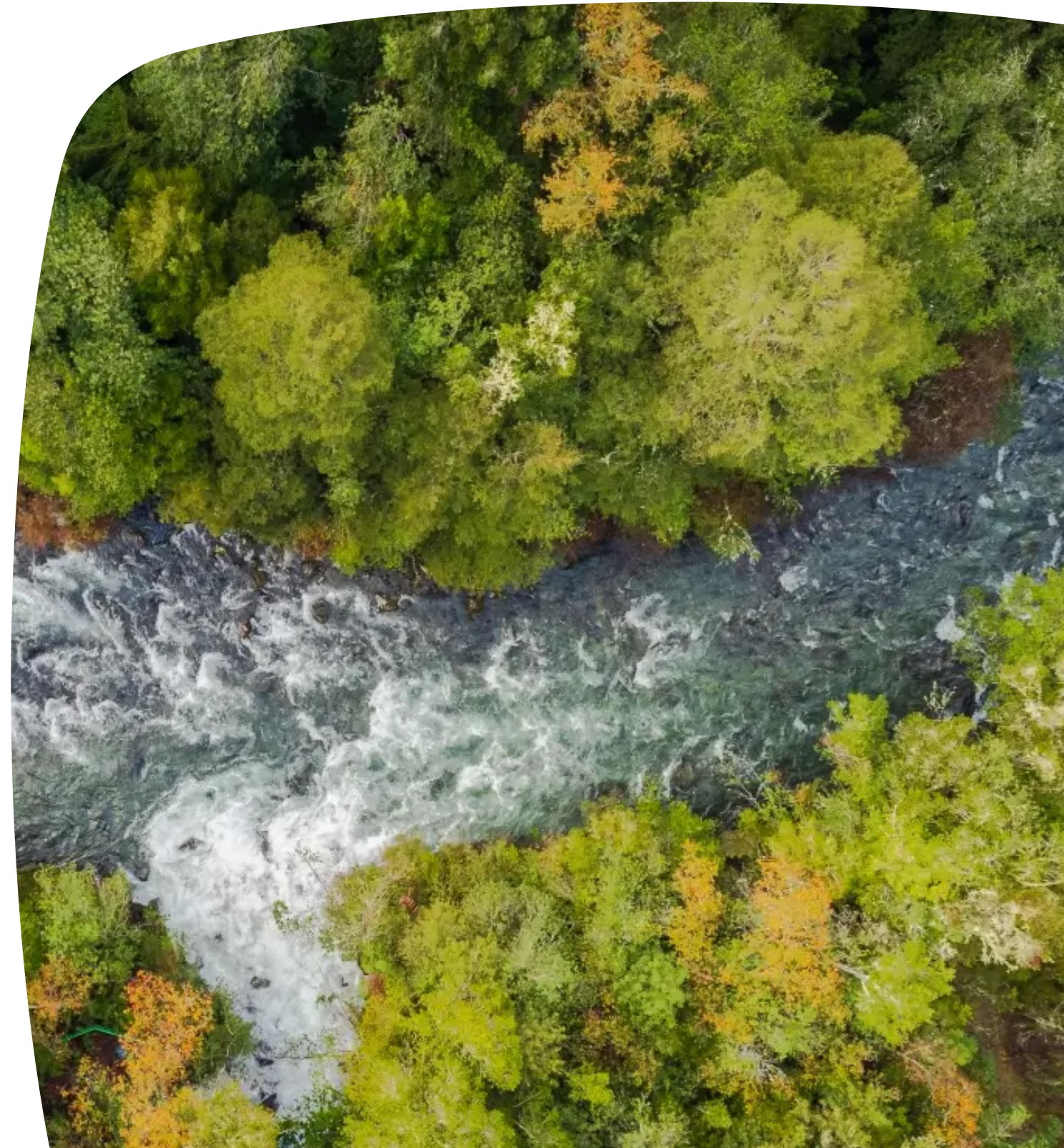
The implementation of the EMS is a strategic milestone that will allow us to structure and strengthen our environmental management, minimize risks and optimize processes. As a first step, we conducted an initial assessment to evaluate our level of alignment with the requirements of the ISO 14001 standard. This exercise allowed us to identify strengths and opportunities for improvement, facilitating the design of a robust and efficient system to move forward in closing identified gaps.

The EMS has a defined governance structure to ensure its effective implementation. The Senior Sustainability & Diversity Committee acts as the strategic body and receives regular reports on progress, results and

challenges. At the operational level, it is managed by the Financial Operations and Infrastructure Management and Sustainability Management, which are responsible for implementing the necessary actions for its cross-organizational functioning. While strategic governance defines the vision and goals, operational management ensures the effective implementation of environmental processes in day-to-day operations.

The system has been designed in line with Itaú Unibanco's EMS, allowing for the integration of learning and experience at the regional level. In its initial phase, the system covers the head office in Nueva Las Condes and two strategic branches in Vitacura and Ñuñoa, where the establishment of environmental standards, operational controls and the implementation of specific actions have begun.

As part of our commitment to sustainability, we actively manage environmental indicators and targets, and promote continuous improvement through operational eco-efficiency programs and projects. All of these actions are framed within our environmental roadmap, which guides our efforts to consolidate a corporate culture focused on sustainability.





Operational Environmental Policy

We have an internal Operational Environmental Policy based on ISO 14001, the purpose of which is to establish guidelines for environmental management in our operations. Through the implementation of the EMS, we aim to control, reduce and prevent potential impacts on the environment. The objectives of this policy are:

1. Comply with applicable environmental legislation, regulatory standards and other requirements to which **Itaú Chile** subscribes that relate to environmental aspects.
2. Protect the environment, including the prevention of pollution and the management and minimization of the environmental impact of its activities through continuous improvement processes, with the establishment of specific objectives and targets.
3. Maintain permanent channels of communication with stakeholders on environmental issues, seeking to clarify and resolve doubts.
4. Promote the conscious use of natural resources, avoiding the waste of water and energy, and managing the waste generated with a view to a more environmentally friendly destination.
5. Promote the process of environmental education through training and awareness of its employees and service providers to act responsibly in preserving the environment.

A fundamental pillar of our EMS is the identification and control of the environmental aspects and impacts associated with our operations. Through detailed analysis, we have identified those activities, products and services that may have an impact on the environment and established control mechanisms to mitigate them.

The main environmental aspects monitored include energy and water consumption and waste generation. Each of these factors is evaluated to define strategies that contribute to reducing our environmental footprint and to the efficient use of resources. This comprehensive approach is possible due to the collaboration of several key areas of the Bank, including: Maintenance, Experience and Services, Risk Prevention, Repossessed Assets, Internal Marketing, Culture and Learning, and others. The integration of these teams allows environmental management to be a cross-cutting effort, ensuring that each area actively contributes to reducing the Bank's environmental impact.

Communication and awareness

Since 2022, we have promoted the initiative called "Acción Naranja" (Orange Action), a community of volunteers made up of permanent members of the Sustainability, Financial Operations and Infrastructure, Technology, Culture, Learning and Internal Marketing managements. Its main objective is to raise awareness and mobilize projects aimed at promoting environmental awareness and reducing resource consumption within the Bank, thus fostering an organizational culture committed to sustainability.

Processes

NCG 461 8.3.i (amended per NCG 519)

Our Environmental Management System not only optimizes operational practices, but also establishes a framework for compliance with applicable environmental legislation in Chile. To this end, a structured process has been developed to identify, update and periodically evaluate relevant regulations to ensure compliance with current legal requirements and to anticipate future regulations.

One of the most important advances in this area has been the creation of **Itaú Chile's** Legal Requirements Matrix, a tool that allows us to map applicable environmental legislation, assess its impact on operations and perform periodic compliance reviews. This matrix identifies specific requirements for the sector and defines concrete actions, assigning responsible parties, compliance deadlines, control mechanisms and monitoring frequency.

Sanctions

NCG 461 8.3.ii, iii (amended per NCG 519)

In 2024, **Itaú Chile** and **Itaú Colombia** did not receive any fines or penalties from government authorities for environmental non-compliance. This result reflects our continuous efforts to comply with applicable regulations and to improve our operational practices. Since 2024, **Itaú Chile** has had an Environmental Management System in place to monitor applicable regulations and generate actions in this regard.

5.2. Operational decarbonization strategy²⁹

Carbon footprint^{30 31 32}

At Itaú Chile, emissions management is supported by a specialized governance structure designed to ensure efficiency and compliance with environmental commitments. The Financial Operations and Infrastructure Management, supported by Sustainability Management, leads the oversight of responsible energy and water use and waste management, promoting an operational eco-efficiency approach that optimizes resource consumption and fosters a culture of sustainability among employees.

Since 2022, a working group has been established to systematically monitor progress against the environmental roadmap, enabling analysis of strategies, evaluation of performance and identification of opportunities for improvement. This mechanism ensures a process of continuous improvement in the organization's environmental management.

In addition, in coordination with the unit in Colombia, progress has been made in standardizing emissions quantification and reporting processes, thereby increasing transparency and consistency in the presentation of environmental data at the Group level. These efforts allow us to consolidate a vision in line with international best practices in climate management.

Environmental commitments

Itaú Chile has set a goal to reduce Scope 1, 2 and 3 emissions by 42% by 2030. This commitment, which currently covers unfunded emissions, is being developed through an environmental roadmap that establishes goals, targets and action plans aligned with the Science-based Targets Initiative (SBTi) methodology. This approach ensures that our actions are aligned with the scientific requirements necessary to mitigate climate change and contribute to a low-carbon economy.

Key results of our commitments Itaú Chile

Component	Target as of 2030	2024 result compared to our 2021 baseline
Scope 1 tCO ₂ e	Reduction of 42%	100% compliance (We reduced by 60%)
Scope 2 tCO ₂ e	Reduction of 42%	100% compliance (We reduced by 70% using the location-based method)
Scope 3 tCO ₂ e	Reduction of 42%	Inventories in process (We reduced by 20%)
Water ml m ³	Reduction of 25%	100% compliance (We reduced by 44%)
Energy GWh	Reduction of 25%	100% compliance (We reduced by 39%, considering energy inside and outside the organization)
Waste tons	Reduction of 25%	Inventories in process (We reduced by 11%)

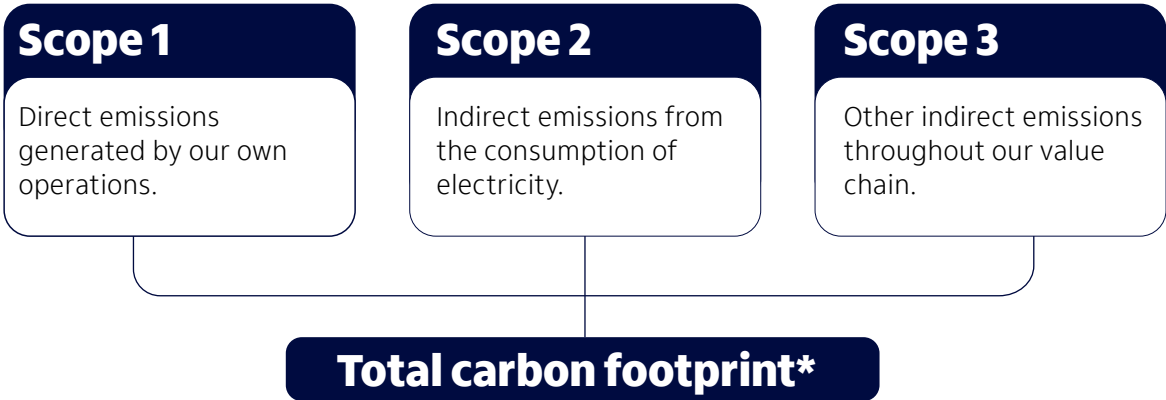
²⁹ The commitments and goals reflected in the environmental management chapter apply to Itaú Chile. Itaú Colombia and Itaú Chile only report consolidated environmental data.

³⁰ At Itaú Chile, the carbon footprint was reduced by 4% compared to 2023.

³¹ The active surface area in December 2024 is 70,181 m², which is used to calculate the water, energy and waste indicators. The surface area is adjusted internally by the BRP, Maintenance and Projects teams for the calculation of the carbon footprint. The contractual surface area differs from the active surface area due to use/space. This is adjusted planimetrically according to the occupancy rate compared to the total area.

³² The environmental data reported by Itaú Colombia has been validated by an independent third party. The verification letter can be found in Itaú Colombia's Management and Sustainability Report 2024, which is published on the company's website.

Since 2022, we have been working to establish our greenhouse gas (GHG) emissions inventory, based on the ISO 14064-12019 standard and the Greenhouse Gas Protocol (GHG Protocol) guidelines. This inventory considers:



		Carbon footprint (market-based)	Carbon footprint (location-based)
		[tCO ₂ e]**	
Itaú Colombia	2022	5,928	5,928
	2023	5,900	5,900
	2024	5,046	5,114
Itaú Chile	2021	15,796	15,796
	2022	9,414	13,210
	2023	7,811	9,966
	2024	7,449	9,256
Consolidated	2022	15,342	19,138
	2023	13,711	15,866
	2024	12,495	14,370

* The information comes from various internal systems of the Bank and from contact with suppliers. GHG emissions were calculated by multiplying activity data by documented emission factors in accordance with the guidelines of the GHG Protocol. Emissions are reported in metric tons of carbon dioxide equivalent (tCO₂e), which includes seven greenhouse gases (CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃). Global Warming Potentials from the IPCC Sixth Assessment Report (AR6) are used for direct emissions, and factors published directly by DEFRA are used for indirect emissions.

**The Global Warming Potentials from the IPCC Sixth Assessment Report (AR6) are used. Emission factors take into account traceable sources, using values for each year where possible. They are divided into three main groups: Energy: Official sources for each country (electricity, fuels) Materials, transportation, other: Factor base published by the Department for Environment, Food & Rural Affairs (DEFRA) Purchased products: Spend-based method based on factors published by DEFRA. Information is obtained from various internal systems within the organization and from suppliers. Montreal Protocol gases (such as R-22) are included for information purposes.

Scope 1

GRI 305-1

Scope 1 emissions are those directly attributable to our operations, such as combustion in mobile and stationary sources. As part of our strategy to reduce these emissions, we have eliminated the purchase of R-22 refrigerant gas at our facilities starting in 2019. To replace it, we have implemented projects to introduce R-410A, a more efficient refrigerant with a lower environmental impact, reinforcing our commitment to the sustainable management of these supplies.

To advance this goal, we have aligned our environmental reporting strategies with international standards. Since 2023, we have achieved 100% coverage of Scope

1 measurements in Chile and Colombia, improving the integrity and accuracy of our data. In addition, we have expanded our methodological scope, applied higher levels of control and recalculated Colombia’s emissions for 2022, ensuring greater transparency and rigor in our measurement process.

As Itaú Chile, we are committed to reducing our Scope 1 emissions by 42% by 2030 compared to 2021. We have achieved a 60% reduction in this scope, fulfilling our commitment. The results are shown in the table below:

		Consolidated			
Direct (Scope 1) GHG emissions*	Metric	2021	2022	2023	2024
Scope 1	metric tons of CO ₂ equivalent	786	229	693	745
Data coverage	%	80%	100%	100%	100%

* Our target for 2024 was **745 tCO₂e** of total direct greenhouse gas emissions.

		Itaú Chile				Itaú Colombia		
Scope 1	Metric	2021	2022	2023	2024	2022	2023	2024
Stationary combustion	tCO ₂ e	71	76	59	41	2	1	2
Mobile combustion	tCO ₂ e	3	5	5	5	16	17	18
Fugitive emissions of refrigerant gases	tCO ₂ e	712	131	197	232	0	414	447
Total ³³	tCO ₂ e	786	212	261	279	18	432	466
% Organization coverage measured		100%	100%	100%	100%	100%	100%	100%

³³ Other gases not included in the Kyoto Protocol: 40 tCO₂e. Total: 318 tCO₂e Scope 1.





Scope 2

GRI 305-2

Scope 2 emissions result from the purchase of electricity and are a significant part of our indirect carbon footprint. We quantify these emissions using two approaches:

- ➔ **Market-based method:** When choosing cleaner sources, emissions are calculated using the specific emission factor associated with each selected electricity generation source, such as purchasing energy from renewable and zero-emission sources backed by renewable energy certificates (IRECs).
- ➔ **Location-based method:** This approach evaluates emissions based on geographic location, using the average emissions associated with electricity generation in that region over a given period.

At **Itaú Chile**, we have achieved a 70% reduction in our Scope 2 emissions compared to our 2021 baseline. Through the market-based approach, we continue to invest in clean and renewable energy, supported by the purchase of Renewable Energy Certificates (IRECs) from 2022, ensuring that 100% of our energy comes from renewable sources. In particular, we are committed to reducing Scope 2 emissions by 42% by 2030 compared to our 2021 baseline.

		Consolidated			
Indirect (Scope 2) GHG emissions*	Metric	2021	2022	2023	2024
Location-based Itaú Colombia and Itaú Chile consolidated	metric tons of CO ₂ equivalent	6.410	4.340	2.692	2.364
Data coverage (in % of denominator)	%	80%	100%	100%	100%
Market-based*	metric tons of CO ₂ equivalent	6.410	0	0	490 ³⁴
Data coverage (in % of denominator)	%	80%	84%	84%	100%

		Itaú Chile				Itaú Colombia		
Scope 2	Metric	2021	2022	2023	2024	2022	2023	2024
Electricity consumption (market-based)	tCO ₂ e	6,070	0	0	0	545	537	490
Electricity consumption (location-based)	tCO ₂ e	6,070	3,796	2,155	1,806	545	537	558

* Our target for 2024 was **2,364 tCO₂e** of location-based emissions. For **Itaú Chile**, our goal for 2023 was **0 tCO₂e** of market-based emissions.

Through the market-based method and the purchase of International Renewable Energy Certificates (IREC), **Itaú Chile has managed to avoid emissions equivalent to 1,806 tCO₂e by 2024.**

³⁴ The increase in the Scope 2 market-based method is due to the inclusion of Itaú Colombia in the consolidated figures, bringing coverage to 100%.

Scope 3

GRI 305-3

Itaú Chile

Scope 3 emissions correspond to those generated by sources outside our direct operations, but for which we are responsible. These include categories such as transportation and distribution, employee travel, solid waste generation, business travel, cash transportation, use of inputs and ATMs, among others. As part of our commitment to sustainability, Itaú Chile has set a goal to reduce Scope 3 emissions by 42% by 2030.

To date, Itaú Chile has achieved a 20% reduction, which reflects the impact of the actions implemented to reduce our environmental footprint throughout the value chain. We continue to promote efficiency and reduction strategies, with a focus on continuous improvement in our emissions management.

Since 2022, we have included Itaú Colombia’s operations in our consolidated emissions calculations, strengthening coverage and applying a more detailed approach to data collection and analysis. As part of this process, Colombia’s 2022 emissions have been recalculated, incorporating new categories and ensuring alignment with international best practices.

Mobility and energy efficiency

➔ Business travel and employee commuting

Emissions from business travel include air and ground transportation used by our team. We work with suppliers who provide detailed information on costs, fuel consumption, and distances traveled, which allows for centralized monitoring by our teams.

In addition, as part of the emissions quantification process, we analyze how employees commute to work. Compared to 2023, these records show an increase. To optimize the management of these impacts, we use an automated platform that allows us to record, monitor and quantify trips and their emissions according to management and type of mobility. This system facilitates decision-making in line with our environmental roadmap.

Data Centers powered by Renewable Energy

Our outsourced data centers are powered by 100% renewable energy, a certification validated by independent third parties to ensure the transparency and reliability of our environmental information.

Electromobility and Electric Charging

As part of our commitment to more sustainable mobility, we have installed two electric charging stations at our Nueva Las Condes headquarters, integrating cleaner alternatives for personal transportation. In addition, we have strengthened our fleet of electric taxis, increasing the coverage of electric mobility services.

➔ Certification and recognitions

Thanks to our environmental roadmap and emissions management, Itaú Chile received the Huella Chile quantification seals for 2022 and 2023. This recognition, awarded by the Ministry of the Environment, certifies the measurement of our greenhouse gas (GHG) emissions and reinforces our commitment to transparency and sustainability.





Sustainable mobility: Bike Itaú

Itaú Chile

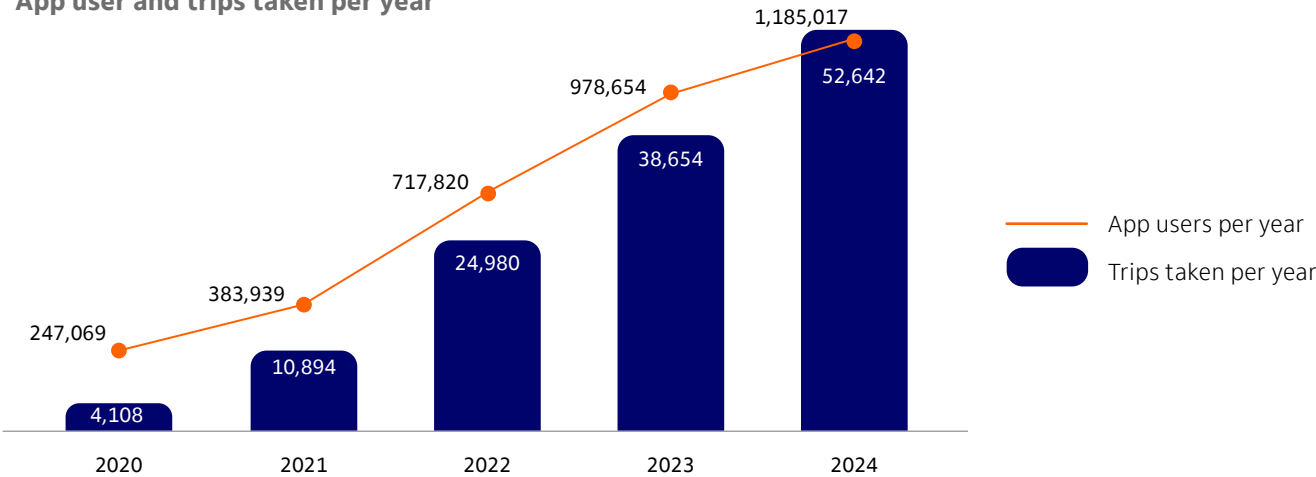
Sustainable mobility is an important pillar of our environmental strategy. Through the Bike Itaú Santiago program, we are promoting a clean and efficient transportation model that reduces the use of motorized vehicles and thus CO₂ emissions in the city.

Since 2020, we have been promoting the use of shared bicycles, giving more people access to a sustainable alternative for their urban travel.

Currently, 52,642 users have made more than 1.18 million trips with a fleet of 3,469 operational bicycles distributed in 240 stations in six municipalities of Greater Santiago.

In 2024, thanks to the preference of our users for the bicycle as an urban transport alternative, we have avoided the emission of 549 tCO₂e.³⁵

App user and trips taken per year



³⁵ The emission factors used are from the Department for Environment, Food and Rural Affairs (DEFRA). The main assumption is the distribution of traffic in the theoretical case. This was obtained from the 2024 Santiago Mobility Survey. To evaluate a project of this type, two scenarios were compared: the real scenario with Itaú bicycles versus a theoretical scenario in which these bicycles do not exist and therefore citizens must choose another means of transportation.

Itaú Colombia

Bike Itaú “With Bike Itaú you can go anywhere: Find a new way to get around Bogotá, easier and more fun.”

During 2024, we also continued to promote sustainable mobility in the Colombian capital through our sponsorship of the Bogotá Bike Sharing System. Together with the operator “Tembici,” the citizens of Bogotá traveled more than 4.2 million kilometers in Colombia. A total of 1.6 million trips were made within the city.

In 2024, thanks to the preference of our users for the bicycle as an urban transport alternative in Bogotá, we have avoided the emission of 303 tCO₂e.

Scope 3 results³⁶:

		Consolidated*			
Indirect (Scope 3) GHG emissions	Metric	2021	2022	2023	2024
Total indirect (Scope 3) GHG emissions	metric tons of CO2 equivalent	8,942	14,568	12,482	11,219

* Only operational emissions are included. Financed emissions are excluded.

Our target for 2024 was **11.219 tCO₂e** of Indirect (Scope 3) GHG emissions.

		Itaú Chile				Itaú Colombia**			Consolidated		
Scope 3	Metric	2021	2022	2023	2024	2022	2023	2024	2022	2023	2024
Office supplies + bank cards	tCO ₂ e	151	124	128	147	88	71	29	212	199	176
External datacenter service	tCO ₂ e	427	0	0	0	183	256	294	183	256	294
Scope 1 fuel production	tCO ₂ e	13	15	11	8	4	5	5	19	16	13
Cash-in-transit service	tCO ₂ e	395	343	208	86	352	416	59	695	624	145
Courier transportation service	tCO ₂ e	512	950	422	427	82	65	26	1,032	487	453
Waste and recycling	tCO ₂ e	811	776	628	737	16	16	28	792	643	765
Business travel	tCO ₂ e	151	519	942	1,313	93	551	610	611	1,492	1,923
Employee transportation	tCO ₂ e	2,176	3,772	3,055	3,118	1,311	1,042	894	5,083	4,096	4,012
Bank access: Customer transportation	tCO ₂ e	2,807	1,774	1,601	1,200	3,222	2,487	2,085	4,995	4,088	3,285
Bank access: Stand-alone + third-party ATMs	tCO ₂ e	270	70	45	34	7	10	16	77	55	50
Bank access: Website	tCO ₂ e	1,229	859	510	99	9	13	3	868	523	102
Final card disposal	tCO ₂ e	0,03	0,02	0,02	0,02	0,003	0,003	0,002	0,0230	0,02	0,02
Total	tCO ₂ e	8,942	9,202	7,750	7,170	5367	4932	4,049			

** Some categories show increases due to the inclusion of Itaú Colombia in the measurement of our corporate carbon footprint under the GHG Protocol framework. We are fully aligned in our environmental metrics and reaffirm our commitment to transparency in the management of our emissions.

Note: The Office Supplies and Bank Cards category showed a reduction due to, among other things, digitization processes and water rationalization processes. For the cash-in transit service category, the data was more accurate due to internal management with suppliers who provided more comprehensive data. For the category Bank Access: For the Stand-alone + third-party ATMs category, there was an increase in data due to greater coverage of ATMs outside branches. Finally, in the Bank Access category: Website, there is a difference in the number of transactions due to a commercial strategy.



Intensity

GRI 305-4

Scope 3	Metric	Itaú Chile				Itaú Colombia		
		2021	2022	2023	2024	2022	2023	2024
Scope 1+2 emission intensity (market-based) / surface area	kgCO ₂ e/m²	61	2	3	4	0,011	0,017	0.02
Scope 1+2+3 emission intensity (market-based) / active customers ³⁷	kgCO ₂ e/n°	16	12	6	8	13,10	13,80	45.69

Note: The increase in Scope 1, 2 and 3 emissions intensity at Itaú Colombia is due to a commercial strategy that involved a different classification of active customers.

³⁷ Data from active customers was used, approximately 1.1 million.

Operational eco-efficiency

Energy

GRI 302-4

At Itaú Chile, we reaffirm our commitment to clean energy consumption, energy efficiency and the prioritization of renewable and low-impact sources. Since 2022, we have opted for Renewable Energy Certificates (IREC), which guarantee that 100% of the electricity we consume in Chile comes from renewable sources, from a market perspective. Our goal is to reduce our energy consumption by 25% by 2030. We have already achieved a 39% reduction compared to our baseline, fulfilling our commitment.

GRI 302-1, 302-2, 302-3

Through the design and implementation of our environmental roadmap, we have introduced significant improvements in energy efficiency and consumption reduction. We have also switched from conventional lighting to LED technology, achieving significant energy efficiency and sustainability benefits.

Initiatives to reduce energy consumption

Energy consumption within the organization	Metric	Consolidated			
		2021	2022	2023	2024
Total	MWh	17,153	16,810	12,100	12,041
Total renewable	MWh	0	12,300	8,800	9,143
Total non-renewable	MWh	17,153	4,500	3,300	2,940
Data coverage	%	100%	100%	100%	100%

Our target for 2024 was **2,940 MWh of total non-renewable energy**.



		Itaú Chile			
Energy consumption ³⁸	Metric	2021	2022	2023	2024
Total energy consumption within the organization	MWh	15,400	12,400	8,900	9,074
Fossil fuels ³⁹	MWh	100	445	348	245
Biomass-based fuels	MWh	0,0	0,0	0	0
Average grid electricity	MWh	15,300	0	0	0
Electricity consumption from renewable sources (IREC)	MWh	0	12,300	8,800	8,829
Total renewable energy	MWh	0	12,300	8,800	8,829
Total non-renewable energy	MWh	15,400	100	100	245
Percentage of electricity from renewable sources	%	0%	100%	100%	100%
Total energy consumption outside the organization	MWh	7,600	8,500	6,800	4,667
External datacenter service	MWh	1,100	1,800	2,500	2,386
Cash-in-transit service	MWh	1,200	1,000	700	271
Courier transportation service	MWh	1,500	2,600	1,300	1,349
Customer access via digital platforms	MWh	3,100	2,800	2,100	492
Stand-alone (outside branches) + third-party ATMs operations ⁴⁰	MWh	700	668	185	169
Energy intensity within the organization (Total energy/surface area)	KWh/m²	137	131	110	129

		Itaú Colombia		
Energy consumption ⁴¹	Metric	2022	2023	2024
Total energy consumption within the organization	MWh	4,400	3,200	2,967
Fossil fuels	MWh	100	100	76
Biomass-based fuels	MWh	0	0	8
Average grid electricity	MWh	4,300	3,100	2,569
Electricity consumption from renewable sources (IREC)	MWh	0	0	314
Total renewable energy	MWh	0	0	314
Total non-renewable energy	MWh	4,400	3,200	2,695
Percentage of electricity from renewable sources	%	0	0	11
Total energy consumption outside the organization	MWh	2,900	3,100	1,468
External datacenter service	MWh	1,400	1,500	1,372
Cash-in-transit service	MWh	1,100	1,300	5
Courier transportation service	MWh	2	2	2
Customer access via digital platforms	MWh	100	100	14
Stand-alone (outside branches) + third-party ATMs operation	MWh	52	56	75
Note: For the cash-in transit service category, internal management with vendors resulted in more accurate data, which provided more complete data and lowered the estimate.				
Energy intensity within the organization (Total energy/surface area)	KWh/m²	122	134	84

³⁸ Information is derived from invoices and internal company records. For offices and branches without information, electricity consumption is estimated by prorating per m².

³⁹ There was a reinterpretation of the data published in previous years due to a change in the metrics used (GWh to MWh). In particular, in 2024, 63% of the facilities recorded their monthly consumption, 16% were estimated by averaging months with information, and 21% were estimated based on surface area.

⁴⁰ There was a reinterpretation of the data published in previous years due to a change in the metrics used (GWh to MWh).

⁴¹ Information is derived from invoices and internal company records. For offices and branches without information, electricity consumption is estimated by prorating per m². Itaú Colombia advanced the purchase of renewable energy certificates equivalent to 67 tCO2e. For more information, see Itaú Colombia's Management and Sustainability Report.



		Consolidated		
Energy consumption*	Metric	2022	2023	2024
Total energy consumption within the organization	MWh	16,800	12,100	12,041
Fossil fuels	MWh	200	200	321
Biomass-based fuels	MWh	0	0	8
Average grid electricity	MWh	4,300	3,100	2,569
Electricity consumption from renewable sources (IREC)	MWh	12,300	8,800	9,143
Total renewable energy	MWh	12,300	8,800	9,143
Total non-renewable energy	MWh	4,500	3,300	2,940
Percentage of electricity from renewable sources	%	84%	84%	100%
Total energy consumption outside the organization	MWh	11,400	9,900	6,135
External datacenter service	MWh	3,300	3,900	3,758
Cash-in-transit service	MWh	2,100	1,900	276
Courier transportation service	MWh	2,900	1,500	1,351
Customer access via digital platforms	MWh	2,900	2,200	506
Stand-alone (outside branches) + third-party ATMs operation	MWh	300	200	244

* Information is derived from invoices and internal company records. For offices and branches without information, electricity consumption is estimated by prorating per m².

Water⁴²

GRI 303-1, 303-2, 303-3, 303-4, 303-5 | CSA 2.3.1

In 2024, we have implemented projects focused on reducing water consumption to achieve maximum water efficiency in our operations. Through awareness-raising activities, the implementation of low-consumption faucets, and the continuation of hybrid work, we have achieved a significant reduction in water consumption. Our target is to reduce water consumption by 25% by 2030. We have already achieved a 44% reduction compared to our baseline. We are delivering on our commitment.

We manage the water we use responsibly by ensuring its proper discharge through sanitary sewer systems, following relevant industry regulations and permits at our offices and headquarters. Water scarcity is a significant threat due to climate change. Our operations in Chile comply with regulations and we have not experienced any disruptions related to this factor.

		Consolidated			
Water consumption within the organization	Metric	2021	2022	2023	2024
Water withdrawal (excluding saltwater)	Million m ³	0.173	0.114	0.115	0.106
Water discharge (excluding saltwater)	Million m ³	0	0	0	0
Total net freshwater consumption	Million m ³	0.173	0.113	0.115	0.106
Data coverage	%	100%	100%	100%	100%

Our target for 2024 was **0.106 millions of m³** of total water consumption

		Itaú Chile				Itaú Colombia		
Consumption of water withdrawn and consumed	Metric	2021	2022	2023	2024	2022	2023	2024
Total water withdrawn and consumed	Million m ³	0.170	0.109	0.102	0.095	0.005	0.013	0.011
Third-party water (supply network)	Million m ³	0.170	0.109	0.102	0.095	0.005	0.013	0.011
Surface water	Million m ³	0	0	0	0	0	0	0
Groundwater	Million m ³	0	0	0	0	0	0	0
Seawater	Million m ³	0	0	0	0	0	0	0

		Itaú Chile				Itaú Colombia*	
Intensity of water use	Metric	2021	2022	2023	2024	2023	2024
Intensity (water consumption/surface area)	m ³ /m ²	1.5	1.1	1.2	1.4	0.04	0.36

*Note: There was a reduction in the Bank's surface area (m2) compared to the previous year.

		Itaú Chile		Itaú Colombia**		
Aspect	Metric	2023	2024	2022	2023	2024
Total water withdrawal by basin	Million m ³	0.102	0.095	0.005	0.013	0.011
Non-water scarce areas	Million m ³	0.004	0.003	0.005	0.013	0.011
Water-scarce areas	Million m ³	0.098	0.0093	0	0	0
Data coverage	%	100	100	100	100	100

**Note: Itaú Colombia's facilities are not located in areas of water scarcity or stress.

⁴² Water in offices and branches is mainly used for sanitary purposes. The Bank discharges its water into the country's sewerage networks in accordance with applicable regulations. Information is derived from invoices and internal company records. The classification into water-scarce and non-water scarce areas is based on the [Water Risk Atlas](#). Areas with "high" or "extremely high" risk are considered to be water-scarce.

Waste

GRI 306-1, 306-2, 306-3, 306-4, 306-5 | CSA 2.2.1

At **Itaú Chile**, we have been working on awareness initiatives and solutions to reduce material consumption, following the principles of zero waste, reduction, reuse, recycling and proper treatment of solid waste. Our target is to reduce waste generation by 25% by 2030. We have already achieved a 10% reduction compared to our baseline. Since 2022, we have been implementing a recycling plan in our Nueva Las Condes building in collaboration with the company Bzero. The goal is to replace the final disposal of waste with recycling and waste recovery. This initiative, supported by the “Acción Naranja” communication program, has allowed the recycling of 12 tons of waste.

Our target for 2024 was **1,467 metric tonnes** of total waste disposed.

Consolidated					
Waste disposal	Metric	2021	2022	2023	2024
Total waste recycled/reused	metric tonnes	10	34	39	57
Total waste disposed	metric tonnes	1,872	1,549	1,234	1,467
Waste landfilled	metric tonnes	1,872	1,549	1,234	1,467
Waste with unknown disposal method	metric tonnes	0.49	0.37	0.00	0.00
Data coverage	%	100	100	100	100

Waste	Metric	Itaú Chile				Itaú Colombia			Consolidated		
		2021	2022	2023	2024	2022	2023	2024	2022	2023	2024
Total waste generated	t	1,586	1,567	1,224	1,427 ⁴³	99	87	118	1,666	1,311	1,545
Waste diverted from disposal offsite											
Hazardous waste											
Hazardous waste sent for treatment	t	0	13.9	1	0	4	2	3	18	3	3
Non-hazardous waste											
Total recycled waste: Paper, plastic, aluminum, glass, cardboard	t	0	11	19	12	23	20	45 ⁴⁴	34	39	57
Electrical and electronic waste for treatment or donation ⁴⁵	t	0	26.3	0	0	0	0	0	26	0	0
Waste directed to disposal offsite											
Hazardous waste											
Hazardous waste directed to disposal	t	0	0	0	0	0	0	1.28	0	0	1.28
Non-hazardous waste											
To landfill: Offices and branches ⁴⁶	t	1,586	1,516	1,204	1,415	33	30	52.32	1,549	1,234	1,467
Percentage of recovered waste (diverted from disposal)	%	0	2	2	0.8%	23%	23%	39%	2%	3%	4%

⁴³ Total waste generation has increased due to the expanded scope, which now includes debris waste, and increased sampling.
⁴⁴ A more comprehensive sampling was conducted at headquarters and stores using weighing and apportionment.
⁴⁵ Itaú Colombia Data's for previous years adjusted due to recalculation processes.
⁴⁶ Non-hazardous waste sent to landfills was estimated based on internal campaigns and sampling. Information on recovered waste is supported by certificates provided by waste managers.

Materials

		Itaú Chile				Itaú Colombia		
Aspect	Metric	2021	2022	2023	2024	2022	2023	2024 ⁴⁷
Paper consumption	tons	109	100	103	85	92	71	16

		Itaú Chile		Itaú Colombia	
Recycled and reclaimed materials	Metric	2023	2024	2023	2024
Paper and cardboard	tons	9.7	9.9 ⁴⁸	20	44
Plastic	tons	0.5	0.6	0.2	0.05
Glass	tons	0.7	1.03	0	0.05
Aluminum	tons	0.8	0.14	0.1	0
Organic	tons	7.5	9.5	35	38
Other	tons	0	0	0	0

Smart waste bins

Since 2023, we have been using a smart bin that recognizes and records recyclable materials, such as cans and plastics, deposited by employees. This innovative system integrates an interactive interface with sensors and identification technology that provides real-time information on the type and quantity of waste recycled. Through this initiative, we are promoting environmental education within Itaú Chile and encouraging recycling habits among our teams.

In 2024, we added a second smart bin, expanding our collection capacity to include electronic waste, including batteries, cell phones and tablets. This new addition allows our Itaú employees to safely dispose of these materials, while highlighting their positive impact in reducing electronic waste.

Each month, we generate reports and alerts on the waste managed, which facilitates the monitoring and tracking of recycling, allowing us to make informed decisions to optimize our environmental management. We continue to promote the growth of these initiatives, with the aim of extending this technology to other areas and raising awareness of the circular economy both inside and outside the Bank.

Digitization of processes

As part of our digital transformation and commitment to sustainability, in 2023 we implemented the initiative to digitize bank statements, with the aim of reducing the

use of paper in our operations and making our operations more efficient. This initiative has not only optimized our processes, but has also contributed to reducing our environmental footprint.

In 2024, 85% of the statements issued by Banco Itaú will be digital, avoiding the consumption of 18,921,396 sheets of paper. The emissions avoided amounted to: 115 tCO₂e.

⁴⁷ The decrease in paper consumption at Itaú Colombia is due to digitization processes.
⁴⁸ Consider disposal of paper magazines.



6. Social

6.1. Our Teams

Diversity of itubers

Demographic variables⁴⁹

NCG 461 5.1.1.1

Total number of employees by type of function and gender:

Function categories*	Itaú Chile															Itaú Colombia														
	2022					2023					2024					2022					2023					2024				
	M		F		T	M		F		T	M		F		T	M		F		T	M		F		T	M		F		T
	No.	%	No.	%	No.	No.	%	No.	%	No.	No.	%	No.	%	No.	No.	%	No.	%	No.	No.	%	No.	%	No.	No.	%	No.	%	No.
Senior Management	9	90%	1	10%	10	10	91%	1	9%	11	9	90%	1	10%	10	10	83%	2	17%	12	9	75%	3	25%	12	9	82%	2	18%	11
Management	156	71%	65	29%	221	133	68%	62	32%	195	137	68%	65	32%	202	27	47%	31	53%	58	33	55%	27	45%	60	29	54%	25	46%	54
Line Management	348	55%	286	45%	634	303	54%	254	46%	557	308	56%	241	44%	549	156	51%	147	49%	303	165	50%	167	50%	332	177	52%	164	48%	341
Sales force	64	28%	166	72%	230	64	28%	165	72%	229	65	28%	170	72%	235	225	38%	365	62%	590	225	40%	332	60%	557	221	40%	336	60%	557
Administrative Personnel	451	47%	501	53%	952	344	43%	453	57%	797	377	45%	470	55%	847	179	39%	283	61%	462	133	39%	204	61%	337	127	39%	196	61%	323
Other technical personnel	207	34%	396	66%	603	171	33%	343	67%	514	157	37%	268	63%	425	46	50%	46	50%	92	41	48%	45	52%	86	34	45%	42	55%	76
Other professionals	1,310	53%	1,158	47%	2,468	1,199	52%	1,092	48%	2,291	1,261	52%	1,152	48%	2,413	454	52%	425	48%	879	422	53%	373	47%	795	417	51%	396	49%	813
Total	2,545	50%	2,573	50%	5,118	2,224	48%	2,370	52%	4,594	2,314	49%	2,367	51%	4,681	1,097	46%	1,299	54%	2,396	1,028	47%	1,151	53%	2,179	1,014	47%	1,161	53%	2,175

* At Itaú, in both Chile and Colombia, we do not have the job category of Operator or Clerk.

⁴⁹ To see the total number of employees by nationality, age, length of service, broken down by gender and/or type of function, please refer to the Appendices.

Total number of people with disabilities at Itaú Chile⁵⁰:

NCG 461 5.1.5

	2022			2023			2024		
	M	F	Total	M	F	Total	M	F	Total
Senior Management	0	0	0	0	0	0	0	0	0
Management	0	0	0	0	0	0	0	1	1
Line Management	0	1	1	1	2	3	2	1	3
Sales force	0	0	0	0	2	2	0	3	3
Administrative Personnel	5	1	6	7	5	12	8	10	18
Other technical personnel	2	10	12	3	5	8	3	5	8
Other professionals	4	7	11	9	10	19	11	12	23
Total	11	19	30	20	24	44	24	32	56

Labor formality and workplace adaptability

NCG 461 5.2, 5.3 (amended per NCG 519)

At Itaú Chile, we have implemented a flexible work model designed to increase the productivity and well-being of our employees. 62% of itubers have a mixed working arrangement, combining remote work with some days in the office. This figure is 55% for women and 69% for men.

Although we do not have any employees on flexible working arrangements with flexible hours for those with children under the age of 12, since 2024, 14 people have flexible working arrangements due to family responsibilities, of whom 5 (0.1%) are men and 9 (0.2%) are women.

⁵⁰ Total number of people with disabilities at Itaú Chile at year-end 2024

Total number of employees by type of contract and working hours⁵¹:

	2022						2023						2024					
	M		F		Total		M		F		Total		M		F		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Indefinite-term Contract	2,503	98%	2,486	97%	4,989	97%	2,198	99%	2,323	98%	4,521	98%	2,252	97%	2,315	98%	4,567	98%
Fixed-term Contract	42	2%	87	3%	129	3%	26	1%	47	2%	73	2%	62	3%	52	2%	114	2%
Total	2,545	100%	2,573	100%	5,118	100%	2,224	100%	2,370	100%	4,594	100%	2,314	100%	2,367	100%	4,681	100%

	2022						2023						2024					
	M		F		Total		M		F		Total		M		F		Total	
	No.	%	No.	%	N°	%	No.	%	No.	%	N°	%	No.	%	No.	%	No.	%
Standard working day	2,508	99%	2,464	96%	4,972	97%	2,187	98%	2,256	95%	4,443	97%	2,261	98%	2,237	95%	4,498	96%
Part-time working day	37	1%	109	4%	146	3%	37	2%	114	5%	151	3%	53	2%	130	5%	183	4%
Total	2,545	100%	2,573	100%	5,118	100%	2,224	100%	2,370	100%	4,594	100%	2,314	100%	2,367	100%	4,681	100%

Total number of employees by work arrangement:

	2022						2023						2024					
	M		F		Total		M		F		Total		M		F		Total	
	No.	%	No.	%	N°	%	No.	%	No.	%	N°	%	No.	%	No.	%	No.	%
Full telework	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0	0	0%
Partial telework	1,701	67%	1,338	52%	3,039	59%	1,525	69%	1,234	52%	2,759	60%	1,603	69%	1,297	55%	2,900	62%

⁵¹ At Itaú Chile and Itaú Colombia, we have no employees with contracts for specific projects or tasks or on a fee basis. We also do not have employees with non-guaranteed working hours.

6.2. Diversity, equity and inclusion (DEI)

NCG 461 3.1.vii | IT11

At Itaú Chile, we want to be as diverse as our customers. We believe that having employees from different backgrounds, cultures, beliefs, experiences, disabilities, genders, sexual orientations and generations broadens the range of perspectives and helps create better workplaces.

We have developed a management approach based on respect for diversity and inclusion (D&I) that aims to maintain a fair, safe, welcoming and trusting work environment for all our employees. We are committed to ensuring that everyone has the same opportunities for development, growth and remuneration.

Our [Diversity and inclusion](#) formalizes policies and provides guidance on how to assess and promote these issues, including processes for attracting and selecting talent without discriminatory bias, and preventing and detecting workplace and sexual harassment. It also highlights the responsibilities of the respective managements involved in the stimulation of these perspectives.

In 2024, we delivered 33 hours of training to a total of 1,934 itubers, covering topics of importance to team leaders such as gender equality and diversity, generational diversity, inclusive leadership, and disability.

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We are driving diversity and inclusion actions in three pillars that represent the greatest challenges today, as well as addressing unconscious bias, a cross-cutting pillar that permeates all of our actions. Through these pillars, we also set goals and targets to drive the recruitment and development of diverse talent. Progress against these targets is directly monitored by the Senior Sustainability and Diversity Committee.

Strategic pillars

Gender equality

Target:
45%-50% women in leadership positions. Considering management, submanagement, line management, and supervisory positions.

LGBT+ diversity

Target:
Be recognized as a great place to work for LGBT+ talent.

Inclusion of people with disabilities

Target:
Have at least 2% of employees with disabilities.



Our DEI Pillars

Gender equality

In March 2023, we became the first private bank in Chile to adhere to the UN Women’s Empowerment Principles (WEPs), consolidating our commitment to gender equality.

Our goal for 2025 is to have 45-50% women in management positions. At the end of December, this percentage was 40.6%.

To achieve this goal, we have developed programs for different stages of female talent and new benefits focused on gender equality. New benefits include extended parental leave, which is five days more than required by law (for a total of 10 working days), and fertility support, which increases coverage for procedures and egg freezing.

Programs to empower female talent

➔ Toward the community

We are committed to reducing the gender gap in STEM fields by bringing opportunities closer to home and creating opportunities for girls and young women of different ages to participate in engineering, technology and coding education programs.

The programs that have allowed us to achieve this goal are:

Niñas STEM (Girls in STEM):

In collaboration with Itaú Chile Foundation and Technovations Girls, we held two coding workshops to train girls and teenagers who are relatives of itubers. Both calls for participation were open and publicized through informative webinars to communicate the program’s objectives both internally and externally to the Bank.

Scholarships for female engineering students at PUC:

In August 2024, we awarded five scholarships to female students in the School of Engineering at the San Joaquín campus, who will be able to use the funds to cover food, transportation, and housing expenses.

Mentoring for PUC engineering students:

We signed a cooperation agreement with the PUC School of Engineering, which will allow us to introduce female students to the role of professional women in STEM fields, enhance their skills, and contribute to their personal development. One of the initiatives under this agreement is a program aimed at fifth-year students who volunteer to participate in mentoring sessions provided by our itubers, allowing us to build a network between students and professionals, ultimately strengthening the personal leadership and empowerment of the participants.





➔ For our female itubers

Another of our goals is to promote the training and hiring of women at Itaú in scientific fields related to engineering and technology. We do this through the following programs:

Talento mujeres STEM (Women in STEM Talent):

The goal of the program is to attract digital talent with high future growth potential and rapidly develop their key skills for the company. In 2024, we hired five women engineers from prestigious universities with less than two years of experience in data-related fields to participate in this accelerated potential and leadership development program.

Women in Finance (WiF) Incubator:

Focused on women with the potential to take on positions of greater responsibility, this program is designed to promote self-awareness and empowerment as the foundation for developing true and effective leadership. It seeks to raise awareness of existing gender barriers that can hinder the development of women in today's workplace. It also recognizes different leadership styles with their particular attributes and understands their unique contributions to building diverse and inclusive teams and environments.

Co-funding for women in STEM:

We awarded eight priority slots to high-performing women in STEM-related fields of study. This funding totaled Ch\$12 million.

iElla

Since 2021, we have had a space where women at the Bank can share knowledge and experiences and build networks. This community is made up of 38 facilitators and 419 participants, who receive tools to strengthen their skills in empowerment and gender equality.

Every year, we organize an 8M event and an iElla meeting, which are spaces for dialogue on gender equality open to the entire organization. In 2023, these events were attended by around 130 people in person and more than 400 people online.

In Itaú Colombia, the community is made up of 181 participants, including 16 facilitators spread across seven communities. Various training and awareness-raising initiatives were carried out throughout the year, with a total of 630 participants. Six face-to-face workshops were held on topics such as women's empowerment, financial freedom, training of trainers, intersectionality and women's leadership, with 291 participants. In addition, we developed seven virtual sessions on topics such as financial literacy, women's innovation in business, and gender equality today, with 339 employees participating.

LGBT+ diversity

At **Itaú Chile**, we promote safe and inclusive spaces through the “Soy como Soy” (I am who I am) community, our LGBT+ affinity group composed of 207 people, of whom 46 are LGBT+ and 155 are allies. Formed voluntarily by employees who share common interests, life experiences and values, this affinity group aims to create a sense of belonging and identity. It also supports organizational decision-making on diversity and inclusion, drives internal engagement, and raises awareness of these issues.

As part of its work, the community collaborates with Pride Connection Chile. In 2024, we served as a Mentor Company for the first time, a role that marks an evolution from previous years when we participated as a Mentee Company.

In May, we hosted the Equidad CL “Best Places to Work for LGBT+” awards, an event that took place at our corporate headquarters with the participation of around 70 companies from the Pride Connection network.

During Pride June, we organized the “Voices of Pride” event, open to the entire organization, where two women shared their professional experiences after transitioning in the workplace. The event was attended by approximately 130 people in person and more than 450 people online. At the same event, we were recognized with our first “A” rating in Radiografía Pride and received the Sello Equidad

CL (CL Equity Seal), highlighting us as one of the best places to work for LGBT+ people.

To evaluate our progress in diversity and inclusion, we conduct an annual survey on perceptions of safety and respect in the workplace. In the 2024 edition, which was completed by approximately 2,000 employees (approximately 45% of the organization), 6.6% of respondents identified as part of the LGBT+ community.

As part of our efforts to ensure an inclusive work environment, we launched the Gender Transition Protocol, which provides guidelines to accompany and support people who decide to transition while working at the Bank.

In **Itaú Colombia**, the “Soy como Soy” (I am who I am) community consists of 17 members and 29 allies, and is supported by key alliances such as the Chamber of Diversity and the Aequales community. A total of 15.5 hours of training has been carried out, both for the community and for the entire organization, as well as in strategic areas that facilitate the integration of diversity in processes.

In 2024, we obtained the Friendly Biz recertification from the Chamber of Diversity, a seal that guarantees the existence of non-discriminatory processes in customer service, suppliers and employees, ensuring the recognition of the LGBT+ community as a key group in our strategy.

Inclusion of people with disabilities

We conducted an assessment to identify gaps in our inclusive culture. Based on the results, we developed action plans to be implemented in 2025. We also continue to make progress with our Functional Medical Operations project, which aims to provide appropriate support and adjustments to employees who do not have their National Disability Registry (RND) card, and to assist them in the process of obtaining it.

Currently, 1.1% of our employees have a disability and we aim to reach at least 2% by 2025. To this end, we continue to support various initiatives to promote the recruitment of people with disabilities:

- ➔ A contact center inclusion project where we hired five people with disabilities.
- ➔ Alliance with Fundación Luz.
- ➔ Expo Inclusión.
- ➔ Employment Information Offices (OMIL) in different municipalities.
- ➔ Job Fair for People with Disabilities - ABInBev Brewery.
- ➔ Job fair “Online Inclusion.”
- ➔ Participation in a meeting of inclusive organizations: “Trends and Challenges” of the Descúbreme Foundation.



Non-discrimination or harassment

NCG 461 5.5 (amended per NCG 519) | GRI 406-1

Our policies

At **Itaú Chile**, we promote a culture based on respect, ethics and fairness, ensuring a work environment free of discrimination and harassment. We have several information and awareness mechanisms in these areas, including the Internal Rules on Order, Hygiene and Safety, the Code of Ethics and Conduct, the Diversity and Inclusion Policy, the Human Rights Policy and the Guidelines on Harassment and Discrimination in Labor Relations.

In addition, we have public reporting channels that are always accessible and enable us to receive and manage reports from employees and other stakeholders.

To learn more about our investigation and sanctions process, see the “Whistleblower Channels” section (page 91).

Training

In August 2024, Chile enacted Law No. 21.643, known as the “Karin Law,” to prevent workplace harassment, sexual harassment and workplace violence. As part of its implementation, in 2024 we conducted specific training sessions on the prevention of workplace harassment, sexual harassment, and workplace violence. These sessions were cross-functional and targeted both employees and other stakeholders. The goal of these sessions was to raise awareness among employees about the importance

of prevention in these areas. The training was conducted by psychologists, lawyers from Mutual de Seguridad, the Bank’s legal team, and the Labor Relations Manager of **Itaú Chile**. In addition, a training module was made available on IOX, our internal learning platform, which is mandatory for all employees.

In 2024, 56% of **Itaú Chile** employees received training on harassment, sexual harassment and violence in the workplace.

Complaints

Our reporting channels allow employees to anonymously or individually report situations related to labor relations, conduct and ethics, compliance and possible fraud.

To ensure effective access to and use of this channel, we provide specific training for areas of risk, biannual training for all employees, and distribute communications and informational videos to reinforce best practices and facilitate the reporting of violations.

For its part, **Itaú Colombia** enacted Law No. 2.365 of July 2024, which requires companies to implement a procedure for reporting and handling complaints of sexual harassment. Although the law does not set a deadline for implementation, we already have a first draft of the policy (which is currently under approval by Management) and a dissemination and awareness plan that will be carried

out in the first half of 2025, in collaboration with the Corporate Governance, Communications and Sustainability managements.

At **Itaú Chile**, a total of seven complaints under the Karin Law were received in 2024, all related to harassment in the workplace. Of these, five were filed by women and two by men.

Regarding the entity to which the complaint was submitted, five were received by **Itaú Chile** and two by the Labor Department. All were analyzed and processed in a timely manner by personnel trained in gender equality and human rights, in accordance with current labor regulations.

Actions taken included communication between the parties, addressing issues of assertive communication and segregation of spaces. No remediation plans were established as the cases were dismissed following the investigation as they did not constitute harassment.

At **Itaú Colombia**, there were three reports of workplace harassment in 2024, and none of sexual harassment or workplace violence. All were handled in accordance with legal and internal procedures through the Workplace Coexistence Committee.

This committee, composed of employee and Bank representatives, analyzed the cases in accordance with

applicable regulations and concluded that there was no evidence of workplace harassment. In these cases, it was left to the discretion of the employees to file a formal complaint with the relevant administrative authority (Ministry of Labor), which was not done in any of the complaints.

Although there were no confirmed cases of workplace harassment, the Workplace Relations Committee made general recommendations to improve the working environment and relationships within the complainant teams.

No cases of discrimination were reported at Itaú Chile or Itaú Colombia.

Pay equity

NCG 461 5.4.1, 5.4.2 | GRI 405-2

In accordance with the Diversity and Inclusion Policy, we ensure meritocracy in the recruitment, selection, evaluation and compensation processes. We protect the diversity of candidates by ensuring selection processes that respect equal opportunities for all participants in selection processes, regardless of gender, race, nationality, disability, religion, sexual orientation, identity, gender expression, age, etc.

We provide equal and competitive opportunities for employees with a compensation model based on pay scales that are appropriate to the position and area of performance.

Our goal is to have zero gender pay gaps, with a focus on ensuring that people with the same responsibilities and functions receive the same pay. As stated in our Diversity and Inclusion Policy, we are committed to ensuring that everyone has the same opportunities for development, growth and remuneration.

In line with this, Itaú Chile has defined plans and/or objectives in this area, such as merit-based adjustments and salary bands that are linked to meritocracy, with a higher percentage increase for employees below the salary band. We also have a plan to prevent employees from joining the company below the salary band, which allows us to constantly monitor the process of recruiting employees to the bank so that they do not join below the defined salary band.

Pay gap at Itaú Chile

Percentage of women’s gross salary compared to men’s gross salary by function category:

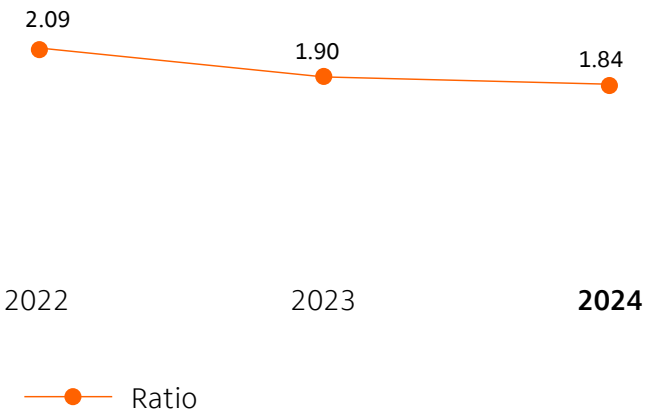
Position	%
Senior Management	82%
Management	85%
Line Management	89%
Sales force	99%
Administrative personnel	89%
Other professionals	88%
Other technical personnel	88%

Long-term incentives for employees

CSA 3.3.6

Itaú Chile has a long-term incentive program for employees below senior management level. This program is linked to the value of the shares and applies to senior executives, including managers and submanagers. Information about this program is not publicly available. The long-term incentives are paid out over a period of three years. It should be noted that these incentives do not include targets associated with sustainability performance.

Ratio of Banco Itaú Chile salaries to the national minimum wage (Ch\$):



6.3. Talent Attraction and Retention

External certifications

IT12

We have received several external certifications that reflect our focus on workplace excellence, equity and sustainability. The certifications received, their scores, and the details of their evaluation are described below:

- 1 **Great Place to Work:** We ranked 6th, up three positions from last year. This certification recognizes the best workplaces that succeed in creating a work environment based on a culture of trust, evaluating five dimensions: camaraderie, fairness, credibility, respect, and pride.
- 2 **Great Place to Work Women:** We ranked 6th, up three positions from last year. This certification recognizes the best workplaces that succeed in creating a work environment based on a culture of trust, evaluating five dimensions: camaraderie, fairness, credibility, respect, and pride.
- 3 **Great Place to Work Sustainable Management:** We are part of the inaugural GPTW Sustainability list. This certification measures impact in ESG areas by evaluating responsible use of resources, emissions reduction, equity and social well-being, as well as business integrity and ethical practices.
- 4 **Employers for Youth:** We ranked 8th for the second year in a row. This certification measures the perceptions of employees aged 18 to 35 about the organization, evaluating dimensions such as recognition, work environment, innovation, talent, reputation, diversity and culture, quality of life, benefits, career development and workplace experience.
- 5 **Employers for Youth (Women):** We ranked 3rd, moving up 13 positions from the previous measurement. It assesses perceptions of the best places to work for professional women aged 18 to 35, and highlights companies that support women's potential.
- 6 **Top Employers:** For the second year in a row, we were recognized as a top employer with a score of 90%, an increase of 2.7 percentage points over the previous year. This certification recognizes organizations for their people management practices, highlighting excellence in organization, culture and work environment, and creating the conditions necessary to attract and retain the best talent.
- 7 **Merco Talento:** We ranked 16th, up 10 positions from 2023. This certification includes internal and external perceptions, as well as a benchmark of people management data and digital positioning on LinkedIn.



New hires and turnover indicators

GRI 401-1 | CSA 3.3.4

2021			2022			2023			2024		
Number of new hires	Percentage of open positions filled by internal candidates	Average hiring cost/FTE	Number of new hires	Percentage of open positions filled by internal candidates	Average hiring cost/FTE	Number of new hires	Percentage of open positions filled by internal candidates	Average hiring cost/FTE	Number of new hires	Percentage of open positions filled by internal candidates	Average hiring cost/FTE
777	51.30%	Ch\$958,132	1,073	55.3%	Ch\$1,000,950	612	57.4%	Ch\$1,117,582	800	52,2%	Ch\$982,456

Average personnel:

Age group	2022		2023		2024	
	Women	Men	Women	Men	Women	Men
Under 30 years old	251	293	248	271	237	264
30-40 years old	1.087	1.045	1.058	999	990	951
41-50 years old	796	688	768	659	739	613
51-60 years old	314	384	319	360	324	312
61-70 years old	37	93	28	91	19	77
Over 70 years old	1	0	1	0	1	0
Total	2,486	2,503	2,503	2,380	2,310	2,217





Indefinite contract hires:

Age group	2022		2023		2024	
	Women	Men	Women	Men	Women	Men
Under 30 years old	78	92	53	69	80	122
30-40 years old	80	121	63	81	93	120
41-50 years old	36	46	31	36	23	38
51-60 years old	2	14	4	7	3	7
61-70 years old	0	2	0	0	0	0
Over 70 years old	0	0	0	0	0	0
Total	196	275	151	193	199	287

New hire rate⁵²:

Age group	2022		2023		2024	
	Women	Men	Women	Men	Women	Men
Under 30 years old	31.1%	31.4%	21.4%	25.5%	33.8%	46.2%
30-40 years old	7.4%	11.6%	6.0%	8.1%	9.4%	12.6%
41-50 years old	4.5%	6.7%	4.0%	5.5%	3.1%	6.2%
51-60 years old	0.6%	3.6%	1.3%	1.9%	0.9%	2.2%
61-70 years old	0.0%	2.2%	0.0%	0.0%	0.0%	0.0%
Over 70 years old	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	7.9%	11.0%	6.2%	8.1%	8.6%	12.9%

Indefinite contract turnover:

Age group	2022		2023		2024	
	Women	Men	Women	Men	Women	Men
Under 30 years old	49	45	36	48	28	37
30-40 years old	166	193	177	201	128	132
41-50 years old	143	112	154	166	96	85
51-60 years old	64	72	82	100	54	49
61-70 years old	15	26	29	50	8	19
Over 70 years old	0	0	0	1	0	0
Total	437	448	478	566	314	322

Turnover rate⁵³:

Age group	2022		2023		2024	
	Women	Men	Women	Men	Women	Men
Under 30 years old	25.3%	23.4%	17.9%	21.6%	22.8%	30.1%
30-40 years old	11.3%	15.0%	11.3%	14.1%	11.2%	13.2%
41-50 years old	11.2%	11.5%	12.0%	15.3%	8.1%	10.0%
51-60 years old	10.5%	11.2%	13.5%	14.9%	8.8%	9.0%
61-70 years old	20.3%	15.1%	51.8%	27.5%	21.1%	12.3%
Over 70 years old	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	12.7%	14.4%	13.0%	15.9%	11.1%	13.7%

⁵² The new hire rate considers the ratio between indefinite contract hires and the average number of indefinite-term employees.
⁵³ The turnover rate considers the ratio between indefinite contract hires and turnover and the average number of indefinite-term employees.

University Partnerships

IT13

Our Employer Brand - Talent Engagement Ecosystem

We have developed a working ecosystem between students, academics, our customers and our businesses to position ourselves as a brand that empowers the talent of the future by providing them with opportunities that challenge them and connect them to the realities of the workplace. This ecosystem is a tipping point for attracting the best talent, innovating and unleashing our power to transform ourselves, our customers and society at large, creating a positive impact.

To promote networking and connect with talent, we carry out various initiatives such as: conversations with different leaders and role models from the Bank who share their experiences, open visits to the Bank for groups of students, participation in the sponsorship of various initiatives, TECH events and meetings, job fairs and classroom presentations that allow us to be part of the academic training of new generations of professionals, sharing our experiences and knowledge, among others.

Our main partnerships:

➔ Partnership with the School of Engineering of the Pontificia Universidad Católica

Since 2018, we have been working with the School of Engineering at the Pontificia Universidad Católica through a collaboration on our first Itaú Finance Laboratory on the San Joaquín campus, which has allowed us to bring the financial markets closer

to the more than 5,500 students who have had the opportunity to enhance their learning in this innovative space.

In 2023, we renewed and extended this collaboration until 2028, with new focuses that allow us to promote innovation and female talent in STEM. The agreement includes our participation in the Research, Innovation and Entrepreneurship course, in which more than 800 students from different engineering programs participated in 2024, working on an environmental challenge to reduce carbon footprints in different industries in the first semester and proposals for smarter and more sustainable cities of the future in the second semester. The winning students had the opportunity to travel to São Paulo for a technological and cultural immersion, experiencing Itaú Unibanco and Cubo, the largest innovation center in Latin America, to support the development of their projects. We also held more than 15 courses on financial topics for undergraduate and graduate students with the Bank's experts, with the aim of sharing their experience, theoretical knowledge and business reality in the classroom, contributing to the education of hundreds of students.

In addition, in line with our ituber culture, which invites us to embrace diversity and inclusion in line with our commitment to gender equality, we seek to promote STEM talent by offering opportunities to outstanding female graduates through scholarships, mentoring and job opportunities at the Bank. This agreement also includes the creation of a fund for the development of female academics in STEM fields and funding to support research that fosters innovation

and entrepreneurship. It also allowed us to award certifications in data and artificial intelligence to our senior managers.

➔ Partnership with the School of Business and Economics at Universidad Chile

In 2024, we inaugurated our second Finance Laboratory in partnership with the School of Business and Economics at Universidad de Chile, which allowed us to impact more than 1,600 students in Business Administration, Accounting and Auditing, Information and Control Engineering, as well as a Master's Degree in Finance, through classroom interventions and trading challenges that further facilitate the connection with the reality of financial markets and allow us to connect with the students' education.

New partnerships 2025

In 2024, we concluded new agreements that will allow us to open two new Itaú Finance Laboratories in the Metropolitan Region, at Universidad de Santiago and Universidad Adolfo Ibáñez, in addition to our first regional laboratory at Universidad de Concepción. This fills us with pride and encourages us to continue promoting these projects, which have an impact on the education of students by bringing them closer to the financial markets, which includes collaborating in the equipment and installation of the laboratory, but also allows us to be part of these learning spaces.



Our value proposition

Wellbeing surveys (eNPS, Pulso)

CSA 3.3.9

We strive to be the best place to work. We evaluate ourselves both internally and externally, constantly challenging ourselves to improve the work environment and strengthen Itaú Chile’s reputation as an excellent place to work.

We measure ourselves constantly

Allows us to implement actions to improve our value proposition, so that we can offer the best experience to our employees and, consequently, to our customers, putting people at the center of everything we do.

At Itaú Chile, we implement an active listening strategy to evaluate the work environment through internal and external measurements. Our internal measurement, “iTú Hablas,” is conducted three times a year to monitor the employee experience.

These surveys are administered through a web platform and are available for two weeks. The surveys are open to all employees with more than three months of service and permanent contracts, ensuring a representative view of the organizational climate.

The results are key to improving the employee experience and measuring our progress. Bank leaders are

progressively given access to a results dashboard and trained to interpret the results. Detailed presentations are also provided to each business partner so that they can review the results with their teams, making it easier to manage the work environment.

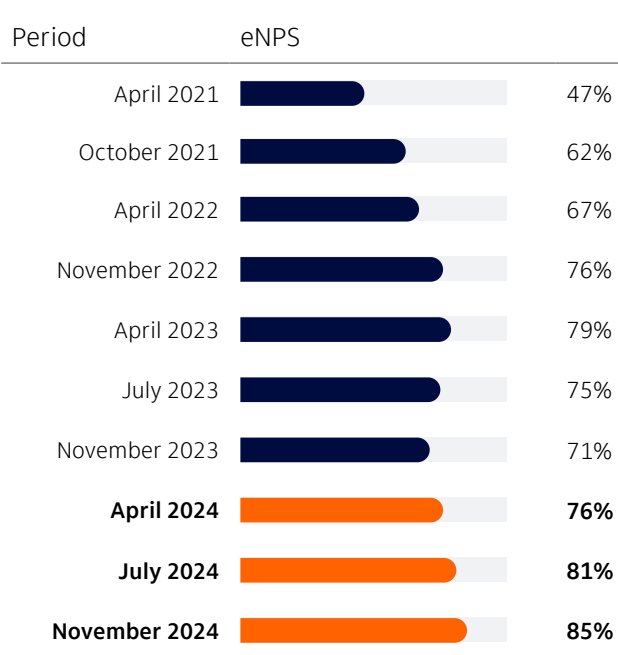
In April of each year, we exclusively evaluate the Employee Net Promoter Score (eNPS), which measures the level of recommendation of itubers about Itaú as a workplace. We evaluate employee engagement and loyalty by asking the following question: “On a scale of 0 to 10, how likely are you to recommend Itaú as a good place to work to your friends and colleagues?” This measurement is carried out annually, and in the April 2024 edition, the response rate was 91%.

In July, in addition to eNPS, we analyzed Cultural Adherence, which measures how employees live the Itaú culture in their daily lives. This measurement is conducted annually and had a response rate of 91%.

In November of each year, along with the eNPS measurement, we conduct the Pulse Survey, which evaluates key dimensions such as leadership, meritocracy and career development, policies and processes, human sense, and teamwork. Like the previous surveys, it is conducted annually and had a response rate of 89%.

eNPS results:

We have improved by 38 percentage points since the first eNPS measurement, with our most recent measurement being the highest ever.



The goal is to maintain an eNPS of 75%, which we exceeded in 2024.

These results reflect our ongoing commitment to improving the work environment and employee satisfaction.

Cultural adherence:

Regarding the preferred assessment “How much do you observe the practice of culture on a daily basis at Itaú?,” we obtained the following results:



We have improved by 1 percentage point since the last measurement. Our goal is to get above 95%.

Finally, the results of the Pulse survey were as follows:

Period	Pulso*
October 2021	84.1%
April 2022	86.2%
November 2022	88.6%
November 2023	91.4%
Noviembre 2024	92%

*The percentage represents the rate of compliance with Itaú’s culture.

6.4. Development opportunities

Education

Policies

NCG 461 5.8

At **Itaú Chile**, we have a training process that establishes guidelines for the organizational management of regulatory, training and learning activities, with the goal of improving and updating the technical and professional skills of all our employees and their affiliates.

We strive for leadership in sustainable performance and customer satisfaction, which is why we continually invest in the education of our employees. This allows us to improve their performance, enhance their knowledge, skills and competencies, and expand their future development opportunities within the organization.

We develop annual training plans focused on the specific needs of each business unit, which include the set of activities to be carried out during the year, the methodologies to be applied, and the tools to be used to evaluate compliance with the Bank's quality standards. In addition, we understand that the individual interests of our itubers are diverse, so we encourage self-directed learning through platforms that allow them to explore the content available on IOX and learn English on the Voxy platform.

Resources

NCG 461 5.8.i

The total amount of monetary resources allocated by **Itaú Chile** to the training and professional development of people working at the bank is MCh\$2,031, representing 0.16% of the Bank's total revenue. Meanwhile, **Itaú Colombia** allocated MCh\$895, representing 0.29% of its total revenue. This represents a total of MCh\$2,926⁵⁴ or 0.18% of consolidated revenue.

Trained personnel

NCG 461 5.8.ii

The number of people trained at **Itaú Chile** was 4,578, which represents 98% of the total workforce. The number of people trained at **Itaú Colombia** was 2,104, representing 97% of the total workforce.

Average hours of training⁵⁵:

NCG 461 5.8.iii | GRI 404-1

Function category	Itaú Chile		Itaú Colombia	
	Women	Men	Women	Men
Senior Management	11	9	106	24
Management	43	42	63	58
Line Management	31	32	57	47
Sales force	8	8	28	23
Administrative personnel	12	22	26	14
Other professionals	30	27	33	32
Other technical personnel	12	17	24	17
Total average	23	26	33	31

⁵⁴ Amount reported as training expenses in Note 37 of the Consolidated Financial Statements of Banco Itaú Chile and Subsidiaries.

⁵⁵ The activities considered as training may vary according to the management of Itaú Chile and Itaú Colombia. At Itaú Chile, external seminars, forums or conferences are not considered training.

Training topics

NCG 461 5.8.iv

Our goal is to provide learning experiences that are transformational and have a lasting impact on the business and our customers. To achieve this, we work through three pillars of training:

- 1 Business:** We include programs such as the Young Professionals Program, Comprehensive Training Program, My Focus, and Data Route, among others. These programs are designed to develop specific skills related to different business areas.
- 2 Cross-functional business:** We include initiatives such as Lidera: You Lead the Transformation, Data and AI Certification, Mentoring Community, Outstanding Performance, and Co-Financing. These initiatives are designed to develop cross-functional skills that are essential for the growth and development of employees in a corporate environment.
- 3 Regulatory:** We provide training on compliance, AML (Anti-Money Laundering), reporting requirements, cybersecurity and teleworking. This training ensures that each employee is aware of the rules and regulations necessary to operate safely and in compliance with the law.

At Itaú Colombia, the following topics are covered in training through different academies:

- ➔ **Risk Management Academy:** Covers SAC, SARLAFT, CIRO, PCN, fraud risk, market and liquidity risk, legal risk, ethics and conduct, information security, occupational health and safety, socio-environmental risk and credit risk.
- ➔ **DEI Academy:** Addresses issues related to diversity, equity and inclusion, mainly through the iElla community and the Soy como Soy community. In addition to topics related to sustainability and financial literacy.
- ➔ **Fundamental Skills Academy:** Focusing on power skills such as assertive communication, accountability and emotional intelligence.
- ➔ **Leadership Academy:** Based on the Itaú Colombia Leader Model, which consists of four dimensions: Self-Leadership, People, Results and Transformation.
- ➔ **Analytics and Digital Academy:** Promotes the use of Excel, Power BI, AWS, Flutter and Python.
- ➔ **Agility Academy:** Implements learning paths for specialized roles such as Product Owner, covering topics such as agile adoption, product vision and design, creativity, and innovation.
- ➔ **Business Academy:** Drives value propositions by segment, credit, collections, commercial skills, and finance.
- ➔ **Customer Centricity Academy:** Teaches customer needs, customer problem maps, customer experience, and service skills.

Performance evaluation

GRI 404-3

Our performance cycle evaluates all employees in terms of both challenges and behaviors, i.e., what and how, with a focus on identifying opportunities for improvement and supporting their development. We also have a differentiated model for our Corporate Managers and Area Managers. The results allow us to develop Strategic People Planning (SPP), which we use to generate recognition, development, retention and career planning actions.

	Men			Women		
	Total number	Number evaluated	%	Total number	Number evaluated	%
Senior Management	10	10	100%	1	1	100%
Management	133	127	95%	62	56	90%
Line Management	303	290	96%	254	234	92%
Sales force	64	50	78%	165	119	72%
Administrative Personnel	344	307	89%	453	353	78%
Other technical personnel	171	162	95%	343	294	86%
Other professionals	1,199	1,085	90%	1,092	966	88%
Total	2,224	2,031	91%	2,370	2,023	85%

Employee Development Program

CSA 3.3.2

As mentioned above, Itaú Chile has implemented various development programs to update and improve the skills of its employees:

- 1

Lidera: This cross-functional program is held annually and is aimed at all leaders in the organization, including managers and submanagers. “La transformación la lideras tú” (You lead the transformation) focuses on cultural development, the transformative power of people and change management. Through this program, leaders learn to manage resistance, motivate and mobilize, and use their leadership style to positively influence their teams. This facilitates cultural adoption, organizational change, and the implementation of new capabilities, creating a positive work environment where people can use their skills, learn, and deliver better solutions to our customers.
- 2

Outstanding Performance: A program designed to recognize and promote the development of outstanding itubers with the goal of fostering their growth through unique experiences based on three pillars: Development, Learning and Experiences. We stimulate the power of transformation, cultural adherence and tools to achieve their professional and organizational goals to be one Itaú.
- 2

Mentoring: A program aimed at developing mentoring skills, where experienced leaders from Itaú Chile mentor employees with the potential to grow within the organization. The program enables the

transfer of culture and leadership style, accelerating the development of mentees and generating commitment in key positions. Mentees gain new networks within the organization and strategic knowledge to face leadership challenges.

- 4

Young Professionals Program: This program is designed for recent graduates with a degree in business or a related field and 0 to 1 year of work experience. It is designed to accelerate the development of their potential by providing training and specialized support aligned with business needs. As a result, vacancies can be filled at a lower cost and in less time, and cultural adherence can be achieved quickly.

In addition to these programs, we have developed specific initiatives to strengthen key skills in strategic areas. The “Data Training Path” project for Itaú employees aims to transform the organizational culture towards a greater use and understanding of data, facilitating the adoption of technological tools and platforms, while promoting the knowledge, population and use of the data lake. This responds to the growing need to use data for efficient decision making in the Bank, which is crucial for improving both productivity and innovation.

The program features a monthly training process that combines hands-on in-person workshops, asynchronous courses on the Udemy platform, and webinars that explore data culture. This multi-dimensional approach promotes not only the use of technical tools such as Python in

Sagemaker (exploitation), SQL in Athena (development), visualization tools (exploration), and idea generation with design thinking methodology, among others, but also a broader understanding of data culture, artificial intelligence, and their impact on the financial industry.

The Artificial Intelligence Program (AI Moonshot) aims to revolutionize the way we work, using “artificial intelligence” as a key driver and differentiator from our competitors. Similarly, it aims to evangelize and have an

AI-first vision in the development of financial products with a customer-centric approach.

The program focused on democratizing AI through tools that would allow us to improve the efficiency and productivity of the Bank’s employees in their various processes.

To achieve these goals, we structured the program into fundamental pillars.

1.

AI Platform & Architecture

We implemented an artificial intelligence platform, including a base Azure AI service that supports AWS AI services, to achieve a structure for developing enterprise solutions.

2.

AI Training & Dissemination

We implemented AI workshops, learning capsules and IOX routes, including participation in the Bank’s UC graduate diploma courses.

3.

Governance (responsible AI)

We created a governance framework based on risk management in the current MRM (Model Risk Management) system and with an AI policy under development to ensure responsible AI.

4.

AI Aalue and Democratization

Creating and disseminating accessible tools to democratize the use of AI throughout the Bank.

Labor relations

Collective bargaining agreements

GRI 2-30

At **Itaú Chile**, we value dialogue and maintain a relationship of mutual respect with the trade unions. We currently have five unions and 93% of our employees are covered by collective bargaining agreements.

In 2024, we renewed a collective agreement with one of the unions representing one of the Bank’s subsidiaries in Chile, through joint efforts and pre-negotiations. By 2025, we plan to conduct four collective bargaining negotiations with the unions involved.

Subcontracting policy

NCG 461 5.9

Although we do not have a subcontracting policy, we have two technology platforms that help us manage this process: Robotics (in-house development) and ProNexo (SaaS).

- 1

ProNexo: Each time external personnel are hired, we review their documentation on this platform. The documentation can be approved or rejected. If it is rejected, the reason is recorded and the external personnel cannot enter the Bank. The criteria are based on current legislation on subcontracting.
- 2

Robotics: This is a platform that manages the hire, extension and termination of external personnel. All requests related to these processes are centralized

and channeled through this tool. Only internal employees with managerial status (supervisors, line managers, submanagers, etc.) have access to Robotics.

About our employees

NCG 461 8.2

At **Itaú Chile**, we have specific procedures to prevent and detect breaches of employee rights, as regulated by our Internal Rules of Order, Hygiene and Safety, our Code of Ethics and Conduct and our Corporate Policies. We have policies, protocols and dedicated channels for employees to raise concerns anonymously or directly. In addition, we provide annual training to all employees across the bank to reinforce the importance of these policies.

During 2024, and in accordance with the enactment of the “Karin” Law, we have implemented policies, protocols and specialized channels to raise awareness among all employees and to respond immediately to complaints of this nature.

In addition, at **Itaú Colombia** we prioritize respect for human rights and the promotion of diversity, fighting discrimination, harassment and poor working conditions. We have codes and policies in place, such as the Code of Ethics and Conduct, the Occupational Health and Safety Rules and the SARLAFT Risk Management System. We also monitor transactions, suppliers and personal investments.

Number of sanctions for non-compliance with labor rights:

No. of sanctions	Amount in Ch\$	Specifications
23	12,630,850	Itaú Chile has not been convicted of any violation of Fundamental Rights. The Bank made all the necessary changes in time for the entry into force of the so-called “Karin Law.” To this end, it modified its Internal Rules of Order, Hygiene and Safety.



6.5. Health and Wellbeing

Employee assistance program

Parental leave

NCG 461 5.7 (amended per NCG 519)

At Itaú Chile, we know that the bond between parent and child has great benefits for a baby’s development. For this reason, starting in 2024, we are committed to providing all Itaú employees with an additional five working days of leave for the birth or adoption of a child, in addition to the paternal leave, which can be taken continuously from the day of the birth or spread over the first month following the birth or adoption.

We promote work-life balance for our employees, especially parents, through the following initiatives:

- ➔ **Early dismissal:** One hour early dismissal from the 30th week of pregnancy.
- ➔ **Gradual return:** For itubers who return to work immediately after the end of their maternity leave, they may leave work early at 2 pm for the first week and at 4 pm for the three weeks following their return from maternity leave. This is not in addition to nursing leave.

The following table shows the number of people per function and gender who have taken parental leave at Itaú:

Five days paternal leave:

	Men eligible for leave	Men who took leave		Average days taken
	No.	No.	%	No.
Senior Management	0	0	-	-
Management	3	2	67%	7.5
Line Management	13	13	100%	7.8
Sales force	0	0	100%	-
Administrative Personnel	3	3	100%	8.3
Other technical personnel	2	2	100%	6.0
Other professionals	41	33	80%	8.1
Total	62	53	85%	7.9

Of the 53 itubers who took the legal parental leave, 27 used all or part of the additional days provided by the Bank.

Parental leave:




	Employees eligible for leave			Employees who took leave			Percentage who took leave			Average number of days		
	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
Senior Management	0	0	0	0	0	0	0%	0%	0%	0	0	0
Management	3	1	4	0	1	1	0%	100%	25%	0	84	84
Line Management	13	5	18	0	5	5	0%	100%	28%	0	84	84
Sales force	0	1	1	0	1	1	0%	100%	100%	0	84	84
Administrative Personnel	3	16	19	0	16	16	0%	100%	84%	0	84	84
Other technical personnel	2	7	9	0	7	7	0%	100%	78%	0	84	84
Other professionals	41	58	99	0	58	58	0%	100%	59%	0	84	84
Total	62	88	150	0	88	88	0%	100%	59%	0	84	84












Benefits

NCG 461 5.8.v, vi | GRI 401-2

Our quality of life program, along with flexibility and benefits, is available to all employees. Allowances and some specific benefits are part of our collective bargaining agreements and are provided to partners and members, respectively. The following benefits are planned for the end of 2024:

Benefit	Type of contract	Additional information
 Allowances	Indefinite-term	<p>We want to be a part of the most important moments in each of our itubers' lives. For this reason, we offer allowances in connection with:</p> <ul style="list-style-type: none">→ Birth/adoption of a child: 131 allowances, 128 beneficiaries.→ Marriage or Civil Union: 107 allowances.→ Death of father, mother, children, and spouse or domestic partner: 90 allowances, 88 beneficiaries.→ Vacations: 3,223 bonuses granted.
 Maternity support	Indefinite-term	<p>We support our employees during the different stages of motherhood with the following benefits:</p> <ul style="list-style-type: none">→ Early Dismissal during Prenatal: One hour early dismissal from the 30th week of pregnancy.→ Gradual Postnatal Return: dismissal at 2 pm for the first week and at 4 pm for the following four weeks In 2024, 20 employees requested this leave.
	Fixed-term or indefinite-term	<ul style="list-style-type: none">→ Daycare and childcare until December of the year the child turns 2: 190 beneficiaries.→ Knowing that breastfeeding is important and valuable to many employees, we support them by making our lactation room in the Nueva Las Condes building available. In 2024, five employees used this room.
 Educational support	Indefinite-term	<p>We support our itubers by providing allowances for children at different stages of their education:</p> <ul style="list-style-type: none">→ 1,560 employees benefited from the annual tuition allowance, representing 2,169 children in preschool, kindergarten, elementary school and high school.→ 423 employees benefited from the annual tuition allowance for 468 children in higher education.→ Monthly kindergarten allowance for itubers with children between the ages of 2 and 5: 211 beneficiaries.

Benefit	Type of contract	Additional information
 Bonuses	Indefinite-term	We gave 4,359 bonuses during national holidays and 4,351 bonuses at Christmas.
 Complementary Health Insurance	Indefinite-term	We have a group insurance plan with the following coverage: <ul style="list-style-type: none">→ Free life and disability insurance for our employees and their families with a minimum coverage of UF1,000: 4,655 insured.→ Health insurance - 80% co-financing: 4,208 employees covered.→ Catastrophic insurance: 4,186 employees covered.→ Dental insurance: 4,209 employees covered.→ Additional optional health insurance at a preferential price and 100% paid by the ituber - 21 employees insured.
 Leave	Indefinite-term	In order to promote the work-life balance of our employees, we grant the following leave days: <ul style="list-style-type: none">→ Afternoon off on birthday: 1,807 employees benefited.→ Serious illness or surgery of a child, spouse or domestic partner: 56 employees benefited.→ Moving day: 375 employees benefited.→ Dissertation Defense: 20 employees benefited.
	Fixed-term or indefinite-term	<ul style="list-style-type: none">→ Birth or adoption: 61 employees benefited.→ Marriage or Civil Union: 83 employees benefited.→ Death of a family member: 80 employees benefited.→ Medical check-up: 343 employees benefited.
 Support for children with disabilities	Indefinite-term	We provide financial support to our employees with children with cognitive disabilities during the months they attend integration programs or foundations. <ul style="list-style-type: none">→ Support for special schools: 50 employees benefited.

Benefit	Type of contract	Additional information
 Family time	Fixed-term or indefinite-term	Mini itubers in Action Summer/Winter: Entertainment and recreational activities during the summer and winter vacations for the children of itubers between the ages of 5 and 14 at Kidzania, Cinépolis and Club Palestino, where they participate in sports activities, water games and swimming, magic shows, juggling workshops and crazy science and ecology workshops. 564 mini itubers participated in the summer activities and 375 in the winter.
 Medical leave	Indefinite-term	We grant an advance subsidy for work disability of up to 90 days. In addition, we pay the first three days of medical leave if it is less than ten days. In 2024, 31.07% of employees benefited from the payment of the first three days of medical leave, while 27.70% received an advance payment of the medical leave subsidy.
 Personal time	Indefinite-term	We encourage flexibility in the use of time through our Tu Tiempo (Your Time) program. Itubers working 40 hours a week had 4 days off, or 32 hours, and those working 24 hours a week had 20 hours off. New itubers who joined on July 1 with a 40-hour workweek had 3 days or 24 hours off, and itubers with a 24-hour workweek had 16 hours off. In 2024, 4,516 itubers took more than 109,199 hours off through this program.
	Fixed-term or indefinite-term	Flexible work schedule: Reduction of the work week to 40 hours.
 Partnerships	Fixed-term or indefinite-term	We have partnerships and discounts related to health and well-being provided by our strategic partners: Fundación Arturo López Pérez (FALP), ISAPRES, Caja de Compensación Los Andes, Club Viva de Security, Club Descuentos Mutual de Seguridad and Betterfly.
 Other benefits	Indefinite-term	Christmas Gift Card: For children of itubers up to 12 years old. In 2024, we benefited 1,461 employees, corresponding to 2,012 children.



Occupational Health and Safety

Health and safety policy

NCG 461 5.6.i

Our Occupational Health and Safety Policy, led by the Benefits and Risk Prevention Submanagement, aims to promote a safe and healthy working environment.

This is achieved through a work plan that incorporates elements of ISO 45001 and updates the Hazard Identification Matrix to identify critical processes and prioritize preventive actions.

As part of this plan, we implemented the following actions this year:

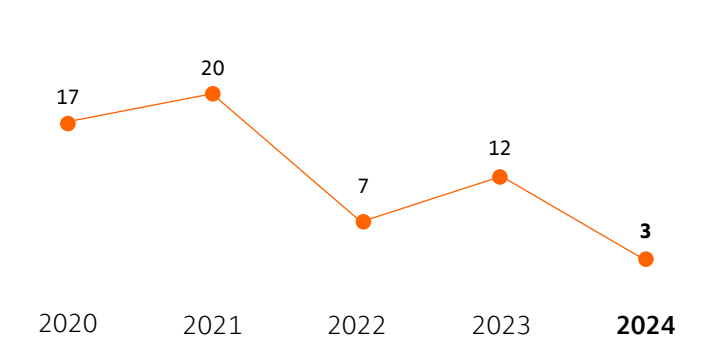
- Updated emergency plans.
- Implementation of the Protocol for the Prevention of Workplace Harassment and Violence, with the goal of reducing accidents and occupational diseases at Itaú.
- Updating of the Occupational Health and Safety Policy, incorporating the aforementioned protocol and an investigation procedure in accordance with Law No. 21.643 ("Karin Law").
- Implementation of regulatory protocols such as the CEAL SM/SUSESO survey, a tool for identifying and measuring psychosocial risk factors in the workplace, in all branches and at headquarters.

- Verification of the compliance of more than 800 employees of contractors to ensure that they work in accordance with the established risk prevention program.

In 2024, we recorded eight work-related injuries and one case of work-related ill health, figures that have decreased over time, confirming our commitment to safety, occupational health, mental health and quality of life at work at Itaú and its subsidiaries.

At Itaú Chile, a total of 171 days were lost due to occupational accidents in 2024. The main types of work-related injuries suffered by employees are sprains, twisted ankles and blows from falls at the same level. The main work-related illnesses for employees include occupational diseases classified as mental health problems.

Occupational accidents:



Our management

NCG 461 5.6.ii, 5.6.iii, 5.6.iv, 5.6.v | GRI 403-9, 403-10 | CSA 3.4.3

Itaú Chile⁵⁶

We ensure the safety and wellbeing of our employees by identifying, assessing and mitigating occupational risks. Through a comprehensive strategy, we aim to minimize workplace incidents and create a safe environment for work performance.

One of the risks identified is commuting accidents related to the use of bicycles and scooters, which could result in falls with potential fractures or other injuries. To address this, we have implemented preventive measures focused on awareness and safe use of these means of transportation, which are part of our safety strategy to reduce commuting accidents and reinforce a culture of prevention. The measures developed include:

- ➔ Awareness campaigns on road safety and preventive measures for commuting.
- ➔ Distribution of recommendations for safe travel and access to our facilities.
- ➔ Distribution of reflective items and information materials to improve worker visibility and safety

The wellbeing of our employees also depends on managing psychosocial factors that can affect their mental and physical health.

In 2024, we conducted the CEAL-SM/SUSESO survey, which assesses risk factors related to job design, organization, and the social and environmental context. More than 3,240 itubers participated in the survey, representing 69% of the Bank’s workforce.⁵⁷

The results showed that all our branches, including headquarters, had low exposure to psychosocial risk factors, reflecting a favorable work environment. In addition, protective factors for mental health were identified, such as:

- ➔ Professional development.
- ➔ Recognition.
- ➔ Camaraderie.
- ➔ Quality of leadership.
- ➔ Organizational trust.

This assessment allows us to strengthen our support and care strategies to promote a healthy and sustainable work environment.

To complement our prevention strategy, in 2025 we will implement the TMERT Protocol for Monitoring Workers Exposed to Risk Factors to assess the risk of musculoskeletal disorders among workers.

To mitigate these risks, we have promoted various initiatives, such as:

- ➔ An active break and massage program implemented in branches throughout the country.
- ➔ Development of audiovisual material with a self-guided exercise program to prevent musculoskeletal injuries.
- ➔ These actions aim to improve postural health and reduce the incidence of musculoskeletal disorders among employees.
- ➔ Recording and managing occupational injuries.

To ensure proper follow-up of workplace incidents, we use the Occupational Accident Law Administration Agency platform, where all cases of accidents, injuries or mental and musculoskeletal health problems suffered by employees are recorded.

Based on this information and in accordance with our risk identification matrix, we develop an annual work program focused on the prevention of accidents and occupational diseases.

At Itaú, one of our main responsibilities is to protect the physical integrity and health of all employees working in our facilities, regardless of their department.

For this reason, Itaú’s Risk Prevention Department has developed and distributed to its contractors special regulations that form part of the Occupational Health and Safety Management System, the purpose of which is to establish the general provisions for the prevention of occupational accidents and diseases that will govern it and its relationship with contractors and subcontractors that provide services to Itaú. This is in addition to the provisions that govern their activities, obligations and responsibilities in the areas of labor, social security, occupational health and safety, and compliance with legal requirements that they develop in the course of providing the services agreed upon with Itaú.

In addition, our contractors are committed to ensuring that all their employees who provide services to Itaú are aware of and fully comply with the actions, mechanisms, obligations and prohibitions established in these regulations. Contractors and subcontractors under this Regulations must comply with the provisions of the Occupational Health and Safety Management System implemented and maintained by Itaú’s Risk Prevention Department.

⁵⁶ Our data was verified by a third party in the last reported year.
⁵⁷ This number includes all branches across the country, including headquarters.



Itaú Colombia

We manage occupational risks with the aim of minimizing incidents and occupational diseases. In 2024, the main risks identified were safety conditions in the workplace and psychosocial factors, assessed according to the Colombian Technical Guideline GTC 45, which allowed us to define mitigation strategies in accordance with occupational health and safety standards.

To reduce psychosocial risks, we implemented measures such as process standardization, emotional health training and mental breaks, the use of the Psychosocial Risk Battery (88% coverage) and the implementation of the Psychosocial Epidemiological Surveillance System. In addition, a discussion on self-care and emotional management was held with 83% participation.

In the area of facility safety, we carried out facility maintenance, a preventive and corrective maintenance plan, and training.

We also implemented fall prevention measures and distributed unsafe condition reporting forms. As part of the 2024 Work Plan, we held two health weeks with 76% participation.

To mitigate ergonomic risks, we made adjustments to workstations, provided comfort items, implemented the Musculoskeletal Epidemiological Surveillance System, and provided training on postural hygiene and active breaks every two months. Healthy Schools were also developed across the office network every four months.

As part of our risk identification and control strategy, we continue to promote the dissemination of information capsules on fall prevention, postural hygiene, vision conservation, road safety and other key topics. These initiatives will continue in 2025 as part of the Occupational Health and Safety Plan, with training, inspections of facilities and monitoring of the maintenance schedule.

All employees of Itaú Colombia and its subsidiaries are included in the Occupational Health and Safety Management System. Information is collected through risk matrices, procedures and documented programs. In addition, monthly monitoring is carried out to evaluate compliance with the objectives, which facilitates the performance of the annual audit at the end of the period.

Health and Safety Indicators

At Itaú Chile, we focus on reducing workplace accidents, commuting accidents and occupational diseases through our Occupational Health and Safety Management System, which includes preventive measures, employee training and the promotion of a culture of safety and self-care in accordance with best practices, creating safe and healthy workspaces, free from occupational hazards and strive to keep our accident and injury rates below the banking industry average.

	Itaú Chile		Itaú Colombia	
	No.	Rate	No.	Rate
Fatalities as a result of work-related injury ⁵⁸	0	0	0	0
High-consequence work-related injuries (excluding fatalities)	0	0	0	0
Recordable work-related injuries ⁵⁹	8	0.18	3	0.14
Fatalities as a result of work-related ill health	0	0	0	0
Cases of recordable work-related ill health ⁶⁰	1	0.022	1	0.047
Average number of days lost per accident	21.4	n.a.	4.6	n.a.

Absentee rate⁶¹

	Total % of scheduled days			
Employees	2021	2022	2023	2024
Itaú Chile	5.3%	3.7%	3.9%	4.0%
Itaú Colombia	11.1%	10.8%	11.7%	14.6%
Consolidated	7.6%	6.8%	6.5%	7.4%
Data coverage (as % of employees, operations or revenues)	100%			

⁵⁸Accident rate: Corresponds to the number of expected work-related injuries with days lost per 100 employees.
⁵⁹ Rate of work-related ill health: Corresponds to the number of work-related ill health per 100 employees
⁶⁰ Rate of work-related ill health: Corresponds to the number of work-related ill health per 100 employees.
⁶¹ Absentee rate: This is the percentage of days lost, calculated by dividing the number of days absent in the period by the number of days worked in the period per 100. All sick days are considered lost days.

Health and Safety Training

GRI 403-5 | MERCO 2.2.4

The main training topics in 2024 focused on the prevention of occupational risks in both on-site and remote work. They focused on mental health care, prevention of musculoskeletal injuries, work-related and commuting accidents. We also trained members of the Psychosocial Risk Protocol Application Committees (CEAL-SM/SUSESO) in the new assessment methodology and the Joint Health and Safety Committees (CPHS), whose mission is to monitor compliance with prevention, hygiene and safety measures by companies and workers.

We conduct nationwide evacuation drills in all our offices and at our headquarters. In these drills, we reinforce emergency and evacuation protocols and meeting points adapted to the geographical area of each site.

The following courses were held in 2024:

- ➔ Duty to Report Occupational Hazards (ODI).
- ➔ Preventive Measures for Teleworking.
- ➔ Awareness training on psychosocial risks.
- ➔ Webinar on the implementation of the Psychosocial Risk Monitoring Protocol.
- ➔ Cardiopulmonary resuscitation and use of the automated external defibrillator (AED).

- ➔ Fire extinguisher use and handling.
- ➔ Emergency and evacuation protocols.
- ➔ New Karin Law, scope and definitions.

In addition, we promote a culture of self-care among our employees through the Te Orienta program, which provides referral channels for the prevention of psychological, nutritional and psychosocial risks and promotes overall health. We also offer wellness activities, such as healthy breaks and massages, in all branches and at headquarters.

Number of hours of safety training/total employees at Itaú Chile:

	Employees		
	F	M	Total
Total number of hours of training provided to employees	3,429	3,699	7,128
Total number of employees	2,367	2,314	4,681
Average hours of training per employee	1.4	1.6	1.5



Processes

GRI 403-2, 403-8

At Itaú Chile, the Risk Prevention Department prepares a hazard identification and risk assessment matrix, which establishes controls ranging from elimination to the use of personal protective equipment. We identify occupational health and safety hazards and risks in order to prioritize the implementation of action plans and preventive activities, in collaboration with the Insurance Administrator under Law No. 16.744. Hazard identification and risk assessment are continuously reviewed and updated, especially after incidents, accidents, occupational diseases or changes in the organization. The Risk Prevention Department is continuously advised by the Administrative Agency of the Law in order to keep up to date with the regulations.

All facilities have access to the ZYGHT platform for managing findings through the Head of Operations and the presidents of joint committees (where applicable). All findings that require management can be reported on this platform, except those that are immediately resolved.

All findings identified through OHS management system tools, such as hazard inspections, behavioral observations, incident investigations, regulatory requirements, audits and inspections, among others, must be entered into the findings management section.

Any employee can report a finding or hazardous situation through the plant manager. We also have a risk prevention mailbox to receive information that needs to be managed in a timely manner.

The purpose of raising these situations is to correct hazardous conditions in the short term and ensure the safety of workers.

To assess mental health conditions in the workplace, we use the Workplace Environment Assessment Questionnaire - Mental Health/SUSESO (CEAL-SM/SUSESO), which guarantees anonymity, confidentiality and voluntary participation.

In the event of a physical injury, the employee must notify his or her immediate supervisor in accordance with the Occupational Accident Procedure. The Risk Prevention Department investigates the accident to determine its causes and prevent future incidents, while protecting the confidentiality of the employee. In this regard, statistics only report the total number of accidents.

For occupational diseases, employees can go directly or be referred by their health care system to the assessment centers of the administering entity. Following medical treatment, a confidential occupational assessment is carried out by psychologists from the Mutual, without informing the employer. In this case, only the total number of occupational diseases is reported in the statistics.

Steps to be taken in the event of an occupational accident:

- 1 Immediate notification:** The worker must notify his or her direct supervisor and go to a health center run by the administrative body (Mutual). If they are unable to move, an ambulance will be called.
- 2 Investigation:** The manager informs the Risk Prevention Department by sending the necessary information by e-mail to prevencionderiesgos@itau.cl. Together, they investigate the accident and generate the DIAT on the Mutual Seguridad platform, taking corrective measures if necessary.

Our Occupational Health and Safety (OHS) system integrates elements of the ISO 45001 standard and covers 4,562 employees. Accident and injury rates are obtained from the Administrative Body for the Occupational Accident Law.





6.6. Human Rights in the Supply Chain

Human Rights Commitment

NCG 461 2.1.v | CSA 3.2.1

At **Itaú Chile**, we adhere to the United Nations Guiding Principles on Business and Human Rights and reflect our commitment to these principles in our Human Rights Policy.

We also follow national and international guidelines in this area, taking into account various declarations, agreements and principles:

- The Universal Declaration of Human Rights.
- The Ten Principles of the UN Global Compact.
- The ILO Declaration on Fundamental Principles and Rights at Work.
- The International Covenant on Civil and Political Rights.
- The International Covenant on Economic, Social and Cultural Rights.
- Sustainable Development Goals (SDGs).
- United Nations Principles for Responsible Banking.
- Principles for Responsible Investment.
- OECD Guidelines for Multinational Enterprises.
- Equator Principles.
- Women's Empowerment Principles (WEPs).
- Performance Standards of the International Finance Corporation (IFC).

Itaú Colombia also joined the United Nations Global Compact in 2005. In the Letter of Commitment, included in our Integrated Annual Report, we have ratified our compliance with the Guiding Principles on Human Rights, Labor Standards, Environment and Anti-Corruption.

In our [policy](#), we state that we respect human rights and seek to prevent/respect the following:

- Human trafficking.
- Forced labor.
- Child labor.
- Freedom of association.
- The right to collective bargaining.
- Equal remuneration.
- Discrimination.
- Working conditions.
- Privacy and freedom of expression.
- Personal and family integrity.
- Freedom of movement and choice.

The policy covers requirements for our own operations (employees, direct activities, products or services) and requirements for our suppliers and partners.

Human rights due diligence

NCG 3.6.ii (Amended per NCG 519) | GRI 407-1, 408-1, 409-1, 411-1 | CSA 3.2.3

In 2024, with the guidance of the Corporate Sustainability Program at the Pontificia Universidad Católica de Chile, **Itaú Chile** implemented a new process called “Human Rights Due Diligence.” The process entailed gathering relevant information from stakeholders and raising participants’ awareness of the human rights and business framework through activities such as meetings, interviews, and talks. At each event, the basic elements of the framework were presented, and the main aspects of the human rights due diligence process were explained.

The scope of the process focused on our operations in Chile. The methodology used allowed us to develop the capacity to periodically review potential human rights risks in the future.

Throughout the process, we verified that we have robust management of traditional social issues, primarily labor compliance, as well as other issues where we voluntarily exceed standard expectations, such as diversity and inclusion.

One identified opportunity for improvement is to continue raising awareness among relevant management and key stakeholders about the importance of this issue.

Methodology

To assess the issues identified under the human rights framework and establish management priorities and urgency, we used the criteria defined by the Guiding Principles on Business and Human Rights (UNGPs) and the OECD Due Diligence Guidance for Responsible Business Conduct. We used the following criteria: Severity Criteria: According to scale, scope, and remediability. Criteria for the company’s connection to the impact: According to cause, contribution, and direct link.

The table below summarizes the results of this process and identifies priority risk areas:

Associated human rights	Itaú employees	External employees (Contractors)	Direct and indirect supplier employees	Employees of financed projects (direct and/or third parties)	Customers
Right to have fair and satisfactory working conditions.	●	●	●	●	
Right to equality before the law and non-discrimination.	●	●	●	●	●
Minority rights.	●	●			●
Right to form and join trade unions and the right to strike.	●	●		●	
Right to work.		●	●	●	
Right to health.	●	●		●	●
Right to privacy.		●		●	●
Right to family life.	●	●		●	●
Right to an adequate standard of living.	●	●		●	●
Right not to be subjected to cruel, inhuman, or degrading treatment or punishment.	●	●	●	●	
Right of freedom from slavery, servitude or forced labor.			●		
Right to liberty and security of person.			●		
Right to protection for children.			●		
Right to education.			●		
Right to life.			●		
Right to work.			●	●	
Right to a clean, healthy, and sustainable environment.				●	

After analyzing the list of risks, we reviewed our policies, procedures, programs, and actions related to human rights. Cross-referencing the risks and our practices resulted in a prioritization matrix, which analyzed the risks in relation to the potential audience impacted by the severity of harm and the likelihood of occurrence. We will operationalize the identified gaps in order to implement action plans in accordance with the Bank's priorities for 2025.

It should be noted that no risks, nor any risks rated as "high," were identified in relation to the following:

- ➔ That workers' rights to exercise freedom of association or collective bargaining may be violated or at significant risk.
- ➔ Child labor.
- ➔ Young workers exposed to hazardous work.
- ➔ Forced or compulsory labor.

At the same time, the aspects rated as medium risks by our suppliers are detailed below:

- ➔ That workers of companies that provide services to **Itaú Chile** (contractors) may be victims of poor labor practices, mistreatment, or discriminatory acts by their employer or coworkers. There is also a risk that these issues may not be identified by the bank due to a lack of human rights management among service providers.

- ➔ Hiring suppliers of goods that violate the human rights of their workers and that are not identified by **Itaú Chile**. This may occur in the absence of supplier management of goods from a human rights perspective.
- ➔ That there are violations of the human rights of workers and communities (decent working conditions, forced labor, child labor, among others) in the supply chain and that these are not recognized by the Bank.

We have specific procedures in place to prevent and detect noncompliance with labor regulations. These procedures are outlined in the Internal Rules on Order, Hygiene, and Safety, the Code of Ethics and Conduct, and our corporate policies.

These procedures indicate that we will not tolerate human rights violations, child labor, forced labor, labor in dangerous conditions, or physical or psychological abuse by suppliers. We also do not accept suppliers who do not respect the dignity of their workers.

The Senior Ethics and Compliance Committee identifies and resolves conflicts and noncompliance. The Compliance & AML Submanagement communicates guidelines and updates to the Code of Ethics and Conduct to employees and stakeholders. Additionally, we have an anonymous internal channel for reporting violations, conflicts of interest, or activities that contradict the Bank's values.

Our Human Rights policy on freedom of association states, "We recognize the right of our employees to participate in the various intermediate bodies that exist in our society,

always in accordance with current Chilean legislation. We cultivate a relationship based on respect and ongoing dialogue with our trade unions."

In the same document, we reaffirm our commitment to the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, ensuring:

- i. Freedom of association and the effective recognition of the right to collective bargaining.
- ii. The elimination of all forms of forced or compulsory labor, including human trafficking.
- iii. The effective abolition of child labour.
- iv. The elimination of discrimination in respect of employment and occupation.
- v. A safe and healthy working

environment. Finally, over the past three years, we have not identified any cases of violations involving rights of indigenous peoples.



6.7. Positive Impact on Society

Initiatives

Itaú Chile Foundation

NCG 461 4.2.vi | IT14

As a company, we are connected to the development of our environment, and we seek to generate a positive impact on society by promoting and supporting causes that empower people to effect change. To focus our efforts, **Itaú Chile** Foundation (“Itaú Foundation”) has defined two core areas of work: supporting education and promoting employability.

Founded in 1992, the Itaú Foundation is a private, non-profit institution that aims to promote the cultural and educational development of society.

Our mission is to promote sustainable, high-impact initiatives in education and social development to help create a more equitable and diverse society.

In addition, our vision is to be a committed institution that works to develop and integrate the most vulnerable segments of society. We currently have several programs:

Program: “Leamos Juntos” (Let’s Read Together)

➔ “Lee para un niño” (Read for a Child)

This reading mediation and promotion program is aimed at vulnerable children aged three to seven. The program promotes the benefits of reading for mental, cognitive, and emotional development during early childhood. Through corporate volunteering, Itaú Chile employees regularly visit kindergartens, elementary schools, and educational centers for children with disabilities. There, they hold reading sessions and tell stories. Additionally, storybooks are donated to these institutions to update and supplement their libraries.

In 2024, we carried out 68 activities in 23 kindergartens and educational centers, with 530 volunteers participating and donating 1,581 hours.

➔ “Nunca es tarde para leer” (It’s Never Too Late to Read)

This program supports and promotes reading for vulnerable older adults in long-term care facilities. The program’s objective is to promote reading activities that maintain cognitive abilities and contribute to mental and emotional wellbeing. The program is implemented through the volunteer work of Itaú Chile employees, who visit residents and bring poetry, as well as organize recreational activities such as singing and bingo.

In 2024, we carried out seven activities in four centers, mobilizing a total of 59 volunteers who donated 162 hours.



Partnerships

“Teacher Training”

This initiative aims to increase the positive impact of our efforts on the educational teams of participating institutions. To implement these training activities, we have partnered with the education faculties of Universidad del Desarrollo and Universidad Diego Portales.

Experiencia Empresa (Corporate Experience) Program

“Experiencia empresa”

This educational program promotes higher education and employability by exposing technical and vocational students specializing in accounting and business administration to academic and professional realities and challenges. The program aims to deepen technical knowledge, develop social and professional skills, and strengthen the connections between educational institutions and productive sectors. The program runs from April to December and consists of various activities led by Itaú Chile employees and in collaboration with other educational organizations.

In 2024, we held eight “Conoce Itaú” (Get to Know Itaú) sessions, which included guided tours of the different departments at our headquarters and branches in the Metropolitan Region and Valparaíso for students. A total of 64 volunteers participated, and 199 students attended.



We also held four “Ampliando Horizontes” (Broadening Horizons) sessions, which included talks, discussions, and entertaining activities at the Atton Hotel. These sessions were led by 36 volunteers and attended by 293 students.

In total, 89 activities were carried out through all the program’s initiatives. In addition to the aforementioned activities, there were workshops on financial literacy, social-emotional skills, Excel management, and vocational guidance. A total of 624 students from participating schools and 131 volunteers took part in these workshops.

“Experiencia Empresa Professional Internships”

This initiative brings high school graduates from technical and vocational schools closer to the reality and challenges of the working world. They actively participate in our Experiencia Empresa program, which improves their social and work skills. We offer them the opportunity to complete their professional internship at Itaú, which is a ministerial requirement for formal graduation from technical and vocational education. Throughout the process, they are guided by company employees.

In 2024, 83 students from seven beneficiary centers completed their professional internships at the Bank with the support of 81 mentors who donated 15,144 hours.

“Computer Delivery”

We deliver refurbished mobile devices to educational institutions participating in the Lee para un Niño and Experiencia Empresa programs. Our goal is to amplify the positive impact of technology as a teaching tool in educational settings at all levels. In the Experiencia Empresa program, we equip computer rooms in schools and high schools and donate equipment to students who complete their professional internships at Itaú Chile and decide to pursue higher education.

The initiatives we have strengthened through partnerships with various organizations are listed below:

➔ “EFIES – FIC Pre-University Program”

We offer scholarships for third- and fourth-year high school students who are part of the Experiencia Empresa program to participate free of charge in the Escuela de Formación para el Ingreso a la Educación Superior (EFIES) pre-university program. The program provides academic training and preparation to help students enter the university programs of their choice.

➔ “DUOC UC – FIC Excel Workshops”

We offer Excel workshops for third- and fourth-year high school students from educational institutions that participate in our Experiencia Empresa program. The objective is to teach participants how to use Excel effectively to increase their productivity in educational and work environments.

➔ “DUOC UC – FIC Vocational Guidance Workshops”

These workshops train participants to plan their professional education and guide them through the process of entering higher education. It also provides information on the application process, entrance exam preparation, and scholarships and financial aid information. These activities are carried out with teachers and students from different degree programs at DUOC UC.

➔ “Blisslab – FIC Social and Work Skills Workshops”

These workshops, taught by experts, focus on enhancing soft skills such as self-confidence, emotional intelligence, resilience, personal leadership, problem-solving, and effective communication. These workshops are held with high school seniors from schools that participate in the Experiencia Empresa program, and they are taught by Blisslab Consultores teams.

Fieldwork volunteering

IT15

At Itaú Chile, we recognize our responsibility to contribute meaningfully to society beyond our business. We believe that fostering connections between our employees and the community, and contributing not only financially, but also through action, is fundamental to our sustainability strategy. Therefore, we focus on directly supporting communities affected by natural disasters, such as fires and storms in the Valparaíso region.

To advance this mission, we seek strategic alliances. Since May 2024, thanks to Techo para Chile and Movidos por Chile, we have mobilized 133 employees to positively transform affected communities through two initiatives:

Emergency Housing Reconstruction:

We partnered with Techo para Chile to build temporary housing in Viña del Mar, Valparaíso Region. During workdays, bank employees participated in installing panels, roofing, and other essential structural elements to ensure the homes are safe and habitable.



Beneficiaries	Days	Volunteers
43	3	133
people	days in the field	itubers
Hours donated	The beneficiaries were communities in Viña del Mar in the Valparaíso region.	
1,360		
hours donated		

We provided training for social leaders in disaster resilience:

Thanks to our alliance with Movidos por Chile, we provided training that had a multiplier effect, helping to prevent future emergencies in the Valparaíso region. Our employees were trained and then trained social and community leaders in prevention tools, disaster resilience, and emergency management.

Beneficiaries	Days	Volunteers
30	2	13
community leaders	training sessions	itubers
Hours donated		
200		
hours donated		

7. Appendices

7.1. Material events 2024

NCG 461 9

- ➔ **January 18 I** On January 18, 2024, a placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DM Series Bonds, code BITADM0422, for a total amount of UF120,000, raising Ch\$4,027,192,961, with a maturity date of October 9, 2031 and an average placement rate of 3.64%.
- ➔ **January 19 I** On January 19, 2024, a placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 10/2018. The specific conditions of the placement were as follows: DD Series Bonds, code BITADD0919, for a total amount of UF100,000, raising Ch\$3,186,460,416, with a maturity date of March 9, 2029 and an average placement rate of 3.73%.
- ➔ **January 23 I** On January 23, 2024, a placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 12/2014. The specific conditions of the placement were as follows: CF Series Bonds, code BCORCF0914, for a total amount of UF15,000,000,000, raising Ch\$14,449,420,650, with a maturity date of September 1, 2029 and an average placement rate of 6.30%.
- ➔ **January 24 I** On January 24, 2024, a placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 10/2018. The specific conditions of the placement were as follows: DD Series Bonds, code BITADD0919, for a total amount of UF320,000, raising Ch\$10,289,519,613, with a maturity date of March 9, 2029 and an average placement rate of 3.539%.
- ➔ **January 25 I** A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 10/2018. The specific conditions of the placement were as follows: DD Series Bonds, code BITADD0919, for a total amount of UF325,000, raising Ch\$10,474,272,060, with a maturity date of March 9, 2029 and an average placement rate of 3.49%.
- ➔ **January 26 I** A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 10/2018. The specific conditions of the placement were as follows: DD Series Bonds, code BITADD0919, for a total amount of UF255,000, raising Ch\$8,212,642,372, with a maturity date of March 9, 2029.
- ➔ **February 8 I** On February 8, 2024, it was reported as a material event that a placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DG Series Bonds, code BITADG0521, for a total amount of UF300,000, raising Ch\$9,902,167,326, with a maturity date of May 9, 2029.
- ➔ **February 9 I** A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DG Series Bonds, code BITADG0521, for a total amount of UF200,000, raising Ch\$6,614,436,057, with a maturity date of May 9, 2029.
- ➔ **February 20 I** A placement of dematerialized bearer bonds was made by Itaú Chile in the local market and charged to the Bond Line, which is registered in the Securities Registry of the CMF under No. 03/2022.
- ➔ **February 28 I** It was agreed that an ordinary shareholders' meeting of Itaú Chile would be held on April 25, 2024, at 10:00 a.m. at the Bank's offices located at Av. Presidente Riesco 5537, 3rd floor, Las Condes, Santiago, to discuss matters within its competence.
- ➔ **March 7 I** A placement of dematerialized bearer bonds was made by Itaú Chile in the local market and charged to the Bond Line, which is registered in the Securities Registry of the CMF under No. 03/2022.
- ➔ **March 27 I** A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 03/2022. The specific conditions of the placement were as follows: DF Series Bonds, code BITADF0321, for a total amount of UF630,000, raising Ch\$21,383,053,135, with a maturity date of March 9, 2028 and an average placement rate of 3.34%.
- ➔ **March 24 I** A placement of dematerialized bearer bonds was made by Itaú Chile in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 12/2014. The specific conditions of the placement were as follows: CF Series Bonds, code BCORCF0914, for a total amount of Ch\$11,000,000,000 raising Ch\$10,246,389,614, with a maturity date of September 1, 2029 and an average placement rate of 6.82%.
- ➔ **April 25 I** At the extraordinary shareholders' meeting of Itaú Chile held on April 25, 2024, it was approved, among other matters, to formally cancel the remaining 6,556 backup shares as of May 26, 2023. This was the result of the share exchange completed among shareholders in connection with the reverse stock split agreed upon at the extraordinary shareholders' meeting held on January 19, 2023, and approved by resolution No. 2215 on March 28, 2023. The meeting also approved amending the bylaws to reflect the resolutions adopted at the meeting and approved a new text of the bylaws, replacing the current text in its entirety.
- ➔ **May 7 I** It was reported as a Material Event that Itaú Chile had become aware of Exempt Resolution

No. 4.043, issued by the CMF on May 3, 2024. This resolution imposed a fine of 636.16 Unidades de Fomento (Inflation-adjusted Units) on Itaú Chile for failing to comply with Article 28 of Law No. 14.908 regarding alimony payments.

- ➔ **May 17 I** A placement of dematerialized bearer bonds was made by Itaú Chile in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 12/2014. The specific conditions of the placement were as follows: CF Series Bonds, code BCORCF0914, for a total amount of Ch\$5,000,000,000 raising Ch\$4,743,074,340, with a maturity date of September 1, 2029 and an average placement rate of 6.51%.
- ➔ **May 20 I** A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 12/2014. The specific conditions of the placement were as follows: CF Series Bonds, code BCORCF0914, for a total amount of Ch\$5,000,000,000 raising Ch\$4,759,611,688, with a maturity date of September 1, 2029 and an average placement rate of 6.43%.
- ➔ **May 24 I** It was reported as a Material Event that a placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 12/2014. The specific conditions of the placement were as follows: CF Series Bonds, code BCORCF0914, for a total amount of Ch\$10,000,000,000 raising Ch\$9,539,766,262, with a maturity date of September 1, 2029 and an average placement rate of 6.49%.

- ➔ **July 4 I** Exempt Resolution No. 5.670, dated June 21, 2024, was acknowledged. It was resolved to impose a fine on Itaú Chile in the amount of UF1,000. This was the result of a failure to comply with the provisions of Article 156 of the LGB and No. 6 of Chapter 2-13 of the RAN regarding the expiration of deposits or any other credit in favor of third parties, specifically with respect to the obligation to pay the General Treasury of the Republic in a timely manner for credits that expired in 2023.
- ➔ **July 5 I** Itaú Chile agreed to appoint André Gailey as its new Chief Executive Officer, effective October 1, 2024. Gabriel Amado de Moura will continue to serve as Chief Executive Officer until September 30, after which he will join the Executive Committee of Itaú Unibanco and assume the position of CFO of that entity. It is also announced that Milton Maluhy, director and vice chairman of the Board of Directors, will remain in his position until September 30, 2024. Gabriel Amado de Moura will be proposed as his replacement, which will be formalized in due course.
- ➔ **July 17 I** A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DM Series Bonds, code BITADM0422, for a total amount of UF2,230,000,000, raising Ch\$76,342,373,182, with a maturity date of October 9, 2031 and an average placement rate of 3.75%.
- ➔ **July 23 I** A placement of dematerialized bearer bonds was made by Itaú Chile in the local market and charged to the Bond Line, which is registered in the Securities

Registry under No. 3/2022. The specific conditions of the placement were as follows: DX Series Bonds, code BITADX1022, for a total amount of UF2,000,000, raising Ch\$71,750,862,725, with a maturity date of April, 10, 2034 and an average placement rate of 3.70% and DW Series Bonds, code BITADW1122, for a total amount of UF2,000,000, raising Ch\$71,703,381,888, with a maturity date of November 10, 2033 and an average placement rate of 3.70%.

- ➔ **July 31 I** The Board of Directors of Itaú Chile approved a new Policy on Regular Operations for the bank at its ordinary meeting held on July 30, for the purposes of Title XVI of Law No. 18.046 on Corporations and NCG 501. In addition, at its ordinary meeting held on July 31, the Board of Directors approved a new Policy on Regular Operations for the aforementioned purposes, effective September 1, 2024. The policy will be available to shareholders at the Bank's offices and on its website.
- ➔ **July 31 I** A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DQ Series Bonds, code BITADQ0222, for a total amount of UF180,000, raising Ch\$6,024,717,478, with a maturity date of October 9, 2035 and an average placement rate of 3.55%.
- ➔ **August 21 I** A placement of dematerialized bearer bonds was made by Itaú Chile in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DQ BITADQ0222, for a total amount of UF760,000, raising

Ch\$26,198,170,065, with a maturity date of August 9, 2035 and an average placement rate of 3.1543%.

- ➔ **August 23 I** A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DQ Series Bonds, code BITADQ0222, for a total amount of UF70,000, raising Ch\$2,428,394,505, with a maturity date of August 9, 2035 and an average placement rate of 3.10%.
- ➔ **August 28 I** A placement of dematerialized bearer bonds was made by Itaú Chile in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DQ Series Bonds, code BITADQ0222, for a total amount of UF150,000, raising Ch\$5,203,617,915, with a maturity date of August 9, 2035 and an average placement rate of 3.11%.
- ➔ **August 29 I** It was reported as a Material Event that a placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DQ Series Bonds, code BITADQ0222, for a total amount of UF2,000,000, raising Ch\$69,272,388,739, with a maturity date of August 9, 2035 and an average placement rate of 3.13%.
- ➔ **September 24 I** It was reported as a Material Event that at such date, Mr. Milton Maluhy submitted his resignation as director of Itaú Chile, effective September 30, 2024. In addition, Mr. Gabriel Moura

was appointed as his replacement on the same date, effective October 1, 2024. He will remain in office until the next Ordinary Shareholders' Meeting, at which time a permanent appointment will be made.

→ **September 27** | A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DQ Series Bonds, code BITADQ0222, for a total amount of UF1,290,000, raising Ch\$47,293,661,976, with a maturity date of August 9, 2035 and an average placement rate of 2.60%.

→ **October 17** | A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry under No. 3/2022. The specific conditions of the placement were as follows: DY Series Bonds, code BITADY1023, for a total amount of UF620,000, raising Ch\$23,973,090,089, with a maturity date of August 9, 2035 and an average placement rate of 2.87%.

→ **December 5** | A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry of the CMF under No. 3/2022. The specific conditions of the placement were as follows: DY Series Bonds, code BITADY1023, for a total amount of UF530,000 (five hundred and thirty thousand Inflation-adjusted Units), raising Ch\$20,532,952,141 (twenty thousand five hundred and thirty-two million nine hundred and fifty-two thousand one hundred and forty-one Chilean pesos), with a maturity date of

October 10, 2039 and an average placement rate of 2.97%.

→ **December 13** | A placement of dematerialized bearer bonds was made in the local market and charged to the Bond Line, which is registered in the Securities Registry of the CMF under No. 3/2022. The specific conditions of the placement were as follows: DY Series Bonds, code BITADY1023, for a total amount of UF420,000 (four hundred and twenty thousand Unidades de Fomento), raising Ch\$16,229,417,938 (sixteen billion two hundred twenty-nine million four hundred seventeen thousand nine hundred thirty-eight Chilean pesos), with a maturity date of October 10, 2039 and an average placement rate of 3.01%.

→ **December 17** | It was reported by Material Event that Mr. Pedro Samhan submitted his resignation to the Board of Directors of Banco Itaú Chile on the same date. His resignation will take effect on March 31, 2025. Additionally, Mr. Kevin Cowan Logan was appointed as his replacement on the same date, effective April 1, 2025. He will remain in office until the next Ordinary General Shareholders' Meeting, at which time his appointment will be made permanent.

→ **December 24** | It was announced as Material Event that on that date and in accordance with the resolutions of the Bank's Board of Directors at its ordinary meetings held on June 26, 2024, and November 27, 2024, the Bank issued and privately placed under its Global Medium-Term Note Program (the "MTN Program") subject to Regulation S of the Securities and Exchange Commission of the United States of America ("SEC"), bonds with no maturity date under Article 55 bis of the General Banking Law and

Chapter 21-2 of the CMF's Updated Compilation of Rules, in the amount of US\$200,000,000 (two hundred million United States dollars), at a variable annual rate of Term SOFR at 6 months plus a spread of 360 basis points and without the possibility of redemption prior to 5 years from the date of issue (the "AT1 Bonds"). Interest will be paid semi-annually on June 20 and December 20 of each year, beginning June 20, 2025. Itaú BBA International (Cayman) Ltd., a related entity of the controller of Banco Itaú Chile, purchased this issue of AT1 Bonds under the MTN Program. Thus, the Directors' Committee examined and reviewed this transaction, and the Bank's Board of Directors approved it as a related party transaction. This was done in accordance with the provisions of Title XVI of Law No. 18.046 on Corporations and the Policy on Regular Transactions, as reported in a material event dated July 31, 2024. The Board of Directors also approved the issuance and placement rate of the AT1 bonds.

Finally, the purpose of this AT1 bond issuance is to strengthen the Bank's tier 1 capital position, and the corresponding funds will be used for its ordinary business.

Material events that occurred after the reporting period but significantly influenced our business, financial statements, and offerings are presented below:

→ **March 26, 2025** | It is reported as Material Event that, at its ordinary meeting held March 26, 2025, the Bank's Board of Directors agreed to propose to the Ordinary Shareholders' Meeting, to be held on April 24, 2025, the distribution of 30% of the profits for the year 2024. This corresponds to a dividend to shareholders of Ch\$112,988,077,742, among the total

of 216,840,749 validly issued outstanding shares of the Bank and that, therefore, if approved under the terms indicated, a dividend of Ch\$522.2690513195920 per share would be distributed. In addition, the Board will be proposed to retain the remaining 70% of the profits.

Approved dividends will be available to shareholders from May 7, 2025. Therefore, shareholders registered in the Shareholder Register by midnight on April 30, 2025—that is, five business days prior to the payment date—will be entitled to receive dividends.

Material events that occurred before the reporting period but significantly influenced our business, financial statements, and offerings are presented below:

→ **May 26, 2023** | **Completion of the share exchange** | (i) As of May 26, 2023, the amendments to the Bank's bylaws agreed at the Shareholders' Meeting regarding the decrease in the number of shares into which the Bank's capital is divided had become fully effective, (ii) as of May 26, 2023, the Bank's capital (amounting to Ch\$2,692,826,231,184) had been divided into 216,340,749 outstanding shares, fully subscribed and paid, and (iii) as of May 26, 2023, the shares of Banco Itaú Chile (ITAUCL) were traded as new shares, and (iv) from the back-up package of 10,000 shares that was not considered in the numerical calculation of the Exchange Ratio, 3,444 shares were allocated, leaving a remainder of 6,556 back-up shares after completing the exchange. In accordance with the resolution adopted by the Board, the aforementioned 6,556 remaining shares will be formally cancelled at an Extraordinary Shareholders' Meeting to be called by the Board of Directors immediately after the next

Ordinary Shareholders' Meeting to be held during the first four months of 2024.

➔ **October 30, 2023 | Announcement of the termination of its American Depositary Shares program registered in the United States** | Itaú Chile announced the termination of its American Depositary Shares (ADS) program registered in the United States. The company informed the New York Stock Exchange of its decision to initiate the process to terminate the ADS program, cancel the registration of the ADSs with the United States Securities and Exchange Commission (SEC), and terminate the Deposit Agreement under which the ADSs were issued. The Board of Directors made this decision at a regular meeting on October 25, 2023. They considered that approximately 0.97% of the Bank's total shares comprise the ADS program, and this program's market liquidity currently represents 2.1% of the total liquidity of the shares. They also considered the need to reduce operating costs. To this end, Itaú Chile will make the necessary filings with the United States Securities and Exchange Commission, the New York Stock Exchange, and the local authorities, as well as with the depository of the ADS program. Finally, we state that Itaú Chile's common shares are registered with the CMF's Securities Registry. They are traded and listed on the Santiago Stock Exchange and the Chilean Electronic Stock Exchange, and they will continue to be so. We are therefore subject to all periodic and ongoing disclosure requirements applicable to banks and shareholders' corporations under the applicable laws and regulations of the CMF.

➔ **November 20, 2023 | Request for cancellation of ADS registration with the SEC** | The cancellation of

the registration of the American Depositary Shares (ADS) issued by the bank with the New York Stock Exchange becomes effective. For the purposes of continuing with the process of terminating the ADS program reported in the material event dated October 30, 2023, on this same date, the Bank will file a request with the Securities and Exchange Commission of the United States of America ("SEC") for cancellation of the registration of the ADS and common shares and for termination of its reporting obligations to that entity (Form 15F). In accordance with the applicable regulatory deadlines, our company expects the cancellation of the ADS registration with the SEC to take effect 90 days from today. Finally, it is hereby stated that the common shares of Itaú Chile will continue to be registered with the CMF's Securities.



7.2. External assurance reports

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Independent limited assurance verification report on ESG indicators of the 2024 Integrated Report of Banco Itaú Chile.

Santiago, June 10, 2025.

Dear
Banco Itaú Chile Administration
Attention: Claudia Labbé

Banco Itaú Chile (hereinafter "Itaú Chile") has requested us to conduct an independent review of ESG indicators for the 2024 Integrated Report. The review exclusively considers 96 indicators related to the General Rule N° 461 (and considering the modifications of the NCG 519), the SASB and GRI standards and own indicators for the period from January 1, 2024, to December 31, 2024.

Responsibilities of Itau Chile administration

The administration of Itaú Chile is responsible for the preparation and presentation of the documentation and tools that make up the ESG indicators of the 2024 Integrated Report, including, in particular, spreadsheets, invoices, contracts, certificates, and all information that supports and backs the indicators' data.

This responsibility includes the collection of information, data analysis, and calculation of the indicators, as well as their disclosure in the Integrated Report, ensuring they are free from significant misrepresentations, whether due to fraud or error.

Responsibilities of Forvis Mazars

Our responsibility is to issue an independent limited assurance verification report, based on the information provided by Itaú Chile and the work performed on it. We have developed our work in accordance with:

- The International Standard on Assurance Engagements Other than Audits or Reviews of Historical Financial Information (**ISAE 3000**) and the International Standard on Assurance Engagements on Greenhouse Gas Statements (**ISAE 3410**), by the International Auditing and Assurance Standard Board (**IAASB**) of the International Federation of Accounts (**IFAC**).
- The independence and other ethics requirements of the International Code of Ethics for Professional Accountants (including international standards of independence) developed by the International Ethics Standards Board for Accountants (IESBA) which is based on the fundamental principles of integrity, objectivity, professional competence, diligence, confidentiality and professionalism.
- General Rule N° 461 (and considering the modifications of the NCG 519), promulgated by the Financial Market Commission (CMF) of Chile.
- Sustainability Accounting Standards Board (SASB) standards of the International Sustainability Standards Board (ISSB) for the industry Oil & Gas – Commercial Banks.
- Global Reporting Initiative (GRI) standards dictated by the Global Sustainability Standards Board (GSSB).

Our work team has professionals who are experts in reviews of non-financial information and in particular, socio-environmental information.

Procedures performed

Our work has consisted of understanding the calculation process of each indicator, that is, reviewing supporting information, evaluating the tools and calculation procedures provided by Itaú Chile, as well as applying analytical procedures and review tests described below:

- Interviews with key personnel responsible for the information collected and used in the calculation and disclosure of the socio-environmental indicators in the Integrated Report, to understand the internal processes and controls in relation to the methodology used.
- Obtaining and reviewing tools and documents related to the calculation of ESG indicators.
- Obtaining and reviewing supporting documentation for the information contained in the calculation of ESG indicators.



- Verification of the calculation associated with the 2024 ESG indicators and their correct disclosure in the 2024 Integrated Report.

The scope of a limited assurance review of ESG indicators is substantially lower than that of a reasonable assurance audit or review, and therefore we do not provide a reasonable assurance audit opinion on Itaú Chile 2024 Integrated Report.

Conclusions

We believe that we have obtained sufficient and appropriate evidence to support our conclusions.

The verification conclusions made by Forvis Mazars are valid for the latest version of Itaú Chile 2024 Integrated Report, received on June 10, 2025.

Based on the procedures performed in our review and the evidence we have obtained, nothing has come to our attention that causes us to believe that the socio-environmental indicators of Itaú Chile 2024 Integrated Report have not been disclosed in accordance with the applicable regulations and the reliability of the indicator calculations. The reported indicators subject to verification are those indicated in Annex 1.

All the inconsistencies found during the process were clarified and resolved; therefore, no aspect has been revealed that would make us believe that the information provided about the ESG indicators of the 2024 Integrated Report of Itaú Chile contains significant errors.

Use and distribution

In accordance with the terms established, this Limited Assurance Verification Report has been prepared exclusively in the interest of Itaú Chile in relation to 96 ESG indicators of the 2024 Integrated Report and therefore has no other purpose and cannot be used in another context.

10-06-2025 | 13:51:22 PDT

Fanny Tora

Fanny Tora
Partner Sustainability & ESG
Forvis Mazars Auditores Consultores Ltda.



Annex 1: Verified indicators

NCG 461(519) numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
5.1.1	Staffing: number of people by sex	Total workforce by sex per employee category: • Senior management: 9 Men; 1 Woman • Management: 137 Men; 65 Women • Line Management: 308 Men; 241 Women • Operator: 0 • Sales force: 65 Men; 170 Women • Administrative personnel: 377 Men; 470 Women • Clerk: 0 • Other technical personnel: 157 Men; 268 Women • Other professionals: 1,261 Men; 1,152 Women • Total: 2,314 Men; 2,367 Women	Chile	139
5.1.2	Staffing: number of people by nationality	Total workforce by nationality: • Chilean: 4,351 • Venezuelan: 201 • Brazilian: 28 • Colombian: 31 • Peruvian: 22 • Argentine: 10 • Spanish: 7 • Bolivian: 4 • Angolan: 1 • Korean: 1 • Cuban: 6 • Dominican: 1 • Ecuadorian: 4 • American: 1 • French: 1 • Dutch: 1 • Italian: 1 • Mexican: 3 • Paraguayan: 2 • Polish: 1 • South African: 1 • Uruguayan: 3 • Total: 4,681	Chile	218
5.1.3	Staffing: Number of people by age group	Total workforce by age group: • Under 30 years old: 557 • Between 30 and 40 years old: 2,011 • Between 41 and 50 years old: 1,350 • Between 51 and 60 years old: 664 • Between 61 and 70 years old: 98 • Over 70 years old: 1	Chile	211-213
5.1.4	Staffing: tenure	Total workforce by tenure: • Under 3 years: 1,774 • Between 3 and 6 years: 878 • Over 6 and under 9 years: 638 • Between 9 and 12 years: 405 • Over 12 years: 986	Chile	216



NCG 461(519) numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
5.1.5	Staffing: Number of people with disabilities	Number of people with disabilities: <ul style="list-style-type: none">• Senior management: 0 Men; 0 Woman• Management: 0 Men; 1 Women• Line Management: 2 Men; 1 Women• Operator: 0• Sales force: 0 Men; 3 Women• Administrative personnel: 8 Men; 10 Women• Clerk: 0• Other technical personnel: 3 Men; 5 Women• Other professionals: 11 Men; 12 Women• Total: 24 Men; 32 Women	Chile	140
5.2.i	Labor formality: people with indefinite-term contracts	Total workforce people with indefinite-term contracts: Men: 2,252 ; 97% / Women: 2,315 ; 98%	Chile	140
5.2.ii	Labor formality: people with fixed-term contracts	Total workforce people with fixed-term contracts: Men: 62 ; 3% / Women: 52 ; 2%	Chile	140
5.2.iv	Labor formality: people who provide fee-based services	Total workforce people who provide fee-based services: Men: 0 ; 0% / Women: 0 ; 0%	Chile	140
5.3.i	Job adaptability: people with full-time work	Total workforce people with full-time work: Men: 2,261 ; 98% / Women: 2,237 ; 95%	Chile	140
5.3.ii	Job adaptability: people with part-time work	Total workforce people with part-time work: Men: 53 ; 2% / Women: 130 ; 5%	Chile	140
5.3.iii	Job adaptability: people with partial telework	Total workforce people with partial telework: Men: 1,603 ; 69% / Women: 1,297 ; 55%	Chile	140
5.3.iv	Job adaptability: people with full telework	Total workforce people with complete telework: Men: 0 ; 0% / Women: 0 ; 0%	Chile	140
5.3.v	Job adaptability: people with job adaptability agreements for workers with family responsibilities	Total workforce people with job adaptability agreements for workers with family responsibilities: Men: 5 ; 0.1% / Women: 9 ; 0.2%	Chile	140
5.3.vi	Job adaptability: people with job adaptability agreements for workers with time bands who have children up to 12 years old in the care	Total workforce people with job adaptability agreements for workers with time bands who have children up to 12 years old in the care: Men: 0 ; 0% / Women: 0 ; 0%	Chile	140
5.4.1.i	Pay equity by gender - Equity policy: fair compensation policies		Chile	146
5.4.1.ii	Pay equity by gender - Plans and/or goals to reduce the inequalities that may exist		Chile	146
5.5.i	Workplace and sexual harassment: percentage of staff who were trained during the year regarding the protocol for the prevention of sexual harassment, workplace harassment and violence at work	Percentage of staff who were trained on sexual and workplace harassment and violence at work issues: 56%	Chile	145



NCG 461(519) numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
5.5.ii	Workplace and sexual harassment: investigation and sanction procedure to which such conducts that have been implemented in the entity are subjected		Chile	145
5.5.iii	Workplace and sexual harassment: number of sexual harassment complaints	Number of sexual harassment complaints: 0	Chile y Colombia	145
5.5.iv	Workplace and sexual harassment: number of workplace harassment complaints	CHILE: Total number of workplace harassment complaints: 7 Number of complaints by gender Men: 2 / Women: 5 Number of complaints regarding the entity to which it was filed: <ul style="list-style-type: none">• Itaú Chile: 5• Ministry of Labor: 2 COLOMBIA: Total number of workplace harassment complaints: 3	Chile y Colombia	145
5.5.v	Workplace and sexual harassment: number of workplace violence complaints	Total number of workplace violence complaints: 0	Chile y Colombia	145
5.6.ii	Occupational safety: indicators of accident rate	CHILE: Accident rate: 0.18 COLOMBIA: Accident rate: 0.14	Chile y Colombia	161
5.6.iii	Occupational safety: indicators of fatality rate	Fatality rate: 0	Chile y Colombia	161
5.6.iv	Occupational safety: indicators of work-related ill rate	CHILE: Work-related ill rate: 0.022 COLOMBIA: Work-related ill rate: 0.047	Chile y Colombia	161
5.6.v	Occupational safety: average days lost per accident	CHILE: Average number of days lost per accident: 21.4 COLOMBIA: Average number of days lost per accident: 4.6	Chile y Colombia	161



NCG 461(519) numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
5.7.iii	Postnatal leave: use of postnatal leave days	Male postnatal: Percentage of people who took postnatal leave: • Men: 85% Average days of postnatal leave per employee category: • Senior management: 0 • Management: 7.5 • Line Management: 7.8 • Sales force: 0 • Administrative personnel: 8.3 • Other technical personnel: 6.0 • Other professionals: 8.1 Parental postnatal: Percentage of people who took postnatal leave: • Men: 0% / Women: 100% Average days of postnatal leave per employee category: • Senior management: 0 • Management: 84 • Line Management: 84 • Sales force: 84 • Administrative personnel: 84 • Other technical personnel: 84 • Other professionals: 84	Chile	156
5.8.iii	Training and Benefits: Trained Staff	CHILE: Number of people trained: 4,578 Percentage that they represent of the total workforce: 98% COLOMBIA: Number of people trained: 2,104 Percentage that they represent of the total workforce: 97%	Chile y Colombia	152



NCG 461(519) numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
5.8.iv	Training and benefits: Average annual hours of training	CHILE: Average annual hours of training that staff spent, by sex per employee category: • Senior management: Men 9 ; Women11 • Management: Men 42 ; Women 43 • Line Management: Men 32 ; Women 31 • Sales force: Men 8 ; Women 8 • Administrative personnel: Men 22 ; Women 12 • Other professionals: Men 27 ; Women 30 • Other technical personnel: Men 17 ; Women 12 COLOMBIA: Average annual hours of training that staff spent, by sex per employee category: • Senior management: Men 24 ; Women 106 • Management: Men 58 ; Women 63 • Line Management: Men 47 ; Women 57 • Sales force: Men 23 ; Women 28 • Administrative personnel: Men 14 ; Women 26 • Other professionals: Men 32 ; Women 33 • Other technical personnel: Men 17 ; Women 24	Chile y Colombia	152
6.2.iii	Business: number of suppliers individually representing at least 10% of total purchases	Suppliers individually representing at least 10% of total purchases: 0	Chile	56
7.1	Suppliers payment: suppliers payment policy		Chile	57
7.1.i	Suppliers payment: number of invoices paid	Number of invoices paid: • Less than 30 days: Local 35,778 ; Foreign 521 • Between 31 and 60 days: Local 1,412 ; Foreign 144 • Over 60 days: Local 182 ; Foreign 125 • Total: Local 37,372 ; Foreign 790	Chile	57
7.1.ii	Suppliers payment: total amount paid	Amount of invoices paid (MCh\$): • Less than 30 days: Local \$308,035 ; Foreign \$18,172 • Between 31 and 60 days: Local \$12,144 ; Foreign \$4,818 • Over 60 days: Local \$876 ; Foreign \$5,290 • Total: Local \$321,055 ; Foreign \$28,280	Chile	57
7.1.iii	Suppliers payment: Total amount of interest for late payment of invoices	Total amount of interest for late payment: \$0	Chile	57
7.1.iv	Suppliers payment: number of suppliers	Number of suppliers: • Less than 30 days: Local 1,652 ; Foreign 90 • Between 31 and 60 days: Local 423 ; Foreign 40 • Over 60 days: Local 69 ; Foreign 29 • Total: Local 2,144 ; Foreign 159	Chile	57



NCG 461(519) numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
7.1.v	Suppliers payment: registration of agreements with exceptional payment periods	Number of agreements registered in the register of agreements with exceptional payment terms: 0	Chile	57
7.2.i	Suppliers evaluation: supplier evaluation policies		Chile	57
7.2.ii	Suppliers evaluation: number of suppliers analyzed considering sustainability criteria	Number of suppliers analyzed considering sustainability criteria: • Local: 45 ; 12% / Foreign: 0 ; 0% Percentage of total purchases for the year corresponding to suppliers evaluated under sustainability criteria: • Local: 3% / Foreign: 0%	Chile	57
8.1.1.ii	Legal and regulatory compliance - In relation to customers: enforced sanctions	Number of sanctions: 15 Amount in Chilean pesos: \$37,774,754	Chile	25

SASB numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
FN-CB-230a.1	1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Reportable personal data breach events: 0	Chile y Colombia	105
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Number of checking accounts: 5,786	Chile	121
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Number of participants in financial literacy initiatives: CHILE: • Experiencia Empresa: 217 • ItúEmprendimiento Mujer: 200 COLOMBIA: • Nueva Pangea: 862 • Global money week: 232	Chile y Colombia	120
FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis		Chile y Colombia	113
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Monetary losses as a result of legal proceedings: \$0	Chile y Colombia	90



GRI numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
2-7	Employees	CHILE: Total number of employees: Men: 2,314 ; Women: 2,367 Total number of permanent employees: Men: 2,252 ; Women: 2,315 Total number of temporary employees: Men: 62 ; Women: 52 Total number of full-time employees: Men: 2,261 ; Women: 2,237 Total number of part-time employees: Men: 53 ; Women: 130 COLOMBIA: Total number of employees: Men: 1,014 ; Women: 1,161 Total number of permanent employees: Men: 1,014 ; Women: 1,161 Total number of temporary employees: Men: 0 ; Women: 0 Total number of full-time employees a: Men: 1,014; Women: 1,161 Total number of part-time employees: Men: 0 ; Women: 0	Chile y Colombia	139,219,221
2-9	Governance structure and composition	CHILE: Total number of members: 7 regular and 1 alternate Number of executive members: 0 Number of non-executive members: 8 Number of independent members: 2 COLOMBIA: Total number of members: 7 regular Number of executive members: 0 Number of non-executive members: 7 Number of independent members: 2	Chile y Colombia	67,69,71
2-18	Evaluation of the performance of the highest governance body		Chile	66
2-27	Compliance with laws and regulations: total number of significant instances of non-compliance with laws and regulations	Instances for which fines were incurred: 2 Instances for which non-monetary sanctions were incurred: 0 Monetary value of fines in Chilean pesos: \$61,422,777	Chile	90
2-30	Collective bargaining agreements	Percentage of total employees covered by collective bargaining agreements: 93%	Chile	155
205-3	Confirmed incidents of corruption and actions taken	Number of incidents of corruption and charges in cases of criminal responsibility: 0	Chile	90



GRI numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
302-1	Energy consumption within the organization	Total fuel consumption within the organization from non-renewable sources: 245 MWh Total fuel consumption within the organization from renewable sources: 0 Electricity consumption from average grid: 0 Electricity consumption from renewable sources: 8,829 MWh Total energy consumption within the organization 9,074 MWh	Chile	133
302-2	Energy consumption outside of the organization	Total energy consumption outside of the organization: 4,667 MWh	Chile	133
302-3	Energy intensity	Energy intensity ratio within the organization: 129 KWh/m²	Chile	133
302-4	Reduction of energy consumption	Reduction of energy consumption: 39%	Chile	132
303-3	Water withdrawal	Total water withdrawal from all areas: 0.095 million m³ Total water withdrawal from all areas with water stress: 0.0093 million m³	Chile	135
303-4	Water discharge	Total water discharge to all areas: 0 million m³	Chile	135
303-5	Water consumption	Total water consumption from all areas: 0.095 million m³ Total water consumption from all areas with water stress: 0.0093 million m³	Chile	135
305-1	Direct (Scope 1) GHG emissions	Gross direct (Scope 1) GHG emissions: 279 tonCO2eq	Chile	127
305-2	Energy indirect (Scope 2) GHG emissions	Gross location-based energy indirect (Scope 2) GHG emissions: 1,806 tonCO2eq Gross market-based energy indirect (Scope 2) GHG emissions: 0 tonCO2eq	Chile	128
305-3	Other indirect (Scope 3) GHG emissions	Gross other indirect (Scope 3) GHG emissions: 7,170 tonCO2eq	Chile	131
305-4	GHG emissions intensity	GHG emissions intensity ratio: • GHG emissions intensity ratio scope 1+2 (market-baed) /surface area: 4 kgCO₂e/m² • GHG emissions intensity ratio scopes 1+2+3 (market-based) /active customers: 8 kgCO₂e/n²	Chile	132
305-5	Reduction of GHG emissions	Reduction of GHG emissions (scope 1): 60% Reduction of GHG emissions (scope 2): 70% Reduction of GHG emissions (scope 3): 20%	Chile	110
306-3	Waste generated	Total weight of waste generated 1,427 ton	Chile	136
306-4	Waste diverted from disposal	Total weight of waste diverted from disposal: • Hazardous: 0 ton • Non-hazardous: 12 ton	Chile	136
306-5	Waste directed to disposal	Total weight of waste directed to disposal: • Hazardous: 0 ton • Non-hazardous: 1,415 ton	Chile	136



GRI numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
401-1	New employee hires and employee turnover	Total number of new employee hires: 800 Rate of new employee hires: • Men: 12.9% • Women: 8.6% Rate of employee turnover: • Men: 13.7% • Women: 11.1%	Chile	148-149
403-8	Workers covered by an occupational health and safety management system	Number of employees covered by an occupational health and safety management system: 4,562	Chile	163
403-9	Work-related injuries	Number and rate of fatalities as a result of work-related injury: 0 Number and rate of high-consequence work-related injuries (excluding fatalities): 0 Number of recordable work-related injuries: 8 Rate of recordable work-related injuries: 0.18	Chile	161
403-10	Work-related ill health	Number of fatalities as a result of work-related ill health: 0 Number of cases of recordable work-related ill health: 1	Chile	161
404-1	Average hours of training per year per employee	Average hours of training by gender and employee category: CHILE: • Senior management: Men 9 ; Women 11 • Management: Men 42 ; Women 43 • Line Management: Men 32 ; Women 31 • Sales force: Men 8 ; Women 8 • Administrative personnel: Men 22 ; Women 12 • Other professionals: Men 27 ; Women 30 • Other technical personnel: Men 17 ; Women 12 COLOMBIA: • Senior management: Men 24 ; Women 106 • Management: Men 58 ; Women 63 • Line Management: Men 47 ; Women 57 • Sales force: Men 23 ; Women 28 • Administrative personnel: Men 14 ; Women 26 • Other professionals: Men 32 ; Women 33 • Other technical personnel: Men 17 ; Women 24	Chile y Colombia	152
404-3	Percentage of employees receiving regular performance and career development reviews	Percentage of total employees by gender and by employee category who received a regular performance and career development review: • Senior management: Men 100% ; Women 100% • Management: Men 95% ; Women 90% • Line Management: Men 96% ; Women 92% • Sales force: Men 78% ; Women 72% • Administrative personnel: Men 89% ; Women 78% • Other professionals: Men 95% ; Women 86% • Other technical personnel: Men 90% ; Women 88%	Chile	153

forvis mazars				
GRI numeral	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
405-1.a	Diversity of governance bodies and employees	Percentage of Directors by gender: • Men: 100% • Women: 0% Percentage of Directors by age group: • Under 30 years old: 0% • 30-50 years old: 13% • Over 50 years old: 87%	Chile	73
405-1.b	Diversity of governance bodies and employees	Percentage of employees per employee category by gender: CHILE: • Senior management: 90% Men; 10% Women • Management: 68% Men; 32% Women • Line Management: 56% Men; 44% Women • Operator: 0% Men ; 0% Women • Sales force: 28% Men; 72% Women • Administrative personnel: 45% Men; 55% Women • Clerk: 0% Men ; 0% Women • Other technical personnel: 37% Men; 63% Women • Other professionals: 52% Men; 48% Women COLOMBIA: • Senior management: 82% Men; 18% Women • Management: 54% Men; 46% Women • Line Management: 52% Men; 48% Women • Operator: 0% Men; 0% Women • Sales force: 40% Men; 60% Women • Administrative personnel: 39% Men; 61% Women • Clerk: 0% Men; 0% Women • Other technical personnel: 45% Men; 55% Women • Other professionals: 51% Men; 49% Women Percentage of employees by age group: CHILE: • Under 30 years old: 12% • 30-50 years old: 72% • Over 50 years old: 16% COLOMBIA: • Under 30 years old: 8% • 30-50 years old: 77% • Over 50 years old: 15%	Chile y Colombia	139,211-215

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forvis mazars				
Own Itaú	Indicator name	Forvis Mazars verified value (in the case of a quantitative indicator)	Scope	Integrated Report page
IT9	Total number of suppliers Itaú Chile	Total number of SME suppliers: 536 Number of critical suppliers: 87	Chile	56
IT10	Complaints reporting	Number of complaints received: 83 Number of complaints dismissed: 1 Number of corrective actions out of total complaints: 55	Chile	92
NA	Absenteeism	CHILE: Absentee rate: 4.0% Data coverage (as % of employees, operations, or revenue): 100% COLOMBIA: Absentee rate: 14.6% Data coverage (as % of employees, operations, or revenue): 100%	Chile y Colombia	161

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7.3. Annual report to the Directors' and Audit Committees

NCG 461 10

Annual Report on the Management of the Directors' Committee of Banco Itaú Chile 2024

To comply with paragraph 5, section 8, article 50 bis of the Chilean Corporations Law, the Directors' Committee issued the following annual management report as of December 31, 2024.

During 2024, the Directors' Committee met 15 times to discuss matters within its competence, including the following issues.

- a** Review and statement on the annual and quarterly consolidated financial statements, in conjunction with the Audit Committee.
- b** The proposal for the appointment of an external auditor and risk rating agencies for the year 2024, in conjunction with the Audit Committee.
- c** Review of related party transactions.
- d** Review and approval of the new "Policy on Regular Transactions."
- e** Review of compensation systems.
- f** Review the annual management report of the Directors' Committee.

Regarding the Directors' Committee's recommendations for 2024, the aforementioned committee and the Audit Committee agreed to propose to the Board of Directors, for subsequent consideration by the Ordinary Shareholders' Meeting, that PricewaterhouseCoopers ("PwC") be retained as the Bank's external auditors for the year 2024. Additionally, the Directors' Committee and the Audit Committee agreed to propose the appointment of Feller Rate Clasificadora de Riesgo Limitada and International Credit Rating Compañía Clasificadora de Riesgo Limitada ("ICR Chile") as the Bank's local risk rating agencies for the year 2024. Both proposals were approved by the Ordinary Shareholders' Meeting of Banco Itaú Chile on April 25, 2024.

The following is a summary of the matters discussed by the Directors' Committee during their meetings in 2024:

1. 141th Meeting held on February 27, 2024.

Joint Directors' Committee and Audit Committee meeting.

- ➔ Presentation by the external auditors on the Bank's annual consolidated financial statements as of December 31, 2023, and the interoffice report.
- ➔ Presentation by Corporate Finance Management on the Bank's annual consolidated financial statements as of December 31, 2023, as well as a presentation of the financial statements of local subsidiaries.
- ➔ The Committee reviewed and agreed to recommend to the Board of Directors and the Audit Committee the approval of the Bank's and subsidiaries' annual consolidated financial statements as of December 31, 2023, including the Notes and the Management Commentary report.
- ➔ The Corporate Finance Management also reported on and presented the advisory and consulting services contracted with Big 4 audit firms during the fourth quarter of 2023.

2. 142th Meeting held on February 27, 2024.

- ➔ Review and approval of the Directors' Committee's 2024 annual planning.
- ➔ Review and approval of the Directors' Committee's 2023 annual management report.
- ➔ Review and approval of non-credit related party transactions in accordance with Title XVI of the LSA. The Committee reviewed and ratified the IB agreement under the terms set forth in the Committee meeting of November 13, 2023, and agreed to present it to the Board of Directors for ratification.

- ➔ Analysis of the CMF's new General Standard No. 501 ("NCG 501"), which establishes minimum disclosure requirements for standard operating policies and regulates the public disclosure of related-party transactions.

3. 143th Meeting held on March 26, 2024.

Joint Directors' Committee and Audit Committee meeting.

- ➔ Analysis of the proposal from the external audit and risk rating firms, with the aim of reviewing the proposal for services and fees, and submitting its recommendation to the Board of Directors for subsequent consideration by the Ordinary Shareholders' Meeting.
- ➔ The Committee agreed to recommend to the Bank's Board of Directors, for recommendation to the Shareholders' Meeting, in conjunction with the Audit Committee, the appointment and retention of PriceWaterhouseCoopers (PwC) as the Bank's external audit firm for the year 2024.
- ➔ Additionally, the Committee agreed to recommend to the Bank's Board of Directors, for recommendation to the Shareholders' Meeting, in conjunction with the Audit Committee, the appointment of Feller Rate Clasificadora de Riesgo Limitada and ICR Chile as the Bank's local risk rating agencies for the year 2024.

4. 144th Meeting held on April 23, 2024.

Joint Directors' Committee and Audit Committee meeting.

- ➔ Presentación de los auditores externos sobre los estados financieros intermedios consolidados del Banco al 31 de marzo de 2024 y el Interoffice Report.

- ➔ Presentation by the external auditors on the Bank's interim consolidated financial statements as of March 31, 2024 and the interoffice report.
- ➔ Presentation by Corporate Finance Management on the Bank's interim consolidated financial statements as of March 31, 2024, as well as a presentation of the quarterly financial statements of local subsidiaries.
- ➔ The Committee performed an analysis and recommend to the Board of Directors and the Audit Committee the approval of the Bank's and subsidiaries' interim consolidated financial statements as of March 31, 2024, including the Notes and the Management Commentary report.
- ➔ The Corporate Finance Management also reported on and presented the advisory and consulting services contracted by Big 4 audit firms during the first quarter of 2024.

5. 145th Meeting held on May 13, 2024.

- ➔ Review of the migration of the SOC (Security Operation Center) system from Accenture to Itaú Unibanco (a related party of the Bank, as its controlling interest).
- ➔ Review and analysis of supplier control.
- ➔ Review and analysis of the structure of the new Policy on Regular Transactions. It was agreed that this review would continue in future meetings.

6. 146th Meeting held on May 28, 2024.

- ➔ Review and approval of non-credit related party transactions in accordance with Title XVI of the LSA. The committee analyzed and approved the

amendment to the Business Agreement and recommended its approval to the Board of Directors.

- ➔ Review and approval of non-credit related party transactions in accordance with Title XVI of the LSA. The Committee analyzed and approved the new "Security Operations Center Services Provision Agreement" between Banco Itaú Chile and Itaú Unibanco S.A., and recommended its approval to the Board of Directors.

7. 147th Meeting held on June 18, 2024.

- ➔ Review and analysis of the proposed new Policy on Regular Transactions, as established by NCG 501. The Committee proposed adjustments and agreed to approve the policy at a future meeting.

8. 148th Meeting held on July 2, 2024.

- ➔ Review and analysis of the proposed Policy on Regular Transactions. There was consensus on the policy, with some details pending. The Committee agreed to approve the policy at a future meeting. The Committee will also review the update to the Policy on Related Party Transactions and the Policy on Loans for Transactions with Related Parties by Ownership and Management for the purposes of Article 84, paragraph 2, of the General Banking Law for approval.

9. 149th Meeting held on July 30, 2024.

- ➔ Analysis, review, and approval of the new Policy on Regular Transactions of Banco Itaú Chile, as established in NCG 501. This includes the amendments and updates to the Policy on Related Party Transactions and the Policy on Loans for Transactions with Related Parties by Ownership and Management, for the purposes of Article 84, paragraph 2, of the

General Banking Law. The Committee will recommend their approval to the Board of Directors.

10. 150th Meeting held on July 30, 2024.

Joint Directors' Committee and Audit Committee meeting.

- ➔ Presentation by the external auditors on the Bank's interim consolidated financial statements as of June 30, 2024 and the interoffice report.
- ➔ Presentation by Corporate Finance Management on the Bank's interim consolidated financial statements as of June 30, 2024, as well as a presentation of the quarterly financial statements of local subsidiaries.
- ➔ The Committee reviewed and recommend to the Board of Directors and the Audit Committee the approval of the Bank's and subsidiaries' interim consolidated financial statements as of June 30, 2024, including the Notes and the Management Commentary report.
- ➔ The Corporate Finance Management also reported on and presented the advisory and consulting services contracted by Big 4 audit firms during the second quarter of 2024.

11. 151th Meeting held on August 12, 2024.

- ➔ Review and approval of non-credit related party transactions in accordance with Title XVI of the LSA. The Committee analyzed, approved, and recommended to the Board of Directors the approval of transactions/agreements between the subsidiary Itaú Administradora General de Fondos S.A. and entities related to the Bank, through a distribution agreement called "Distribution Agreement."

12. 152th Meeting held on September 13, 2024.

- ➔ The Committee analyzed, approved, and recommended to the Board of Directors the approval of a related-party transaction regarding a donation to the Itaú Chile Foundation.

13. 153th Meeting held on October 29, 2024.

Joint Directors' Committee and Audit Committee meeting.

- ➔ Presentation by the external auditors on the Bank's interim consolidated financial statements as of September 30, 2024 and the interoffice report.
- ➔ Presentation by Corporate Finance Management on the Bank's and subsidiaries' interim consolidated financial statements as of September 30, 2024, as well as a presentation of the quarterly financial statements of local subsidiaries.
- ➔ The Committee reviewed and recommend to the Board of Directors and the Audit Committee the approval of the Bank's and subsidiaries' interim consolidated financial statements as of September 30, 2024, including the Notes and the Management Commentary report.
- ➔ The Corporate Finance Management also reported on and presented the advisory and consulting services contracted by Big 4 audit firms during the third quarter of 2024.
- ➔ The Bank's risk rating agencies, Feller Rate and ICR Chile, gave separate presentations reviewing their processes and the main aspects of the Bank's risk rating.

14. 154th Meeting held on November 26, 2024.

- ➔ The Corporate Human Resources, Sustainability, and Marketing Management presented its annual review of Banco Itaú Chile's remuneration and compensation system.
- ➔ Review and approval of non-credit related party transactions in accordance with Title XVI of the LSA. The acquisition of the AT1 Bonds to be issued in tranches for a maximum principal amount of US\$600,000,000 under the new terms and conditions presented at this meeting was reviewed, approved, and recommended to the Board of Directors. The acquirer would be Itaú Unibanco, directly or indirectly, and in the latter case, through an entity controlled by the latter. The characteristics of the issue were approved. It was also agreed that the effective rate of each issue and placement would be examined, reviewed, and approved by the Board of Directors by unanimous vote of the independent directors who comprise it. The bonds will be issued in tranches that will not individually exceed US\$200 million.

15. 155th Meeting held on December 20, 2024.

- ➔ Review and approval of non-credit related party transactions in accordance with Title XVI of the LSA. The Committee analyzed, approved, and recommended to the Board of Directors an agreement/ transaction between the Bank and Avenue Securities LLC, a foreign entity related to Itaú Unibanco Holding. This agreement will be formalized through a Foreign Finder Referral Agreement.
- ➔ The Committee was informed that the first issuance and placement of AT1 Bonds would take place in the coming days, with the purchaser being an entity related to and controlled by Itaú Unibanco Holding.

The Committee agreed to analyze the characteristics of the issuance and approve the effective rate via email. The independent members' approval via email will suffice.

- ➔ The Committee agreed that the main aspects of the structure and content of the protocol for the use of "Booking Units" by Itaú Unibanco and its related entities will be set out in a Booking Units Use Policy. This policy will be approved by the Board of Directors of Banco Itaú Chile at a future meeting.

16. Agreement on the effective rate for the first issue of AT1, dated December 23, 2024.

- ➔ Review and approval of non-credit related party transactions in accordance with Title XVI of the LSA. In accordance with the Committee's agreement on December 20, the Committee reviewed, approved, and recommended to the Board of Directors via email on December 23 the characteristics of the first issuance and placement of AT1 Bonds, which was recorded in the respective agreement.

It is hereby noted that all related party transaction agreements were approved by the independent directors. Mr. Diego Fresco abstained in view of the provisions of Title XVI of the LSA, and this fact was recorded in the minutes.

Regarding the Board of Directors' remuneration and expenses, the annual budget for 2024 was approved at the Ordinary Shareholders' Meeting on April 25, 2024. The budget is equivalent to 5,400 Unidades de Fomento, with monthly remuneration of 100 Unidades de Fomento for each member of the Board and 150 Unidades de Fomento for the Chairman. Additionally, there are no expenses or expenditures to report for the Committee other than the monthly allowance for its participants.

Audit Committee Annual Management Report 2024

To comply with Chapter 1-15 of the Financial Market Commission's (CMF) Updated Compilation of Rules, the Audit Committee (hereinafter referred to as the "Committee") must report to Banco Itaú Chile's Ordinary Shareholders' Meeting on its activities during the year 2024.

For this reason, the Audit Committee has issued the following annual management report as of December 31, 2024.

The Committee fulfilled the duties established in its bylaws. The bylaws grant the Committee the powers necessary to comply with applicable local regulations.

During 2024, the Audit Committee met 23 times to discuss matters within its competence, including the following.

i. Risk Management by Management

- ➔ The Committee met with each of the Bank's corporate management teams to discuss risk management and related audit points.
- ➔ The Committee reviewed the annual management of each of the Bank's subsidiaries. The Committee met with the CEOs of each domestic subsidiary to discuss operational risk, internal control management, results, operations, financial situations, relevant risks, and related audit points.
- ➔ The Committee monitored the management of the Bank's primary risks, including credit, operational, financial, money laundering, cybersecurity, and fraud.

ii. Financial Statements

- ➔ The Committee is responsible for reviewing, analyzing, and issuing a statement on the financial statements of the Bank and its subsidiaries. In this regard, the Committee reviewed and recommended to the Board of Directors the approval of the annual consolidated financial statements of the Bank and its subsidiaries as of December 31, 2023, as well as the interim or quarterly consolidated financial statements with their respective notes and management commentary report as of March 31, June 30, and September 30, 2024.
- ➔ The Committee reviewed the results of the internal control system review for local purposes (Chile) and for reporting on internal controls over financial reporting.
- ➔ The Committee was informed of the presentations made by the external auditors on limited reviews and interoffice reports for the purposes of consolidating

the financial statements of Itaú Chile in the financial statements of Itaú Brazil.

- ➔ The committee was informed of the significant accounting policies used to prepare the financial statements through presentations by Management and the external auditors.
- ➔ The Committee was informed quarterly of the main regulatory changes in accounting matters by the Corporate Finance Management and the external auditors.

iii. Internal Audit

- ➔ The Committee evaluated the performance of the Corporate Internal Audit Manager in 2024 and reported this evaluation to the Board of Directors.
- ➔ The Committee received monthly updates on the progress of the 2024 Annual Internal Audit Plan. The Committee approved changes to the 2024 Audit Plan that occurred during the period. It also approved the 2025 Internal Audit Plan, which was approved by the Bank's Board of Directors.
- ➔ The Committee was informed of the main reports issued in accordance with the 2024 Internal Audit Plan and special requirements.
- ➔ The Committee also was informed of Internal Audit's ongoing monitoring of observations made during audit work and during the CMF's visit, as well as the proposed action plans and the status of their subsequent implementation.

iv. External Audit and Risk Rating Agencies

- ➔ The Committee recommended to the Bank's Board of Directors the appointment and retention of

PricewaterhouseCoopers (PwC) as the Bank's external auditors for the year 2024. PwC served as the audit firm during the year 2023. The proposal was approved by the Ordinary Shareholders' Meeting held in April 2024.

- ➔ Additionally, in conjunction with the Directors' Committee, they agreed to propose the appointment of Feller Rate Clasificadora de Riesgo Limitada and ICR Chile as the Bank's local risk rating agencies for the year 2024. The proposal was approved by the Ordinary Shareholders' Meeting held in April 2024.
- ➔ The Committee was informed of Management's expectations regarding the work of the external auditor and evaluated the auditor's performance, particularly that of the partner in charge of audit services.
- ➔ At the end of 2024, the Committee began reviewing the proposal for the external auditors' scope of work and fees for 2025.

v. Other activities

- ➔ The Chairman of the Audit Committee reported monthly to the Board of Directors on events, situations, resolutions, and the status of relevant audit points for the period. These items were discussed, addressed, and agreed upon at Committee meetings.
- ➔ The Chairman of the Audit Committee was informed and reported to the Board of Directors on the management of operational risks and internal control, their results, operations and financial position, as well as the relevant risks and audit points of each of the Bank's local subsidiaries, as presented by each CEO of their respective subsidiaries.

- The Committee met semi-annually with the chairman of the Board and quarterly with the Bank's CEO.
- The Committee met with the Audit Committee of Itaú Unibanco to report on its vision and risk management in Chile.
- The Committee was informed and reviewed the score and rating assigned to it by the Audit Committee of Itaú Unibanco Holding S.A.
- The Committee met with the Financial Market Commission.
- Through the Corporate Legal Management, the Committee was informed of the status of lawsuits affecting the Bank.
- The Tax Planning Management informed the Committee of changes and updates in tax matters, including Itaú's proceedings with the tax authorities.
- The Audit Committee received regular updates on risk management, significant risks, and internal audit management (plan, results, and audit points) at Banco Itaú Colombia S.A. and its subsidiaries.
- The Committee visited Itaú Colombia in person and virtually through meetings with the Bank's CEO, vice president of risk, vice president of internal audit, chair of the Audit Committee of Itaú Colombia, and several vice presidents and executives of the Bank to learn about risk management and business progress.
- The Committee met with local risk rating agencies and reviewed their assessments, results, procedures, and methodologies.

- The committee was informed of the results of the Bank's 2024 Risk Management Self-Assessment process and the report issued thereafter.
- The committee participated in the review process of the Internal Liquidity Adequacy Assessment Process (ILAAP) report.
- The committee participated in the review process of the Regulatory Capital Self-Assessment Report (IAPE).
- The committee was informed of the complaints received through the whistleblower channel established for matters relating to accounting, internal accounting controls, and auditing. The Committee also informed the relevant departments of complaints received on other matters.
- The Committee was informed of matters falling within the Compliance Officer's remit, including those relating to Ethics and Conduct, as well as the Anti-Money Laundering and Terrorist Financing.
- The Committee was informed of the audits and recommendations made by various supervisory bodies during their annual visits. Throughout 2024, the Committee received regular updates on supervisory processes conducted on the Bank and reviewed the progress of implementing action plans.
- The Committee was informed of the audit conducted on the subsidiary Itaú Corredora de Bolsa Limitada, along with the recommendations issued by the Financial Market Commission.
- The Committee conducted its annual self-assessment, evaluating its composition, performance, and effectiveness.

Finally, the Audit Committee reiterates its independence from Management and its commitment to strengthening and supporting the role of the Bank's Internal Audit function. The Committee serves as a link and coordinator between Internal Audit and external auditors and acts as a liaison between them and the Board of Directors of Itaú Chile.

7.4. Financial statements

NCG 461.11

Itaú Chile's financial statements can be found on the Financial Market Commission's website and on our Investor Relations page.

The consolidated financial statements are available for viewing by clicking [here](#) ➔

7.5. Index of Standards

NCG461 1

GRI Index
The indicators in the Integrated Report that conform to Global Reporting Initiative standards are listed and described below.

Code	Title	Section
2-1	Organizational details	About Us
2-2	Entities included in the organization’s sustainability reporting	About this Integrated Report
2-3	Reporting period, frequency and contact point	About this Integrated Report
2-4	Restatements of information	About this Integrated Report
2-5	External assurance	About this Integrated Report
2-7	Employees	Appendix to Chapter 7
2-9	Governance structure and composition	Itaú Chile Board of Directors
2-10	Nomination and selection of the highest governance body	Board selection process
2-11	Chair of the highest governance body	Itaú Chile Board of Directors
2-12	Role of the highest governance body in overseeing the management of impacts	About this Integrated Report
2-14	Role of the highest governance body in sustainability reporting	Materiality Process
2-15	Conflicts of interest	Preventing Conflicts of Interest on the Board
2-18	Evaluation of the performance of the highest governance body	Performance evaluation
2-19	Remuneration policies	Senior management remuneration and compensation policies
2-22	Statement on sustainable development strategy	Letter from the Chief Executive Officer

Code	Title	Section
2-23	Policy commitments	Sustainability Strategy
2-26	Mechanisms for seeking advice and raising concerns	Whistleblower channels
2-27	Compliance with laws and regulations	Penalties and non-compliance
2-28	Membership associations	Membership associations
2-30	Collective bargaining agreements	Collective bargaining agreements
3-1	Process to determine material topics	Materiality Process
3-2	List of material topics	Materiality Process
201-1	Direct economic value generated and distributed	Direct economic value generated and distributed
201-2	Financial implications and other risks and opportunities due to climate change	Climate Change Risks
201-4	Financial assistance received from government	Financial assistance received from government
205-3	Confirmed incidents of corruption and actions taken	Penalties and non-compliance
207-1	Approach to tax	Tax behavior and tax strategy
207-4	Country-by-country reporting	Country-by-country reporting



Code	Title	Section
302-1	Energy consumption within the organization	Initiatives to reduce energy consumption
302-2	Energy consumption outside of the organization	Initiatives to reduce energy consumption
302-3	Energy intensity	Initiatives to reduce energy consumption
302-4	Reduction of energy consumption	Energy
303-1	Interactions with water as a shared resource	Water
303-2	Management of water discharge-related impacts	Water
303-3	Water withdrawal	Water
303-4	Water discharge	Water
303-5	Water consumption	Water
305-1	Direct (Scope 1) GHG emissions	Scope 1
305-2	Energy indirect (Scope 2) GHG emissions	Scope 2
305-3	Other indirect (Scope 3) GHG emissions	Scope 3
305-4	GHG emissions intensity	Intensity
305-5	Reduction of GHG emissions	Operational decarbonization
306-1	Waste generation and significant waste-related impacts	Waste
306-2	Management of significant waste-related impacts	Waste
306-3	Waste generated	Waste
306-4	Waste diverted from disposal	Waste
306-5	Waste directed to disposal	Waste
401-1	New employee hires and employee turnover	New hires and turnover indicators

Code	Title	Section
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Benefits
403-2	Hazard identification, risk assessment, and incident investigation	Processes
403-5	Worker training on occupational health and safety	Health and Safety Training
403-8	Workers covered by an occupational health and safety management system	Processes
403-9	Work-related injuries	Our management
403-10	Work-related ill health	Our management
404-1	Average hours of training per year per employee	Average hours of training
404-3	Percentage of employees receiving regular performance and career development reviews	Performance evaluation
405-1.a	Diversity of governance bodies and employees	Board composition and diversity
405-1.b	Diversity of governance bodies and employees	Appendix to Chapter 7
405-2	Ratio of basic salary and remuneration of women to men	Pay equity
406-1	Incidents of discrimination and corrective actions taken	Non-discrimination or harassment
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Human rights due diligence
408-1	Operations and suppliers at significant risk for incidents of child labor	Human rights due diligence
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Human rights due diligence
411-1	Incidents of violations involving rights of indigenous peoples	Human rights due diligence
415-1	Political contributions	Government relations, institutions and political participation
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Complaints



NCG 461 Index

The indicators in the Integrated Report that respond to NCG 461 are listed and described below, including the amendments with immediate effect indicated per NCG 519.

Category	Content		Section	
1. Content index			Index of Standards	
	2.1. Mission, vision, purpose and values	2.1.i. Mission	Our Transformation	
		2.1.ii. Vision	Our Transformation	
		2.1.iii. Purpose	Our Transformation	
		2.1.iv. Values	Our Transformation	
		2.1.v. Compliance with the Guiding Principles on Human Rights	Commitment to Human Rights	
2.2. Historical information		153 Years of History in Chile		
2. Company profile	2.3.1. Control status	i. Existence of a parent company	Ownership structure	
		ii. Controlled percentage	Ownership structure	
		iii. Joint action agreement	Ownership structure	
		iv. Restrictions on the free disposal of shares	Ownership structure	
		v. People behind the joint action agreement	Ownership structure	
	2.3.2. Significant changes in ownership or control		Changes in the period	
	2.3. Ownership	2.3.3. Identification of majority shareholders or partners	i. Information of majority shareholders or partners	Ownership structure
			ii. Ownership percentage chart	Ownership structure
			i. Description of series of shares	Ownership structure
			ii. Dividend policy	Dividend policy
	2.3.4. Shares, their characteristics and rights	iii. Statistical Information	a. Dividends	Dividends
			b. Stock exchange transactions	Stock transaction
			c. Number of shareholders	Ownership structure
	2.3.5. Other securities		Other financial instruments	

Category	Content	Section
3. Corporate Governance	3.1. Governance framework	i. How the entity evaluates its corporate governance through internal controls and audits.
		Performance evaluation
		ii. How it integrates sustainability into its strategy and appoints individuals responsible for environmental and social issues.
		Sustainability Strategy
		iii. How it manages conflicts of interest and prevents corruption and money laundering through clear policies.
		Crime detection, management and prevention
		iv. How it identifies and addresses stakeholder interests through impactful activities.
		Connecting with our stakeholders
	3.2. . Board of Directors	v. How it promotes innovation and allocates resources to Research and Development.
		Innovation and Development
		vi. How it reduces barriers that inhibit diversity of skills and experience.
		Reducing barriers to diversity
		vii. How it sets hiring policies to ensure diversity at all levels.
		Diversity, equity and inclusion (DEI)
		vii.b. An organizational chart showing the organizational structure and key units is required.
		Organizational Chart
		i. Identification of the members of the Board
		Members of the Board of Directors of Itaú Chile as of December 31, 2024
		ii. Remuneration of the Board members
		Remuneration of the Board of Directors
		iii. Policy for engaging consultants
		Engaging consultants
		iv. Knowledge, skills, and experience matrix
		Board knowledge and skills matrix of Itaú Chile
		v. Induction for new members
		Board training
		vi. Meetings with Risk Management, Internal Audit and Social Responsibility
		Board supervision
		vii. Environmental and social issues in strategic decision making
		Sustainability governance
		viii. Field visits by the Board
		Field visit plan
		ix. Evaluation of the Board
		a. Identification of areas for improvement
		Performance evaluation
		b. Identification of organizational barriers
		Reducing barriers to diversity
		c. Performance evaluation by an external consultant
		Performance evaluation
		x. Regular meetings
		Attendance to Board Meetings
		xi. Operational continuity plan
		Succession and contingency plan
	xii. Information system	a. Minutes and documents
		Board Information System
		b. Minute and background
		Board Information System
		c. Whistleblower channel
		Board Information System
		d. Final text
		Board Information System
	xiii. Composition of the Board of Directors	a. Total number
		Board composition and diversity
		b. Nationality
		Board composition and diversity
		c. Age groups
		Board composition and diversity
		d. Length of service in the organization
		Board composition and diversity
		e. Disability
		Board composition and diversity
		f. Pay gap
		Not applicable. There are currently no women on the Itaú Chile's Board of Directors.

Category	Content	Section
3. Corporate Governance	3.3. Board Committees	i. Description of each committee
		Members, role and functions
		ii. Members of each committee
		Members, role and functions
		iii. Remuneration of the committee members
		Members, role and functions
		iv. Identification of senior executives
		Members, role and functions
	3.4. Main executives	v. Policy for engaging consultants
		Engaging consultants
		vi. Meetings with Risk Management, Internal Audit and Social Responsibility
		Members, role and functions
	3.5. Adherence to national or international codes	vii. Frequency of reporting to the Board of Directors
		Members, role and functions
		i. Identification of Senior Executives
		Senior executives
	3.6. Risk management	ii. Remuneration received
		Remuneration to main executives (in millions of Chilean pesos)
		iii. Compensation or benefits plan
		Remuneration to main executives (in millions of Chilean pesos)
	3.7. Relationship with stakeholders and the general public	iv. Ownership percentage
		Ownership structure
		Adherence to good corporate governance codes
		i. Guidelines established by the Board of Directors
		Risk management
		ii. Risk management process
		Risk factors
		iii. Role of the Board of Directors, or governing body, and senior management
		Risk management structure
		iv. Risks and opportunities
		Risk factors
		v. Risk management unit
		Risk governance
		vi. Internal audit unit
		Risk management model
		vii. Code of ethics and conduct
		Code of ethics and conduct
		viii. Risk management training
		Training
		ix. Whistleblower channel
		Whistleblower channels
		x. Succession plan for senior executives
		Succession and contingency plan
		xi. Review of the salary structures by the Board
		Senior management remuneration and compensation policies
		xii. Submit salary structures
		Senior management remuneration and compensation policies
		xiii. Crime prevention model
		Crime prevention model
	3.8. Transparency in market disclosures	i. Management of stakeholder relationships
		Units in charge
		ii. Continuous improvement procedure
		Transparency in market disclosures
	3.9. Transparency in market disclosures	iii. Procedure for informing shareholders
		Transparency in market disclosures
	3.10. Transparency in market disclosures	iv. Right to remote voting
		Transparency in market disclosures



Category	Content		Section
4. Strategy	4.1. Time horizons		Relevant time horizons
	4.2. Strategic objectives	i. Strategic objectives of the entity	Objectives and planning
		ii. Planning to achieve strategic objectives	Objectives and planning
		iii. Environmental, social, and human rights strategy	Sustainability Strategy
		iv. ESG aspects and how they contribute to corporate governance	Sustainability governance
		v. Strategic commitments in line with the SDGs	Global Compact
		vi. Positive impact policies	Itaú Chile Foundation
	4.3. Investment plans	i. Report on relevant investments associated with an investment plan	Investment plans
		ii. Time frame in which the investment plan will be implemented	Investment plans
		iii. Description of the investment plan and estimated total amount to be invested	Investment plans
		iv. Report on the progress of the plan, amount invested, and sources of financing	Investment plans
5. People	5.1. Personnel	5.1.1. Number of people by gender	Demographic variables
		5.1.2. Number of people by nationality	Appendix to Chapter 7
		5.1.3. Number of people by age group	Appendix to Chapter 7
		5.1.4. Length of service	Appendix to Chapter 7
		5.1.5. Number of people with disabilities	Total number of people with disabilities at Itaú Chile
	5.2. Labor formality	i. Indefinite contract	Labor formality and workplace adaptability
		ii. Fixed-term contracts	Labor formality and workplace adaptability
		iii. Contracts by project or work	Labor formality and workplace adaptability
		iv. Fee-based services	Labor formality and workplace adaptability
	5.3. Workplace adaptability		Labor formality and workplace adaptability
	5.4. Pay equity by gender	5.4.1. Equity policy	Pay equity
		5.4.2. Pay gap	Pay equity



Category	Content	Section
5. People	5.5. Workplace and sexual harassment	Non-discrimination or harassment
	i. Occupational safety policy	Occupational health and safety policy
	ii. Accident rate targets and indicators	Our management
	5.6. Occupational safety	Our management
	iii. Fatality rate targets and indicators	Our management
	iv. Occupational disease rate targets and indicators	Our management
	v. Average number of days lost per accident	Our management
	5.7. Parental leave	Parental leave
	Policies	Policies
	i. Amount allocated to professional development	Resources
	ii. Trained personnel	Trained personnel
	5.8. Training and benefits	Average hours of training
	iii. Average hours of training	Policies
6. Business model	iv. Topics covered in training sessions	Policies
	v. Benefits granted	Benefits
	vi. Benefits by type of employment relationship	Benefits
	5.9. Subcontracting policy	Subcontracting policy
	i. The nature of the entity's products and/or services	Our services and sales channels
	ii. Competition of the entity	Competition
	iii. Legal or regulatory framework	Normative and regulatory framework for the conduct of our business
	6.1. Industrial sector	Normative and regulatory framework for the conduct of our business
	iv. Regulatory entities	Our stakeholders
	v. Membership in guilds, associations or organizations	Membership associations
	vi. Stakeholders	Membership associations
	i. Description of services provided and markets	Our services and sales channels
	ii. Sales channels	Our services and sales channels
6.2. Business	iii. Main suppliers	Supplier ecosystem
	iv. Main customers	Our customers
	v. Trademarks used	Our services and sales channels
	vi. Property patents	About us

Category	Content	Section
6. Business model	6.2. Business	vii. Main licenses, franchises, royalties and/or concessions
		viii. Other factors affecting the entity's business
	6.3. Stakeholders	i. Descripción de los Grupos de Interés
		ii. Gremios, asociaciones u organizaciones
	6.4. Properties and facilities	i. Main properties
		i. Differentiation
		ii. Subscribed and paid-in capital
		iii. Corporate purpose
		iv. Directors
		v. Percentage ownership of the parent
		vi. Percentage of total assets
		vii. Directors or senior executives in the subsidiary or associate
		viii. Business relationships
		ix. Brief description of actions and agreements entered into
		x. Schematic table of direct and indirect ownership relationships
	6.5. Subsidiaries, associates and investments in other companies	6.5.1. Subsidiaries and associates
		i. Individualization
		ii. Ownership percentage
		iii. Main activities they perform
	6.5.2. Investments in other companies	iv. Percentage of total assets

Category	Content		Section
7. Supplier management	7.1. Payment to suppliers	i. Number of invoices paid	Payment to suppliers
		ii. Total Amount	Payment to suppliers
		iii. Total amount of interest paid on overdue invoices	Payment to suppliers
		iv. Number of suppliers	Payment to suppliers
		v. Number of agreements registered	Payment to suppliers
	7.2. Supplier assessment	i. Supplier assessment policies	Supplier assessment
ii. Number of suppliers assessed		Supplier assessment	
8. Legal and regulatory compliance indicators	8.1. Regarding customers	i. Management of customer rights non-compliance	Non-compliance associated with the consumer
		ii. Enforced sanctions	Non-compliance associated with the consumer
	8.2. Regarding its employees	i. Management of worker’s rights non-compliance	Regarding our employees
		ii. Enforced sanctions	Regarding our employees
8. Legal and regulatory compliance indicators	8.3. Environmental	i. Management of environmental non-compliance	Processes
		ii. Enforced sanctions	Sanctions
		iii. Environmental compliance programs	Sanctions
	8.4. Anti-trust	i. Management of anti-trust non-compliance	Protection of anti-trust
		ii. Enforced sanctions	Protection of anti-trust
	8.5. Otros	i. Management of non-compliance with Law No. 20.393	Crime prevention model
		ii. Enforced sanctions	Penalties and non-compliance
9. Material or essential events			Material events 2024
10. Shareholder and Directors’ Committee Comments			Annual report to the Directors’ and Audit Committees
11. Financial Reports			Financial statements



SASB Index

The indicators in the Integrated Report that conform to Sustainability Accounting Standards Board (SASB) indicators applicable to our industry and core business are listed and described below.

Topic	Code	Parameter	Section
Data security	FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Data breaches
	FN-CB-230a.2	Description of the approach to identifying and addressing data security risks	Data security approach
Creating inclusion and financial capacity	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Supporting small business
	FN-CB-240a.2	(1) Number and (2) amount of past due and non-accrual loans qualified to programs designed to promote small business and community development	(Partial - Some of the information required by the indicator is not available).
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Supporting small business
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Checking accounts
Incorporation of environmental, social, and governance factors into critical analysis	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Social, environmental and climate risks in credit risk management

Topic	Code	Parameter	Section
Business ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Penalties and non-compliance
	FN-CB-510a.2	Description of whistleblower policies and procedures	Whistleblower channels
Systemic risk management	FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	Systemic risk management
Activity parameters	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Our customers
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Our customers

CSA Index

Below are the Integrated Report indicators that enable us to respond to public information requests from the Corporate Sustainability Assessment, a questionnaire that provides the opportunity to apply for inclusion in the Dow Jones Best-in-Class Indices (formerly the Dow Jones Sustainability Indices).

Category	Content		Section
1. Governance & Economic Dimension	1.3. Materiality	1.3.4. Material issues for external stakeholders	Materiality process
		1.3.5. Materiality metrics for external stakeholders	Materiality metrics relevant to our external stakeholders
	1.4. Risk & Crisis Management	1.4.1. Risk governance	Risk governance
		1.4.2. Risk management process	Risk approach
		1.4.3. Emerging risks	Emerging risks
		1.4.4. Global systemically important banks	Systemic risk management
	1.5. Business Ethics	1.5.1. UN Global Compact Membership	Global Compact
		1.5.3. Crime prevention: Business policy/ procedures	Policies
		1.5.4. Corruption & Bribery	Policies
		1.5.6. Reporting on breaches	Complaints and/or breaches
	1.6. Policy Influence	1.6.1. Contributions & other spending	At Itaú Chile, we have no contributions and other spending
		1.6.2. Largest contributions & expenditures	Contributions
		1.6.3. Lobbying and trade associations - climate alignment	Climate alignment of our participation in associations
	1.8. Information Security/ Cybersecurity & System Availability	1.8.1. IT Security/ Cybersecurity Governance	Governance
		1.8.2. IT Security/ Cybersecurity Measures	Policies
		1.8.3. IT Security/ Cybersecurity Process & Infrastructure	Processes



Category	Content		Section
1. Governance & Economic Dimension	1.9. Sustainable Finance	1.9.1. Sector Activities	Sustainable Financing Products & Services
		1.9.3. Sustainable Stewardship	Sustainable investing policy
		1.9.4. Sustainable Financing Policy	Sustainable Financing Policy
		1.9.5. Sustainable Project Finance Policy	Sustainable project finance policy
		1.9.7. Sustainable Investing Products & Services	Sustainable Investing Products & Services
		1.9.8. Sustainable Financing Products & Services	Sustainable Financing Products & Services
2. Environmental Dimension	2.2. Waste & Pollutants	2.2.1. Waste disposal	Waste
	2.3. Water	2.3.1. Water consumption	Water
	2.4. Climate Strategy	2.4.4. Climate Governance	Climate Change Governance and Management
		2.4.5. TCFD Disclosure	Climate Strategy
		2.4.6. Climate-Related Management Incentives	Climate Change Governance and Management
		2.4.7. Climate Risk Management	Climate Risk Management
		2.4.10. Climate-Related Scenario Analysis	Climate-related scenario analysis
		2.4.11. Physical Climate Risk Adaptation	At Itaú Chile, we do not yet have a formal Board-approved adaptation plan, but we are in the process.
	2.5. Decarbonization Strategy	2.5.1. Net-Zero Targets for Financed Emissions	Net-Zero Targets for Financed Emissions
		2.5.2. Scope 3 Financed Absolute Emissions	Scope 3 Financed Absolute Emissions
		2.5.4. Coal Financing Policy	Decarbonization policies
		2.5.5. Coal Investment Policy	Decarbonization policies
		2.5.6. Unconventional Oil & Gas Financing Policy	Decarbonization policies
		2.5.7. Unconventional Oil & Gas Investment Policy	Decarbonization policies

Category	Content		Section
3. Social Dimension	3.2. Human Rights	3.2.1. Human Rights Commitment	Human Rights Commitment
		3.2.3. Human Rights Assessment	Human rights due diligence
	3.3. Human Capital Management	3.3.2. Employee Development Programs	Employee development program
		3.3.4. Hiring	New hires and turnover indicators
		3.3.6. Long-Term Incentives for Employees	Long-term incentives for employees
		3.3.9. Trend of Employee Wellbeing	Wellbeing surveys (eNPS, Pulso)
	3.4. Occupational Health & Safety	3.4.3. Absentee Rate	Our management
	3.5. Financial Inclusion	3.5.1. Financial Inclusion Commitment	Our commitment
		3.5.2. Financial Inclusion Products & Services	Checking accounts
		3.5.3. Financial Inclusion - Non-Financial Support	Our financial literacy initiatives
	3.6. Customer Relations	3.6.1. Customer Satisfaction Measurement	Customer satisfaction
	3.7. Privacy Protection	3.7.1. Privacy Policy: Systems/ Procedures	Policies and procedures
		3.7.2. Customer Privacy Information	Policies and procedures

Index of Bank’s Own Indicators

The following own indicators enable us to report on Itaú Chile’s management.

Indicator	Description	Section
IT1	This section provides a welcome letter from the chairman of the Board of Directors, which summarizes the year for shareholders.	Letter from the Chairman of the Board
IT2	Main developments in products, services, and partnerships.	Innovation in Products and Services
IT3	Details aspects related to customer centricity.	Customer Centricity
IT4	Comments on relevant aspects of complaint management. Additionally, indicate the number of complaints received in the last year.	Management of complaints
IT5	Describes the evolution of the Chilean banking system. (i) Indicates the percentage of commercial, consumer, and mortgage loans for the last three years. Also, indicates the total amount of loans (commercial, consumer, and mortgage) in Chilean pesos for the last three years and their variation compared to the previous period. (ii) Details Itaú’s market share compared to its peers (A-E) over the past three years as a percentage. (iii) Details the risk indices (%), provisions and write-offs (Ch\$), and return on capital (%) for the last three periods.	Evolution of the Chilean Banking System
IT6	(i) Describes the percentage of total loans in Chile versus Colombia, indicating the percentage of commercial, consumer, and mortgage loans in each country. (ii) Shows the total market share of each country on a quarterly basis for the last three periods, expressed in terms of both amount and percentage.	Itaú’s Financial Performance
IT7	Shows the diversification of the loan portfolio in economic sectors at year-end 2024, with no significant concentration in any one category.	Economic Sectors of Consolidated Loans
IT8	Provides an analysis of the financial statement results.	Analysis of Financial Results 2024
IT9	Indicate the total number of Itaú Chile suppliers, specifying the number of SMEs, local suppliers, national suppliers, international suppliers, and critical suppliers, as well as the percentage of purchases from critical suppliers.	Supplier ecosystem

MERCO Index

Category	Code	Description	Section
Economic performance	III.1.A.	Indicate market share in main activities or areas/products - services.	Market share of Itaú Chile
Health and Safety	2.2.4	Number of hours of safety training/total employees.	Health and Safety Training

Indicator	Description	Section
IT10	Indicates the number of complaints received and dismissed, as well as the corrective measures taken, relative to the total number of complaints.	Complaints and/or breaches
IT11	1. Indicates the main gender equality initiatives. 1.1. For iElla, reports: i. A brief description of the community, ii. Number of facilitators, iii. Number of participants, iv. Number of events, v. Number of participants in each event. 2. Indicates the main LGBT+ diversity initiatives. 2.2. For the Soy como Soy community, reports: i. A brief description of the community, ii. Alliances (Pride Connection), iii. Number of members, iv. Number of allies, v. Number of events, vi. Number of participants in each event. 3. Indicates the main initiatives for people with disabilities. 4. Number of hours, number of participants, and topics covered in DEI training.	Diversity, equity and inclusion (DEI)
IT12	Describes the certifications obtained, their ratings, and the details they evaluate.	External certifications
IT13	Describes the main partnerships with universities and the projects developed during the year.	University Partnerships
IT14	Describes the following indicators with comparative figures for each of the last three years for each Itaú Chile Foundation program: number of actions, number of centers benefited, number of beneficiaries, number of volunteers, and number of hours donated.	Itaú Chile Foundation
IT15	Describes the actions that contribute positively to society carried out by Banco Itaú (not including FIC), indicating the number of actions, volunteers, hours donated, and beneficiaries.	Fieldwork volunteering
IT16	The consulting firm will analyze the independent verifiers.	Opinion of independent verifiers

7.6. Other appendices

Appendix to Chapter 3

NCG 461 6.2.i

Service	Main goods produced and/or services rendered	The entity's business segment	Main markets where these products are sold
Itu	Current account	Natural Person	Chile
	Physical and digital debit card	Natural Person	Chile
	Transfers	Natural Person	Chile
	Salary payment	Natural Person	Chile
	ChanchItu	Natural Person	Chile
Financial advisory services	Advisory services for bank debt structuring	Corporate	Corporate companies in the region
	Advisory services for bond issuance	Corporate	Corporate companies in the region
	Financial advisory services for the economic evaluation of bidding processes	Corporate	Corporate companies in the region, with a special focus on the infrastructure industry
	Advance payment of export letters of credit	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Export letter of credit	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
Ecosystems	Export Documentary Collection	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Import Documentary Collection	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Payment order received	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Standby Letter of Credit Received	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Import Letter of Credit (Contingency)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Confirmation of Export Letter of Credit (Contingency)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Payment Order Sent	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Products for exporters (PAE)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Import Letter of Credit (Financing)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Loan in US dollar Agreement 868	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.



Service	Main goods produced and/or services rendered	The entity's business segment	Main markets where these products are sold
Ecosystems	Loans under Chapter iii B5	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Import Cash Financing	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Standby Letter of Credit Issued (Contingent)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Foreign Import Collection Guarantee (Contingency)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Import Collection Financing (FINCOBRA)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Financing for Export Goods Producers (FPBEXP)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Local Standby Letter of Credit Issued (Contingent)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Guarantee deposits against bank financing (contingent loan)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Guarantee deposits in cash	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Payment with subrogation	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Confirming (Reverse Factoring)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Itaú Confirming	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Checking account in Chilean pesos	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Checking account in foreign currency	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Payment to accounts (PCTA)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Service MT940/950	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Continuous Feed Check	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Host-to-Host	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Cash Pooling	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Secure Check	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Cash Collection	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Online Payroll	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	ABP Collection	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Payment Button	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.



Service	Main goods produced and/or services rendered	The entity's business segment	Main markets where these products are sold
Ecosystems	Cash-in Transit	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Online Payment	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Large Value Transfer	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Note Collection	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Mass Payments (Suppliers/Salaries)	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Interest-bearing Accounts	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
	Itaú Pay Plus	Corporate and Itaú Empresas	Legal entity customers, including wholesale banking, SMEs, and retail companies.
Investment Banking	Financial advisory services	Investment Banking	Chile
Consumer Loans	Consumer loans	Natural person	Chile
	Restructuring	Natural person	Chile
Treasury	Spot	All	Chile
	Forward	CIB, Multinational, Large Corporate, Itaú Empresas, SMEs	Chile
	Options	CIB, Multinational, Large Corporate, Itaú Empresas, SMEs	Chile
	Swap	CIB, Multinational, Large Corporate, Itaú Empresas, SMEs	Chile
	Time deposits	CIB, Multinational, Large Corporate	Chile
	Repurchase agreements	CIB, Multinational, Large Corporate	Chile
General Fund Manager	Money Market Mutual Funds	Retail / Wholesale	Short-term debt mutual funds with a maturity of 90 days or less.
	Domestic Debt Mutual Funds	Retail / Wholesale	Short-, medium-, and long-term debt funds.
	Global Bond Mutual Funds	Retail / Wholesale	Investment in time deposits, government bonds, corporate and bank bonds.
	Balanced Mutual Funds	Retail / Wholesale	Combine investments in debt instruments and equity securities.
	Equity Mutual Funds	Retail / Wholesale	Invest at least 90% of the fund's assets in capitalization instruments, such as stocks, ADRs, and ETFs with underlying stocks.
	Index Mutual Funds	Retail / Wholesale	Replicate the performance of an Equity or Debt Index.
	Real Estate Investment Funds	Retail / Wholesale	Investment funds that are indirectly exposed to real estate projects.

Service	Main goods produced and/or services rendered	The entity's business segment	Main markets where these products are sold
CAE	Government-backed loan	Natural person	Retail Market
Mortgage Loan	Mortgage Loan	Natural person and legal entity (SMEs and Large Corporate)	Chile
Colombia	Current account	Retail-Wholesale	Colombia-Panama
	Savings account	Retail-Wholesale	Colombia-Panama
	Time Deposits	Retail-Wholesale-Treasury	Colombia-Panama
	Investments	Retail-Wholesale-Treasury	Colombia-Panama
	Credit Cards	Retail-Wholesale	Colombia-Panama
	Consumer Loans	Retail	Colombia
	Commercial Loans	Wholesale	Colombia-Panama
	Lease	Wholesale	Colombia
	Mortgage and Lease with option to buy	Retail	Colombia
	Insurance	Retail-Wholesale	Colombia

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Service	Main brands used in the marketing of goods and services	The entity's business segment	Service	Main brands used in the marketing of goods and services	The entity's business segment
Itu	Itu	Natural Person	General Fund Manager	Moneda Asset Management	Retail / Wholesale
Financial advisory services	Itaú	Investment Banking		Blackrock	Retail / Wholesale
	Itaú Corporate	Investment Banking		Nordea	Retail / Wholesale
Ecosystems	Itaú Corporate	Corporate		Toesca	Retail / Wholesale
Investment Banking	Itaú	Investment Banking		HMC	Retail / Wholesale
	Itaú Corporate	Investment Banking	Mortgage Loan	Itaú Chile	Natural person and legal entity (SMEs and Large Corporate)
Consumer Loans	Itaú	Natural person			
	Condell	Natural person			



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Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
Alameda	Av. Bernardo O’Higgins # 2206, Santiago	Branch	Rented	IS
Antofagasta Plaza	Av. San Martín # 2668, Antofagasta	Branch	Rented	IS
Apumanque	Av. Apoquindo # 5583 Local 1, Las Condes	Branch	Rented	IS
Arica	21 de Mayo # 115, Arica	Branch	Rented	IS
Av. Brasil Antofagasta	San Martín 2668 Piso 2, Antofagasta	Branch	Rented	PB
Av. Alemania	Av. Alemania # 0930, Temuco	Branch	Rented	IS
Bandera	Huérfanos #1072, Santiago	Branch	Rented	IS
Barrio Universitario	Galería El Foro S/N Barrio Universitario, Concepción	Branch	Rented	IS
Base Naval	Av. Jorge Montt # 21, Talcahuano	Branch	Rented	IS
Bilbao	Av. Bilbao # 2094, Providencia	Branch	Rented	IS
Calama	Sotomayor # 2044, Calama	Branch	Rented	IS
Campus San Joaquín	Av. Vicuña Mackenna # 4860, Macul	Branch	Rented	IS
Cantagallo	Av. Las Condes # 12295 Local 111, Las Condes	Branch	Rented	IS
Cerrillos	Av. Pedro Aguirre Cerda # 6115, Cerrillos	Branch	Rented	IS
Chillan Plaza	Constitución # 550, Chillán	Branch	Rented	IS
Ciudad Empresarial	Av. Santa Clara # 207 Piso 1, Huechuraba	Branch	Rented	IS
Concepción	Barros Arana # 365, Concepción	Branch	Rented	PB
Concepción Plaza	O’Higgins # 612, Concepción	Branch	Owned	IS
Copiapó	Chacabuco # 481, Copiapó	Branch	Rented	IS
Coquimbo	Av. Aldunate # 795, Coquimbo	Branch	Rented	IS
Coyhaique	Francisco Bilbao 204, Coyhaique	Branch	Rented	IS
Curicó Plaza	Estado # 370, Curicó	Branch	Rented	IS
El Bosque San Sebastian	El Bosque Norte # 0137, Las Condes	Branch	Rented	PB
El Cortijo	Av. Américo Vespucio # 2828, Conchalí	Branch	Rented	IS



Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
El Golf	Av. Apoquindo # 3457, Las Condes	Branch	Rented	IS
El Golf Pb	Av. Apoquindo # 3457, Las Condes	Branch	Rented	PB
Estoril	Estoril # 50 Local 104 A Y Local 104 B, Las Condes	Branch	Rented	PB
Gran Avenida	Av. José Miguel Carrera # 5120, San Miguel	Branch	Rented	IS
Iquique Plaza	Av. Ignacio Serrano # 280, Iquique	Branch	Rented	IS
Iquique Sur	Av Diagonal Fco Bilbao # 3422, Iquique	Branch	Rented	PB
Iquique ZOFRI	Placa Bancaria Wantai L2 Sitio 1a Manzana 1 Recinto Amurallado, Iquique	Branch	Rented	IS
Isidora Goyenechea	Isidora Goyenechea # 2924, Las Condes	Branch	Rented	IS
IV Centenario	Av. Apoquindo # 6275 Local 11, Las Condes	Branch	Rented	PB
La Dehesa	El Rodeo # 12618, Lo Barnechea	Branch	Owned	PB
La Reina	Av. Príncipe de Gales # 7096, La Reina	Branch	Rented	IS
La Reina Sur	Av. Príncipe de Gales # 7085, La Reina	Branch	Rented	PB
La Serena	Alberto Solari # 1400 Local E -101, La Serena	Branch	Rented	IS
La Serena Plaza	Balmaceda # 540, La Serena	Branch	Rented	IS
Linares	Independencia 481, Linares	Branch	Rented	IS
Lo Barnechea	El Rodeo 12528, Lo Barnechea	Branch	Rented	IS
Lo Castillo Candelaria	Vitacura # 3900, Vitacura	Branch	Rented	IS
Los Andes	O'Higgins # 248, Los Andes	Branch	Rented	IS
Los Ángeles Plaza	Colón # 398, Los Ángeles	Branch	Rented	IS
Luis Pasteur	Av. Luis Pasteur # 5944, Vitacura	Branch	Rented	PB
Maipú	Av. Pajaritos 3195, Locales 1, 2 y 3, Maipú	Branch	Rented	IS
Mall El Trébol	Av. Jorge Alessandri 3177 Local G114, Talcahuano	Branch	Rented	IS
Mall Plaza Vespucio	Froilán Roa # 7205 Local 121-124, La Florida	Branch	Rented	IS
Melipilla	Serrano 287, Melipilla	Branch	Rented	IS
Moneda	Moneda # 799, Santiago	Branch	Rented	PB



Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
Nueva Costanera	Av. Nueva Costanera # 4120, Vitacura	Branch	Rented	PB
Nueva Las Condes	Presidente Riesco 5537, Piso 1, Las Condes	Branch	Rented	IS
Ñuñoa Plaza	Av. Irarrázaval # 3333, Ñuñoa	Branch	Rented	IS
Orrego Luco	Av. Providencia # 2051, Providencia	Branch	Rented	IS
Orrego Luco Pb	Av. Providencia # 2051, Piso 3, Providencia	Branch	Rented	PB
Osorno Plaza	Manuel Antonio Matta # 624, Osorno	Branch	Rented	IS
Ovalle	Victoria # 271, Ovalle	Branch	Rented	IS
Pedro de Valdivia	Pedro de Valdivia # 3558, Ñuñoa	Branch	Rented	PB
Peñalolén	Av. Sanchez Fontecilla # 12200 Local 1965, Peñalolén	Branch	Rented	IS
Piedra Roja Chicureo	Av. Paseo Colina Sur # 14500 Local 149, Colina	Branch	Rented	IS
Talca Plaza Maule	Av. Circunvalación # 30 Oriente, Talca	Branch	Rented	IS
Plaza Tobalaba	Av. Camilo Henriquez # 3692 Local E 104-108, Puente Alto	Branch	Rented	IS
Portal Rancagua	Carretera El Cobre Pdte. Frei 750 L /1093, Rancagua	Branch	Rented	IS
Puente Alto	Concha y Toro # 1149 Local 59, Puente Alto	Branch	Rented	IS
Puerto Montt Urmeneta	Av. Urmeneta # 541, Puerto Montt	Branch	Rented	IS
Punta Arenas Plaza	Av. Magallanes # 944, Punta Arenas	Branch	Rented	IS
Quillota	Maipú 352, Quillota	Branch	Rented	IS
Quilpué	Portales 777, Quilpué	Branch	Rented	IS
Rancagua	Independencia 699, Rancagua	Branch	Rented	IS
Reñaca	Av. Borgoño # 14475, Viña del Mar	Branch	Rented	IS
San Antonio	Av. Barros Luco 1750, San Antonio	Branch	Rented	IS
San Bernardo Plaza	Arturo Prat # 495, San Bernardo	Branch	Rented	IS
San Carlos de Apoquindo	Camino El Alba # 11969 Local 304, Las Condes	Branch	Rented	IS
San Diego	San Diego # 1915, Santiago	Branch	Rented	IS
San Felipe	Arturo Prat # 821, San Felipe	Branch	Rented	IS



Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
San Fernando	Manuel Rodríguez # 840, San Fernando	Branch	Rented	IS
San Pedro de La Paz	Av. Michimalonco # 1113, San Pedro de La Paz	Branch	Rented	IS
Santiago 2000	Huérfanos # 770-B, Santiago	Branch	Rented	IS
Santiago 2000 PB	Huérfanos # 770-B, Santiago	Branch	Rented	PB
Talca	Uno Sur # 1132, Talca	Branch	Rented	IS
Talcahuano	Av. Colón # 657, Talcahuano	Branch	Rented	IS
Temuco Plaza	Arturo Prat # 743, Temuco	Branch	Rented	IS
Valdivia Plaza	Av. Ramon Picarte # 370, Valdivia	Branch	Rented	IS
Vallenar	Av. Arturo Prat # 1070, Vallenar	Branch	Rented	IS
Valparaíso	Arturo Prat # 828, Valparaíso	Branch	Owned	PB
Valparaíso Intendencia	Av. Arturo Prat # 737, Valparaíso	Branch	Rented	IS
Vicuña Mackenna	Vicuña Mackenna # 999, Santiago	Branch	Rented	IS
Villa Alemana	Av. Valparaíso 680-A, Villa Alemana	Branch	Rented	IS
Villarrica	Camilo Henríquez 565, Villarrica	Branch	Rented	IS
Viña del Mar	Av. Libertad # 97, Viña del Mar	Branch	Rented	PB
Viña Ecuador	Av. Ecuador # 104, Viña del Mar	Branch	Rented	IS
Viña Libertad	Av. Libertad # 1075, Viña del Mar	Branch	Rented	IS
Vitacura Lo Beltrán	Vitacura # 6635, Vitacura	Branch	Rented	IS
Banca Privada Parque Araucano	Presidente Riesco 5537, Piso 16, Las Condes	Investment Center	Rented	BP
Itaú Sucursal Digital IS 4	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital Branch	Rented	IS
Itaú Sucursal Digital IS 5	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital Branch	Rented	IS
Itaú Sucursal Digital IS 6	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital Branch	Rented	IS
Itaú Sucursal Digital IS 7	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital Branch	Rented	IS
Itaú Sucursal Digital IS 8	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital Branch	Rented	IS
Itaú Sucursales Digital IS 3	Av. Presidente Riesco N° 5537 Piso 2, Las Condes	Digital Branch	Rented	IS



Ownership	Location	Type of business	Type of property (Rented, owned, or other)	Optional: Any other specific features of the property that you consider relevant
Personal Bank Digital 3	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital Branch	Rented	PB
Personal Bank Digital 1	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital Branch	Rented	PB
Personal Bank Digital 2	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital Branch	Rented	PB
Personal Bank Digital 4	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital Branch	Rented	PB
Personal Bank Digital 5	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital Branch	Rented	PB
Personal Bank Digital 6	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital Branch	Rented	PB
Sucursal Digital IS	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital Branch	Rented	IS
Sucursal Digital IS 2	Av. Presidente Riesco N° 5537 Piso -1, Las Condes	Digital Branch	Rented	IS
Valparaíso Banca Empresa	Arturo Prat 828, Piso 2	Building	Owned	Building
Advisors*	Vitacura 2872, Local 1	Building	Rented	Building
Bandera 206, Piso 5 y 6	Bandera 206, Piso 5 y 6, Of. 501 - 502 - 601	Building	Owned	Building
Huérfanos 1072	Huérfanos 1072	Building	Rented	Building
Nueva Las Condes	Av. Presidente Riesco 5537, Piso 1, Las Condes	Branch	Rented	IS
San Antonio 220	San Antonio 220	Building	Owned	Building
Presidente Riesco	Rosario Norte 660	Building	Rented	Building
Nueva York (Canje)	Nueva York 33 (Second Floor, Of. 201)	Building	Owned	Building
Bandera 341	Bandera 341 Piso 6 y 10	Building	Owned	Building

Appendix to Chapter 7

NCG 461 5.1.2, 5.1.3, 5.1.4, 5.1.5, 5.2, 5.3 (amended per NCG 519) | GRI 2-7, 405-1.b

Total number of people by age group at Itaú Chile

		2022			2023			2024		
	Age group	M	F	Total	M	F	Total	M	F	Total
Senior Management	Under 30 years old	0	0	0	0	0	0	0	0	0
	30 to 40 years old	0	0	0	0	0	0	0	0	0
	41 to 50 years old	6	1	7	7	1	8	5	1	6
	51 to 60 years old	3	0	3	3	0	3	3	0	3
	61 to 70 years old	0	0	0	0	0	0	1	0	1
	Over 70 years old	0	0	0	0	0	0	0	0	0
Management	Under 30 years old	1	0	1	0	0	0	0	0	0
	30 to 40 years old	33	17	50	32	13	45	38	15	53
	41 to 50 years old	76	33	109	66	35	101	64	35	99
	51 to 60 years old	44	15	59	32	14	46	32	15	47
	61 to 70 years old	2	0	2	3	0	3	3	0	3
	Over 70 years old	0	0	0	0	0	0	0	0	0
Line Management	Under 30 years old	6	6	12	3	4	7	2	2	4
	30 to 40 years old	135	93	228	120	77	197	127	86	213
	41 to 50 years old	134	126	260	118	116	234	116	105	221
	51 to 60 years old	65	55	120	57	52	109	57	45	102
	61 to 70 years old	8	6	14	5	5	10	6	3	9
	Over 70 years old	0	0	0	0	0	0	0	0	0



		2022			2023			2024		
	Age group	M	F	Total	M	F	Total	M	F	Total
Sales force	Under 30 years old	3	5	8	3	2	5	1	2	3
	30 to 40 years old	37	54	91	36	62	98	43	59	102
	41 to 50 years old	17	66	83	16	63	79	11	59	70
	51 to 60 years old	6	34	40	8	36	44	9	46	55
	61 to 70 years old	1	7	8	1	2	3	1	4	5
	Over 70 years old	0	0	0	0	0	0	0	0	0
Administrative personnel	Under 30 years old	44	79	123	32	74	106	34	61	95
	30 to 40 years old	125	245	370	94	214	308	106	215	321
	41 to 50 years old	110	137	247	87	123	210	99	146	245
	51 to 60 years old	122	39	161	86	40	126	94	47	141
	61 to 70 years old	50	1	51	45	2	47	44	1	45
	Over 70 years old	0	0	0	0	0	0	0	0	0



	Age group	2022			2023			2024		
		M	F	Total	M	F	Total	M	F	Total
Other technical personnel	Under 30 years old	25	38	63	16	32	48	27	35	62
	30 to 40 years old	75	168	243	62	153	215	50	122	172
	41 to 50 years old	65	112	177	58	94	152	46	66	112
	51 to 60 years old	34	66	100	30	57	87	28	38	66
	61 to 70 years old	8	11	19	5	6	11	6	6	12
	Over 70 years old	0	1	1	0	1	1	0	1	1
Other professionals	Under 30 years old	222	152	374	205	137	342	234	159	393
	30 to 40 years old	662	538	1200	607	506	1,113	633	517	1,150
	41 to 50 years old	288	347	635	264	326	590	271	326	597
	51 to 60 years old	114	109	223	106	118	224	104	146	250
	61 to 70 years old	24	12	36	17	5	22	19	4	23
	Over 70 years old	0	0	0	0	0	0	0	0	0
Total		2,545	2,573	5,118	2,224	2,370	4,594	2,314	2,367	4,681

Percentage of employees by category according to gender and age group at Itaú Chile

Employee category	Age group	2022		2023		2024	
		M	F	M	F	M	F
Senior Management	Total under 30 years old	0%	0%	0%	0%	0%	0%
	Total 30 to 50 years old	67%	100%	70%	100%	56%	100%
	Total over 50 years old	33%	0%	30%	0%	44%	0%
Management	Total under 30 years old	1%	0%	0%	0%	0%	0%
	Total 30 to 50 years old	70%	77%	74%	77%	74%	77%
	Total over 50 years old	29%	23%	26%	23%	26%	23%
Line Management	Total under 30 years old	2%	2%	1%	2%	1%	1%
	Total 30 to 50 years old	77%	77%	79%	76%	79%	79%
	Total over 50 years old	21%	21%	20%	22%	20%	20%
Sales force	Total under 30 years old	5%	3%	5%	1%	2%	1%
	Total 30 to 50 years old	84%	72%	81%	76%	83%	69%
	Total over 50 years old	11%	25%	14%	23%	15%	29%
Administrative personnel	Total under 30 years old	10%	16%	9%	16%	9%	13%
	Total 30 to 50 years old	52%	76%	53%	74%	54%	77%
	Total over 50 years old	38%	8%	38%	9%	37%	10%
Other technical personnel	Total under 30 years old	12%	10%	9%	9%	17%	13%
	Total 30 to 50 years old	68%	71%	70%	72%	61%	70%
	Total over 50 years old	20%	20%	20%	19%	22%	17%
Other professionals	Total under 30 years old	17%	13%	17%	13%	19%	14%
	Total 30 to 50 years old	73%	76%	73%	76%	72%	73%
	Total over 50 years old	11%	10%	10%	11%	10%	13%

Total number of people by age group at Itaú Colombia

	Age group	2022			2023			2024		
		M	F	Total	M	F	Total	H	M	Total
Senior Management	Under 30 years old	0	0	0	0	0	0	0	0	0
	30 to 40 years old	2	0	2	1	0	1	0	0	0
	41 to 50 years old	4	0	4	3	1	4	4	1	5
	51 to 60 years old	4	2	6	5	2	7	5	1	6
	61 to 70 years old	0	0	0	0	0	0	0	0	0
	Over 70 years old	0	0	0	0	0	0	0	0	0
Management	Under 30 years old	0	0	0	0	0	0	0	0	0
	30 to 40 years old	7	4	11	5	4	9	8	4	12
	41 to 50 years old	14	22	36	19	18	37	13	12	25
	51 to 60 years old	4	5	9	7	4	11	7	8	15
	61 to 70 years old	2	0	2	2	1	3	1	1	2
	Over 70 years old	0	0	0	0	0	0	0	0	0
Line Management	Under 30 years old	1	2	3	2	2	4	4	1	5
	30 to 40 years old	59	54	113	49	58	107	42	44	86
	41 to 50 years old	71	68	139	84	80	164	97	91	188
	51 to 60 years old	22	23	45	25	27	52	28	26	54
	61 to 70 years old	3	0	3	5	0	5	6	2	8
	Over 70 years old	0	0	0	0	0	0	0	0	0
Sales force	Under 30 years old	14	20	34	15	10	25	9	10	19
	30 to 40 years old	112	202	314	108	186	294	106	185	291
	41 to 50 years old	58	111	169	62	111	173	64	110	174
	51 to 60 years old	31	31	62	29	24	53	31	29	60
	61 to 70 years old	10	1	11	11	1	12	11	2	13
	Over 70 years old	0	0	0	0	0	0	0	0	0

	Age group	2022			2023			2024		
		M	F	Total	M	F	Total	H	M	Total
Administrative personnel	Under 30 years old	15	31	46	7	19	26	7	24	31
	30 to 40 years old	79	172	251	47	110	157	38	93	131
	41 to 50 years old	42	54	96	38	52	90	43	56	99
	51 to 60 years old	27	26	53	29	22	51	26	21	47
	61 to 70 years old	16		16	12	1	13	13	2	15
	Over 70 years old	0	0	0	0	0	0	0	0	0
Other technical personnel	Under 30 years old	1	3	4	2	6	8	1	2	3
	30 to 40 years old	22	25	47	18	26	44	12	22	34
	41 to 50 years old	14	13	27	13	10	23	11	15	26
	51 to 60 years old	8	5	13	7	3	10	8	3	11
	61 to 70 years old	1	0	1	1	0	1	2	0	2
	Over 70 years old	0	0	0	0	0	0	0	0	0
Other professionals	Under 30 years old	76	69	145	64	54	118	55	57	112
	30 to 40 years old	198	232	430	194	204	398	187	221	408
	41 to 50 years old	121	91	212	106	86	192	109	90	199
	51 to 60 years old	51	33	84	47	28	75	53	27	80
	61 to 70 years old	8	0	8	11	1	12	13	1	14
	Over 70 years old	0	0	0	0	0	0	0	0	0
Total		1,097	1,299	2,396	1,028	1,151	2,179	1,014	1,161	2,175



Total number of people by length of service at Itaú Chile

Employee category	Length of service	2022			2023			2024		
		M	F	Total	M	F	Total	M	F	Total
Senior Management	Under 3 years	3	0	3	2	0	2	1	0	1
	3 to 6 years	2	0	2	1	0	1	2	0	2
	6 to 9 years	4	0	4	6	0	6	5	0	5
	9 to 12 years	0	1	1	1	1	2	1	0	1
	Over 12 years	0	0	0	0	0	0	0	1	1
Management	Under 3 years	39	13	52	38	18	56	33	20	53
	3 to 6 years	39	16	55	26	8	34	29	7	36
	6 to 9 years	9	1	10	15	6	21	24	9	33
	9 to 12 years	24	15	39	18	10	28	11	6	17
	Over 12 years	45	20	65	36	20	56	40	23	63
Line Management	Under 3 years	45	41	86	46	44	90	47	36	83
	3 to 6 years	104	67	171	70	41	111	57	39	96
	6 to 9 years	31	26	57	43	38	81	60	51	111
	9 to 12 years	55	48	103	37	37	74	33	29	62
	Over 12 years	113	104	217	107	94	201	111	86	197
Sales force	Under 3 years	32	57	89	37	76	113	34	63	97
	3 to 6 years	26	78	104	16	40	56	20	44	64
	6 to 9 years	4	19	23	10	40	50	11	49	60
	9 to 12 years	1	8	9	1	6	7	0	9	9
	Over 12 years	1	4	5	0	3	3	0	5	5

Employee category	Length of service	2022			2023			2024		
		M	F	Total	M	F	Total	M	F	Total
Administrative personnel	Under 3 years	101	176	277	89	212	301	140	235	375
	3 to 6 years	65	129	194	37	82	119	49	72	121
	6 to 9 years	57	52	109	33	45	78	19	49	68
	9 to 12 years	74	93	167	45	51	96	28	42	70
	Over 12 years	154	51	205	140	63	203	141	72	213
Other technical personnel	Under 3 years	52	79	131	45	78	123	46	53	99
	3 to 6 years	36	87	123	33	65	98	31	53	84
	6 to 9 years	23	50	73	17	54	71	18	51	69
	9 to 12 years	28	84	112	18	56	74	10	30	40
	Over 12 years	68	96	164	58	90	148	52	81	133
Other professionals	Under 3 years	652	416	1,068	588	415	1,003	628	438	1,066
	3 to 6 years	299	291	590	252	201	453	268	207	475
	6 to 9 years	113	131	244	124	146	270	131	161	292
	9 to 12 years	112	156	268	101	137	238	91	115	206
	Over 12 years	134	164	298	134	193	327	143	231	374
	Total	2,545	2,573	5,118	2,224	2,370	4,594	2,314	2,367	4,681



Total number of people by length of service at Itaú Colombia

Employee category	Length of service	2022			2023			2024		
		M	F	Total	M	F	Total	M	F	Total
Senior Management	Under 3 years	7	0	7	5	1	6	5	1	6
	3 to 6 years	2	0	2	2	0	2	1	0	1
	6 to 9 years	1	1	2	2	0	2	2	0	2
	9 to 12 years	0	0	0	0	1	1	1	0	1
	Over 12 years	0	1	1	0	1	1	0	1	1
Management	Under 3 years	8	7	15	13	7	20	16	6	22
	3 to 6 years	3	5	8	2	6	8	1	3	4
	6 to 9 years	6	3	9	6	2	8	4	3	7
	9 to 12 years	1	5	6	2	5	7	2	1	3
	Over 12 years	9	11	20	10	7	17	6	12	18
Line Management	Under 3 years	27	14	41	29	22	51	32	20	52
	3 to 6 years	16	17	33	17	19	36	24	15	39
	6 to 9 years	20	22	42	20	18	38	15	20	35
	9 to 12 years	15	14	29	13	18	31	12	16	28
	Over 12 years	78	80	158	86	90	176	94	93	187
Sales force	Under 3 years	21	32	53	34	44	78	42	62	104
	3 to 6 years	36	62	98	26	41	67	15	28	43
	6 to 9 years	41	90	131	38	71	109	34	59	93
	9 to 12 years	43	66	109	35	65	100	33	58	91
	Over 12 years	84	115	199	92	111	203	97	129	226

Employee category	Length of service	2022			2023			2024		
		M	F	Total	M	F	Total	M	F	Total
Administrative personnel	Under 3 years	6	6	12	5	17	22	7	26	33
	3 to 6 years	19	40	59	11	19	30	5	10	15
	6 to 9 years	22	35	57	8	11	19	8	14	22
	9 to 12 years	42	81	123	26	42	68	18	26	44
	Over 12 years	90	121	211	83	115	198	89	120	209
Other technical personnel	Under 3 years	2	2	4	3	8	11	2	5	7
	3 to 6 years	5	5	10	1	6	7	2	2	4
	6 to 9 years	2	4	6	4	1	5	2	6	8
	9 to 12 years	5	6	11	7	8	15	4	5	9
	Over 12 years	32	29	61	26	22	48	24	24	48
Other professionals	Under 3 years	157	117	274	149	122	271	110	129	239
	3 to 6 years	57	85	142	51	49	100	78	58	136
	6 to 9 years	34	54	88	29	52	81	39	55	94
	9 to 12 years	54	51	105	39	36	75	14	29	43
	Over 12 years	152	118	270	154	114	268	176	125	301
Total		1,097	1,299	2,396	1,028	1,151	2,179	1,014	1,161	2,175

Total number of people by nationality at Itaú Chile

Nationality	Senior Managemen			Management			Line Management			Sales force			Administrative personnel			Other technical personnel			Other professionals			Total
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	T
Chilean	5	1	6	116	55	171	290	229	519	56	166	222	359	433	792	143	251	394	1,161	1,086	2,247	4,351
Venezuelan	0	0	0	1	2	3	11	6	17	9	2	11	12	17	29	13	14	27	70	44	114	201
Brazilian	4	0	4	12	2	14	0	0	0	0	0	0	0	1	1	0	0	0	6	3	9	28
Colombian	0	0	0	2	1	3	2	2	4	0	1	1	2	7	9	0	1	1	4	9	13	31
Peruvian	0	0	0	0	0	0	1	0	1	0	0	0	2	9	11	0	1	1	5	4	9	22
Argentine	0	0	0	2	0	2	1	1	2	0	0	0	0	0	0	1	0	1	3	2	5	10
Spanish	0	0	0	1	2	3	2	1	3	0	0	0	0	0	0	0	0	0	0	1	1	7
Bolivian	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0	3	0	3	4
Angolan	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1
Korean	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Cuban	0	0	0	0	1	1	0	0	0	0	1	1	0	0	0	0	0	0	2	2	4	6
Dominican	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	1
Ecuadorian	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	0	0	0	2	0	2	4
American	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
French	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Dutch	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Italian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1
Mexican	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	3
Paraguayan	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1	2
Polish	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
South African	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1
Uruguayan	0	0	0	0	0	0	1	0	1	0	0	0	0	1	1	0	0	0	1	0	1	3
Total	9	1	10	137	65	202	308	241	549	65	170	235	377	470	847	157	268	425	1,261	1,152	2,413	4,681



Total number of employees by nationality, type of contract, and working hours at Itaú Chile

Nacionalidad	Permanent employees			Temporary employees			Full-time employees			Part-time employees		
	M	F	T	M	F	T	M	F	T	M	F	T
Chilean	2,072	2,174	4,246	58	47	105	2,083	2,104	4,187	47	117	164
Venezuelan	112	83	195	4	2	6	111	76	187	5	9	14
Brazilian	22	5	27	0	1	1	22	6	28	0	0	0
Colombian	10	20	30	0	1	1	10	18	28	0	3	3
Peruvian	8	14	22	0	0	0	7	13	20	1	1	2
Argentine	7	3	10	0	0	0	7	3	10	0	0	0
Spanish	3	4	7	0	0	0	3	4	7	0	0	0
Bolivian	4	0	4	0	0	0	4	0	4	0	0	0
Angolan	0	1	1	0	0	0	0	1	1	0	0	0
Korean	1	0	1	0	0	0	1	0	1	0	0	0
Cuban	2	4	6	0	0	0	2	4	6	0	0	0
Dominican	0	1	1	0	0	0	0	1	1	0	0	0
Ecuadorian	3	0	3	0	1	1	3	1	4	0	0	0
American	1	0	1	0	0	0	1	0	1	0	0	0
French	1	0	0	0	0	0	1	0	1	0	0	0
Dutch	0	1	1	0	0	0	0	1	1	0	0	0
Italian	1	0	1	0	0	0	1	0	1	0	0	0
Mexican	2	1	3	0	0	0	2	1	3	0	0	0
Paraguayan	0	2	2	0	0	0	0	2	2	0	0	0
Polish	0	1	1	0	0	0	0	1	1	0	0	0
South African	1	0	1	0	0	0	1	0	1	0	0	0
Uruguayan	2	1	3	0	0	0	2	1	3	0	0	0
Total	2,252	2,315	4,567	62	52	114	2,261	2,237	4,498	53	130	183

Total number of people by nationality at Itaú Colombia

Nationality	Senior Management			Management			Line Management			Sales force			Administrative personnel			Other technical personnel			Other professionals			Total
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	T
Colombian	2	2	4	27	24	51	170	159	329	221	336	557	125	190	315	34	42	76	404	382	786	2,118
Venezuelan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
Brazilian	3	0	3	0	1	1	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	5
Peruvian	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Argentine	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Chilean	2	0	2	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Panamanian	0	0	0	0	0	0	6	5	11	0	0	0	1	6	7	0	0	0	12	13	25	43
Costa Rican	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Total	9	2	11	29	25	54	177	164	341	221	336	557	127	196	323	34	42	76	417	396	813	2,175

Total number of employees by nationality, type of contract, and working hours at Itaú Colombia

	Permanent employees			Temporary employees			Employees with non-guaranteed working hours			Full-time employees			Part-time employees		
	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total
Chilean	3	0	3	0	0	0	0	0	0	3	0	3	0	0	0
Venezuelan	0	1	1	0	0	0	0	0	0	0	1	1	0	0	0
Brazilian	4	1	5	0	0	0	0	0	0	4	1	5	0	0	0
Colombian	983	1,135	2,118	0	0	0	0	0	0	983	1,135	2,118	0	0	0
Peruvian	2	0	2	0	0	0	0	0	0	2	0	2	0	0	0
Argentine	2	0	2	0	0	0	0	0	0	2	0	2	0	0	0
Panamanian	19	24	43	0	0	0	0	0	0	19	24	43	0	0	0
Costa Rican	1	0	1	0	0	0	0	0	0	1	0	1	0	0	0
Total	1,014	1,161	2,175	0	0	0	0	0	0	1,014	1,161	2,175	0	0	0



Total number of employees by type of contract at Itaú Colombia

	2022				2023				2024			
	M	F	Total	%	M	F	Total	%	M	F	Total	%
Indefinite contract (Permanent employees)	1,097	1,299	2,396	100%	1,028	1,151	2,179	100%	1,014	1,161	2,175	100%
Fixed-term contract (Temporary employees)	0	0	0	0%	0	0	0	0%	0	0	0	0%

Total number of employees by working hours at Itaú Colombia

	2022				2023				2024			
	M	F	Total	%	M	F	Total	%	M	F	Total	%
Full-time employees	1,097	1,299	2,396	100%	1,028	1,151	2,179	100%	1,014	1,161	2,175	100%
Part-time employees	0	0	0	0%	0	0	0	0%	0	0	0	0%

Total number of employees by partial telework at Itaú Colombia

Total number of employees by working hours	2022						2023						2024					
	M		F		Total		M		F		Total		M		F		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Full telework	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Partial telework	869	79%	962	74%	1.831	76%	794	77%	802	70%	1.596	73%	713	70%	768	66%	1.481	68%

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