Banco Itaú Chile and Subsidiaries

Interim Consolidated Financial Statements

As of September 30, 2026 and December 31, 2025 and for the three and nine months periods ended as of September 30, 2026 and 2025

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

Santiago, October 27, 2026

To the Shareholders and Directors
Banco Itaú Chile

Introduction

We have reviewed the accompanying interim consolidated statement of financial position of Banco Itaú Chile and subsidiaries as of September 30, 2026, and the related interim consolidated statements of income, other comprehensive income for the three and nine-month periods ended September 30, 2026, the interim consolidated statements of changes in equity and of cash flows for the nine-month period ended September 30, 2026, and the notes to the interim consolidated financial statements, including information on significant accounting policies. Management is responsible for the preparation and fair presentation of these interim consolidated financial statements in accordance with accounting standards and instructions issued by the Financial Market Commission. Our responsibility is to express a conclusion on this interim consolidated financial information based on our review.

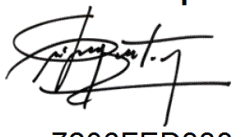
Scope of review

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

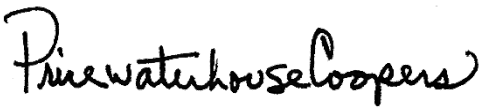
Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the interim consolidated financial position of the entity as of September 30, 2026, its results for the three- and nine-month periods ended September 30, 2026, and its cash flows for the nine-month period ended September 30, 2026, in accordance with accounting standards and instructions issued by the Financial Market Commission.

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BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Financial Statements

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

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Financial Position

(In millions of Chilean pesos – MCh$)

	Notes	As of September 30, 2026	As of December 31, 2025
		MCh$	MCh$
ASSETS			
Cash and deposits in banks	7	2,863,192	2,892,660
Cash items in process of collection	7	1,750,867	897,258
Financial assets for trading at fair value through profit or loss	8	7,617,406	4,620,072
Financial derivative contracts	8	7,023,480	3,956,486
Financial debt instruments	8	526,665	598,794
Other	8	67,261	64,792
Financial assets not held for trading valued mandatorily at fair value through profit or loss	9	10,239	8,837
Financial assets designated at fair value through profit or loss	10	—	—
Financial assets at fair value through other comprehensive income	11	6,060,573	3,815,427
Financial debt instruments	11	6,060,573	3,815,427
Other	11	—	—
Derivative financial instruments held for hedge accounting	12	238,429	139,856
Financial assets at amortized cost	13	30,520,108	29,356,116
Investments under resale agreements	13	428,782	197,770
Financial debt instruments	13	666,204	991,908
Interbank loans	13	28,959	47,332
Loans and accounts receivable from customers - Commercial	13	18,490,557	16,547,863
Loans and accounts receivable from customers - Mortgage	13	8,594,762	8,520,104
Loans and accounts receivable from customers - Consumer	13	2,310,844	3,051,139
Investments in associates	14	65,798	47,697
Intangibles	15	681,773	686,225
Fixed assets	16	26,751	25,406
Right of use asset under lease agreements	17	107,513	119,931
Current taxes	18	47,166	58,877
Deferred taxes	18	413,409	404,513
Other assets	19	1,889,170	825,744
Non-current assets and disposal groups held for sale	20	23,669	17,659
TOTAL ASSETS		**52,316,063**	**43,916,278**

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

Interim Consolidated Statements of Financial Position, continued

(In millions of Chilean pesos – MCh$)

	Notes	As of September 30, 2026	As of December 31, 2025
		MCh$	MCh$
LIABILITIES			
Cash in process of being cleared	7	1,792,431	890,109
Financial liabilities for trading at fair value through profit or loss	21	6,649,715	3,899,837
Financial derivative contracts	21	6,649,715	3,899,837
Other	21	—	—
Financial liabilities at fair value through profit or loss	10	—	—
Financial derivative contracts and accounting hedges	12	291,177	104,428
Financial liabilities at amortized cost	22	35,666,587	31,488,777
Deposits and other demand liabilities	22	6,632,568	6,895,773
Time deposits and other time liabilities	22	15,934,968	14,561,042
Obligations under repurchase agreements	22	1,692,215	518,259
Interbank borrowings	22	2,403,570	1,892,176
Debt instruments issued	22	7,378,517	6,858,083
Other financial liabilities	22	1,624,749	763,444
Lease contracts liabilities	17	99,580	109,096
Financial instruments of regulatory capital issued	23	1,548,366	1,496,400
Provisions for contingencies	24	275,367	149,882
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	25	48,016	131,241
Special provisions for credit risk	26	167,176	163,019
Current taxes	18	878	5,243
Deferred taxes	18	—	—
Other liabilities	27	1,400,716	1,169,493
Liabilities included in disposable groups for sale	20	—	—
TOTAL LIABILITIES		**47,940,009**	**39,607,525**
EQUITY			
Capital	28	2,687,951	2,687,951
Reserves	28	236,794	236,039
Other accumulated comprehensive income	28	192,829	87,663
Items not reclassified in income or loss	28	20,410	5,337
Items that can be reclassified in income or loss	28	172,419	82,326
Retained earnings from prior years	28	1,157,129	995,901
Net income (loss) for the period/year	28	144,101	428,092
Less: Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	28	(46,719)	(130,640)
Of owners of the Bank:		4,372,085	4,305,006
Of non-controlling interest	28	3,969	3,747
TOTAL EQUITY		**4,376,054**	**4,308,753**
TOTAL LIABILITIES AND EQUITY		**52,316,063**	**43,916,278**

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

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Income

(In millions of Chilean pesos – MCh$)

	Notes	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
		2026	2025	2026	2025
		MCh$	MCh$	MCh$	MCh$
Interest income	30	731,565	624,170	2,021,503	1,872,725
Interest expense	30	(411,075)	(349,349)	(1,168,454)	(1,022,676)
Net interest income	30	**320,490**	**274,821**	**853,049**	**850,049**
Readjustments income	31	56,478	50,015	293,350	239,425
Readjustments expenses	31	(48,544)	(45,840)	(277,918)	(235,556)
Net income from readjustments	31	**7,934**	**4,175**	**15,432**	**3,869**
Commission income	32	101,310	80,489	279,537	243,412
Commission expense	32	(33,906)	(31,753)	(95,491)	(89,460)
Net fee and commission income	32	**67,404**	**48,736**	**184,046**	**153,952**
Financial income (loss) from:					
Financial assets and liabilities for trading	33	86,339	98,623	132,902	93,529
Financial assets not held for trading valued mandatorily at fair value through profit or loss	33	(3,385)	(1,849)	(3,879)	3,034
Financial assets and liabilities at fair value through profit or loss	33	—	—	—	—
Profit or loss on disposal of financial assets and liabilities at amortized cost and financial assets at fair value through other comprehensive income	33	7,539	21,023	19,150	27,528
Changes, readjustments and accounting hedge of foreign currencies	33	12,258	(9,524)	95,560	15,441
Reclassifications of financial assets due to change of business model	33	—	—	—	—
Otner financial income (loss)	33	(347)	(1,637)	(7,585)	(5,811)
Financial income (loss), net		**102,404**	**106,636**	**236,148**	**133,721**
Income (loss) from investments in companies	34	107	509	2,372	3,148
Income (loss) from non-current assets and disposal groups held for sale not qualifying as discontinued operations	35	1,689	(8,335)	6,957	(12,103)
Other operating income	36	5,924	11,985	16,851	19,159
TOTAL OPERATING INCOME		**505,952**	**438,527**	**1,314,855**	**1,151,795**
Expenses from obligations to employee benefits	37	(101,221)	(95,729)	(294,956)	(287,125)
Administrative expenses	38	(93,246)	(83,015)	(269,124)	(243,094)
Depreciation and amortization	39	(38,644)	(26,694)	(93,068)	(78,080)
Impairment	40	(4)	(1)	(4)	(2)
Other operating expenses	36	(213,900)	(2,624)	(219,029)	(7,825)
TOTAL OPERATING EXPENSES		**(447,015)**	**(208,063)**	**(876,181)**	**(616,126)**
OPERATING INCOME (LOSS) BEFORE CREDIT LOSSES		**58,937**	**230,464**	**438,674**	**535,669**
Expense on credit losses from:					
Provisions for credit risk due from banks and loans and accounts receivable from customers	41	(99,155)	(98,766)	(295,158)	(284,702)
Special provisions for credit risk	41	(1,195)	1,801	(1,622)	(3,626)
Recovery of written off loans	41	18,608	18,972	52,178	54,087
Impairment for credit risk on other financial assets at amortized cost and financial assets at fair value through other comprehensive income	41	15	(29)	(54)	(44)
Expense for credit losses		**(81,727)**	**(78,022)**	**(244,656)**	**(234,285)**
OPERATING INCOME (LOSS)		**(22,790)**	**152,442**	**194,018**	**301,384**
Result of continued operations before income taxes		**(22,790)**	**152,442**	**194,018**	**301,384**
Income tax	18	(13,492)	(39,219)	(50,576)	18,091
Result of continued operations after income taxes		**(36,282)**	**113,223**	**143,442**	**319,475**
Result of discontinued operations before income taxes		—	—	—	—
Taxes on discontinued operations	18	—	—	—	—
Result of discontinued operations after income taxes	42	—	—	—	—
CONSOLIDATED INCOME FOR THE PERIOD	28	**(36,282)**	**113,223**	**143,442**	**319,475**
Attributable to:					
Equity holders of the Bank	28	(35,537)	113,214	144,101	319,444
Non-controlling interest	28	(745)	9	(659)	31
Earnings per share of the equity holders of the Bank:					
Basic earnings	28	(165)	524	667	1,477
Diluted earnings	28	(165)	524	667	1,477

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

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Other Comprehensive Income

(In millions of Chilean pesos – MCh$)

	Notes	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
		2026	2025	2026	2025
		MCh$	MCh$	MCh$	MCh$
CONSOLIDATED INCOME FOR THE PERIOD		**(36,282)**	**113,223**	**143,442**	**319,475**
Other comprehensive income (loss) for the period:					
Items not reclassified in income or loss					
Actuarial results for net defined benefit plans and actuarial results from other employee benefit plans	28	(925)	(563)	(1,933)	566
Changes in fair value of equity instruments designated at fair value through other comprehensive income	28	8,863	(73)	17,729	3,806
Changes in the fair value of financial liabilities designated at fair value through profit or loss attributable to changes in the credit risk of the financial liability	28	—	—	—	—
Other	28	—	—	—	—
Other comprehensive income that will not be reclassified to income before income taxes		**7,938**	**(636)**	**15,796**	**4,372**
Income taxes related to changes in fair value of equity instruments designated at fair value through other comprehensive income	18	(810)	53	(1,313)	(314)
Income taxes related to defined benefits obligations	18	308	240	647	(211)
TOTAL OTHER COMPREHENSIVE INCOME THAT WILL NOT BE RECLASSIFIED TO INCOME OR LOSS AFTER INCOME TAXES		**7,436**	**(343)**	**15,130**	**3,847**
Items that can be reclassified in income or loss					
Changes in fair value of financial assets at fair value through other comprehensive income	28	2,388	14,252	(9,236)	(5,361)
Exchange differences	28	91,092	54,597	170,357	35,996
Hedge of net investment in foreign operations	28	(24,077)	(12,018)	(25,875)	18,308
Cash flows hedge	28	(91,514)	(7,922)	(62,328)	4,746
Ownership in other comprehensive income of entities recorded using the equity method	28	—	—	—	—
Non-current assets and groups held for sale	28	—	—	—	—
Other comprehensive income that can be reclassified to income before income taxes		**(22,111)**	**48,909**	**72,918**	**53,689**
Income tax over comprehensive income that can be reclassified to income or loss	18	26,905	1,942	17,999	(7,853)
TOTAL OTHER COMPREHENSIVE INCOME THAT WILL NOT BE RECLASSIFIED TO INCOME OR LOSS AFTER INCOME TAXES		**4,794**	**50,851**	**90,917**	**45,836**
OTHER TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**28**	**12,230**	**50,508**	**106,047**	**49,683**
CONSOLIDATED COMPREHENSIVE INCOME FOR THE PERIOD	**28**	**(24,052)**	**163,731**	**249,489**	**369,158**
Attributable to:					
Equity holders of the Bank	28	(23,729)	163,452	249,267	368,838
Non-controlling interest	28	(323)	279	222	320

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

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Changes in Equity

(In millions of Chilean pesos – MCh$)

	Equity attributable to the owners									
	Capital					Retained earnings				
	Number of shares	Paid-in capital	Reserves	Other accumulated comprehensive income	Non-distributed profits from prior years	Revenues (loss) for the period	Provision for minimum dividends and Interest Payments on Capital Financial Instrument issued	Equity attributable to the owners	Non-controlling interest	Total equity
	MM	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Balances at December 31, 2024	**216**	**2,687,951**	**236,039**	**37,401**	**746,506**	**376,627**	**(113,211)**	**3,971,313**	**3,518**	**3,974,831**
Transfer of income (loss) from prior year	—	—	—	—	376,627	(376,627)	—	—	—	—
Opening balances as of January 1, 2025	**216**	**2,687,951**	**236,039**	**37,401**	**1,123,133**	**—**	**(113,211)**	**3,971,313**	**3,518**	**3,974,831**
Distribution of dividends	—	—	—	—	—	—	112,988	112,988	—	112,988
Provision for minimum dividends	—	—	—	—	(112,988)	—	(95,833)	(208,821)	—	**(208,821)**
Share exchanges	—	—	—	—	—	—	—	—	—	—
Other equity movements	—	—	—	—	(8,527)	—	(3,549)	(12,076)	—	**(12,076)**
Subtotal Comprehensive income for the period	**—**	**—**	**—**	**—**	**(121,515)**	**—**	**13,606**	**(107,909)**	**—**	**(107,909)**
Income (loss) for the period	—	—	—	—	—	319,444	—	319,444	31	**319,475**
Other comprehensive income for the period	—	—	—	49,394	—	—	—	49,394	289	**49,683**
Subtotal Comprehensive income for the period	—	—	—	49,394	—	319,444	—	368,838	320	**369,158**
Closing balances as of September 30, 2025	**216**	**2,687,951**	**236,039**	**86,795**	**1,001,618**	**319,444**	**(99,605)**	**4,232,242**	**3,838**	**4,236,080**
Closing balances as of December 31, 2025	**216**	**2,687,951**	**236,039**	**87,663**	**995,901**	**428,092**	**(130,640)**	**4,305,006**	**3,747**	**4,308,753**
Transfer of income (loss) from prior year	—	—	—	—	428,092	(428,092)	—	—	—	—
Opening balances as of January 1, 2026	**216**	**2,687,951**	**236,039**	**87,663**	**1,423,993**	**—**	**(130,640)**	**4,305,006**	**3,747**	**4,308,753**
Distribution of dividends	—	—	—	—	(256,856)	—	128,428	(128,428)	—	(128,428)
Provision for minimum dividends	—	—	—	—	—	—	(43,230)	(43,230)	—	**(43,230)**
Share exchange	—	—	—	—	—	—	—	—	—	—
Provision for payment of interest on bonds with no fixed maturity date	—	—	—	—	(10,008)	—	(1,277)	(11,285)	—	**(11,285)**
Other equity movements	—	—	755	—	—	—	—	755	—	**755**
Subtotal Transactions with the owners in the period	**—**	**—**	**755**	**—**	**(266,864)**	**—**	**83,921**	**(182,188)**	**—**	**(182,188)**
Income (loss) for the period	—	—	—	—	—	144,101	—	144,101	(659)	**143,442**
Other comprehensive income for the period	—	—	—	105,166	—	—	—	105,166	881	**106,047**
Subtotal Comprehensive income for the period	—	—	—	105,166	—	144,101	—	249,267	222	**249,489**
Closing balances as of September 30, 2026	**216**	**2,687,951**	**236,794**	**192,829**	**1,157,129**	**144,101**	**(46,719)**	**4,372,085**	**3,969**	**4,376,054**

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

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Cash Flows

(In millions of Chilean pesos – MCh$)

	For the nine months periods ended as of September 30,	
	2026	2025
	MCh$	MCh$
CASH FLOW FROM OPERATING ACTIVITIES:		
Income for the period before income tax	**194,018**	**301,384**
Charges (credits) to income that do not represent cash	**(634,831)**	**(695,481)**
Depreciation and amortization	93,068	78,080
Provisions for loans, accounts receivable and others	296,834	288,372
Loss (gain) from assets received in lieu of payment	4,136	22,626
Impairment	4	2
Provisions for contingencies	286,616	80,363
Fair value adjustment for trading instruments	(100,441)	(77,633)
Net interest income	(868,481)	(853,918)
Fee and commission income	(279,537)	(243,412)
Fee and commission expense	95,491	89,460
Net foreign exchange loss (gain)	(95,560)	(15,441)
Net (gain) on assets received in lieu of payment	(13,229)	(10,723)
Other charges and (credits) that do not represent cash movements	(53,732)	(53,257)
Changes due to increase/decrease in assets and liabilities affecting EBITDA	**153,882**	**(1,425,431)**
Decrease (increase) in financial assets and liabilities held for trading at fair value through profit or loss	(228,940)	(47,691)
Decrease (increase) in financial assets and liabilities at fair value through other comprehensive income	(2,274,614)	(2,249,773)
Decrease (increase) in securities lending and borrowing agreements	942,944	817,196
Decrease (increase) in debt financial instruments	395,364	(388,575)
Decrease (increase) in Interbank loans and loans and borrowings	(1,270,667)	(705,700)
Increase (decrease) in Financial liabilities at amortized cost	1,110,721	(238,910)
Decrease (increase) in deferred tax assets and liabilities	(8,896)	(29,023)
Decrease (increase) in other assets and liabilities	(826,230)	414,276
Loans obtained	2,210,485	1,457,988
Payments of loans obtained	(962,898)	(1,384,848)
Interest paid	(1,416,070)	(1,247,299)
Earned interests	2,445,473	2,225,260
Net commissions	126,768	104,153
Tax payments	(94,121)	(155,699)
Proceeds from sales of assets received in lieu of payment	4,563	3,214
Total net cash flows provided by (used in) operating activities	**(286,931)**	**(1,819,528)**
CASH FLOWS PROVIDED BY INVESTING ACTIVITIES:		
Payment from acquisition of investments in companies	—	—
Proceeds from sales of investments in companies	—	—
Dividends received from investments in companies	23,829	1,809
Payment from acquisition of fixed assets	(5,184)	(2,905)
Proceeds from sales of fixed assets	9,115	6,163
Payment from acquisition of intangible assets	(51,717)	(48,770)
Proceeds from sales of intangible assets	—	—
Total net cash flows provided by (used in) investing activities	**(23,957)**	**(43,703)**
CASH FLOWS FROM FINANCING ACTIVITIES:		
Attributable to owners' interest		
Letters of credit ussed	—	—
Borrowings obtained from Chilena Central bank	—	—
Rescue and payment of interests / capital of letters of credit	(1,469)	(3,355)
Senior bonds issued	980,127	537,045
Rescue and payment of interests / capital of senior bonds	(839,533)	(484,063)
Mortgage bond issue	—	—
Rescue and payment of interests / capital of Mortgage Finance bonds	—	—
Payment of interests / capital of lease contracts liabilities	(26,920)	(22,207)
Subordinated bonds issue	—	—
Payment of interests and capital of subordinated bonds	(50,328)	(50,751)
Perpetual bonds issued	—	94,218
Rescue and payment of perpetual bonds	(13,292)	(11,215)
Preferred shares issued	—	—
Rescue of /preferred shares and payment of preferred shares	—	—
Increase in paid-in capital through issuance of ordinary shares	(64,328)	—
Payment of dividends from common shares	(256,855)	(112,988)
Attributable to non-controlling interests	**—**	**—**
Payment of dividends and/or withdrawals of paid-in capital performed regarding the subsidiaries corresponding to the non-controlling interests	—	—
Total net cash flows provided by (used in) financing activities	**(272,598)**	**(53,316)**
VARIATION OF CASH AND CASH EQUIVALENT DURING THE PERIOD	**(583,486)**	**(1,916,547)**
EFFECT OF VARIATIONS OF THE EXCHANGE RATES	**246,229**	**(32,290)**
INITIAL BALANCE OF CASH AND CASH EQUIVALENTS	**3,872,122**	**4,679,387**
FINAL BALANCE OF CASH AND CASH EQUIVALENTS	**3,534,865**	**2,730,550**

BANCO ITAÚ CHILE AND SUBSIDIARIES

Interim Consolidated Statements of Cash Flows

(In millions of Chilean pesos – MCh$)

Item	Balances as of January 1 2026	Cash flows		Changes other than cash					Balance as of September 30, 2026
		Received	Paid	Changes other than cash	Acquisition	Interests and readjustments	Currency exchange effects	Fair Value Changes	
	Mh$	Mh$	Mh$	Mh$	Mh$	Mh$	Mh$	Mh$	Mh$
Debt instrument issued									
Finance lines of the Central Bank of Chile	—	—	—	—	—	—	—	—	—
Contractual obligations	**109,096**	—	(26,920)	(4,699)	14,050	4,421	3,632	—	**99,580**
Letters of credit	**5,457**	—	(1,469)	—	—	309	—	—	**4,297**
Tender bonds	**6,852,626**	980,127	(839,533)	—	—	266,722	114,278	—	**7,374,220**
Bonds with no fixed maturity	**270,002**	—	(13,290)	390	—	13,290	20,320	—	**290,712**
Subordinated bonds	**1,226,398**	—	(50,328)	—	—	73,392	8,192	—	**1,257,654**
Total	**8,463,579**	**980,127**	**(931,540)**	**(4,309)**	**14,050**	**358,134**	**146,422**	**—**	**9,026,463**
Dividends paid	**(119,459)**	—	(256,855)	—	—	—	—	—	**(376,314)**
Dividends received INC	**—**	—	—	—	—	—	—	—	**—**
Capital Increase	**—**	—	(64,328)	—	—	—	—	—	**(64,328)**
Subtotal of cash from financing activities	**8,344,120**	**980,127**	**(1,252,723)**	**(4,309)**	**14,050**	**358,134**	**146,422**	**—**	**8,585,821**
Total cash flow provided by financing activities (net)	—	**(272,596)**	—	—	—	—	—	—	—

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

BANCO ITAÚ CHILE AND SUBSIDIARIES

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Note 1 - Background of the Institution

General Information – Background of Banco Itaú Chile and subsidiaries

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

The Bank is controlled by Itaú Unibanco, which holds a 67.42% ownership. The remaining 32.58% is owned by minority shareholders[2].

Banco Itaú Chile is headquartered in Chile and has operations in Colombia and Panamá. In addition, Banco Itaú Chile has a branch in New York and a representative office in Lima[3]. The Bank has total consolidated assets for MCh$52,316,063 (MUS$53,677) and its consolidated equity for MCh$4,376,054 (MUS$4,490), Focused on large and medium size companies and people, Banco Itaú Chile offers universal banking services.

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

The Interim Consolidated Financial Statements as of September 30, 2026, were approved by the Board of Directors on October 27, 2026.

[1] The business combination was a "reverse acquisition" as established in IFRS 3, "Business Combinations", in which Banco Itaú Chile is the successor for accounting purposes and CorpBanca is the legal successor.
[2] The percentage of minority interest has been rounded for presentation in this report. This percentage has been calculated on the basis of the total not rounded number of shares.
[3] None of the markets in which Itaú Chile and subsidiaries operate qualify as a hyperinflationary economy.

Note 2 - Summary of Significant Accounting Policies

a) Accounting Year

The Interim Consolidated Financial Statements are referred as of September 30, 2026 and December 31, 2025 and cover the three and nine months periods ended as of September 30, 2026 and 2025.

b) Basis of preparation of the Interim Consolidated Financial Statements

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

Likewise, these Interim Consolidated Financial Statements in connection with the application of IAS 34 "Interim Financial Reporting", are prepared mainly with the intention of updating the content of the last Annual Consolidated Financial Statements, emphasizing new activities, events and circumstances that occurred during the three and nine months periods ended as of September 30, 2026, subsequent to year-end, and not duplicating the information previously published in the last Consolidated Financial Statements.

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

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

The notes to these Interim Consolidated Financial Statements contain additional information to that presented in the Interim Consolidated Statements of Financial Position, the Interim Consolidated Statements of Income, the Interim Consolidated Statements of Other Comprehensive Income, the Interim Consolidated Statements of Changes in Equity and the Interim Consolidated Statements of Cash Flows. On them descriptive and disaggregated information is presented. They provide narrative descriptions or disaggregation of such Interim Consolidated Financial Statements in a clear, relevant, reliable, and comparable manner. These Interim Consolidated Financial Statements as of September 30, 2026, and 2025 have not been audited.

c) Consolidation criteria

The same accounting policies, presentation and calculation methods applied in these Interim Consolidated Financial Statements were used in the preparation of the separate Financial Statements of Banco Itaú Chile and subsidiaries (hereinafter "Group" or the "Bank"), corresponding to the balances as of September 30, 2026 and December 31, 2025 and for the three and nine months ended as of September 30, 2026 and 2025 and include the adjustments and reclassifications necessary to standardize the accounting policies and valuation criteria applied by the Bank, in accordance with the standards established by the compendium.

Note 2 - Summary of Significant Accounting Policies

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

The assets, liabilities, income, and results of operations of subsidiaries, net of consolidation adjustments, represent 19.31%, 21.06%, 40.92% and 17.00% respectively, of total consolidated assets, liabilities, income, and operating results as of September 30, 2026 (19.82% and 21.97% as of December 31, 2025, of our consolidated total assets and liabilities; and 25.54% and 13.95% of our consolidated income, and operating results as of September 30, 2025).

(i) Controlled entities

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

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

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

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

				Percentage of ownership					
				As of September 30, 2026			As of December 31, 2025		
	Market	Country	Functional Currency	Direct	Indirect	Total	Direct	Indirect	Total
			%	%	%	%	%	%	%
Itaú Corredores de Bolsa Ltda. (1)	Domestic	Chile	$	99.987	0.013	100.000	99.987	0.013	100.000
Itaú Administradora General de Fondos S.A. (1)		Chile	$	99.994	0.006	100.000	99.994	0.006	100.000
Itaú Corredores de Seguros Ltda. (1)		Chile	$	99.990	0.010	100.000	99.990	0.010	100.000
Itaú Asesorías Financieras Ltda. (1) (5)		Chile	$	—	—	—	99.990	0.010	100.000
Recaudaciones y Cobranzas Ltda. (1)		Chile	$	99.990	0.010	100.000	99.990	0.010	100.000
Itaú Chile New York Branch (1) (4)	Foreign	EE.UU	US$	100.000	—	100.000	100.000	—	100.000
Itaú Colombia S.A. (2)		Colombia	COP$	94.739	4.763	99.502	94.990	4.472	99.462
Itaú Corredor de Seguros Colombia S.A. (2)		Colombia	COP$	94.987	5.000	99.987	94.987	5.000	99.987
Itaú Comisionista de Bolsa Colombia S.A. (2)		Colombia	COP$	2.219	97.253	99.472	2.219	97.253	99.472
Itaú Asset Management Colombia S.A. Sociedad Fiduciaria (2)		Colombia	COP$	—	99.443	99.443	—	99.443	99.443
Itaú (Panamá) S.A. (3)		Panamá	US$	—	99.462	99.462	—	99.462	99.462
Itaú Holding Colombia S.A.S (2)		Colombia	COP$	100.000	—	100.000	100.000	—	100.000

(1) Company regulated by the Financial Market Commission (CMF) of Chile.
(2) Companies regulated by the Colombian Financial Superintendency (SFC), which has a supervision agreement with the CMF.
(3) Company regulated by the Superintendency of Banks of Panamá.
(4) Company regulated by Office of the Comptroller of the Currency (OCC) and Federal Reserve (FED).
(5) As of July 12, 2026, Itaú Asesorías Financieras was dissolved in accordance with the provisions of Law No. 18,046 on Corporations.

(ii) Associated entities and/or business support

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

Name of the Associates	Main Activity	Place of Operation	As of September 30, 2026 % interest	As of December 31, 2025 % interest
Transbank S.A.	Credit and debit card services	Santiago, Chile	8.7188 %	8.7188 %
Combanc S.A.	High-value payment clearing house	Santiago, Chile	10.3295 %	10.3295 %
Imerc OTC S.A.	Administration of financial instrument clearing and settlement systems	Santiago, Chile	8.6624 %	8.6624 %

(iii) Investments in other companies

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

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

The Bank manages the funds on behalf and for the benefit of investors, acting solely as an Agent. The assets managed by the Bank and its subsidiaries are owned by third parties. Under this category, and in accordance with the aforementioned standard, they do not control the assets when they exercise their decision-making authority. Therefore, as of September 30, 2026 and December 31, 2025 they act as Agents and, therefore, none of these investment vehicles is consolidated.

d) Non-controlling interest

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

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

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

e) Business combinations, Goodwill and Intangible Assets

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

f) Common control transaction

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

g) Functional and presentation currency

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

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

h) Foreign currency

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

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

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

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

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

Assets and liabilities in foreign currencies are shown at their equivalent amount in pesos, calculated using the exchange rate of $974.64 per US$1 (US dollar) as of September 30, 2026 ($906.90 as of December 31, 2025) and the exchange rate of $0.2933 per COP$1 (Colombian peso) as of September 30, 2026 ($0.2401 as of December 31, 2025). The Financial Statements of the New York branch, as well as the Colombian subsidiaries, have been translated using these exchange rates for consolidation purposes, in accordance with IAS 21, related to the valuation of investments abroad in countries with stable economy.

i) Use of estimates and judgments

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

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

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

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

During the three and nine months period ended as of September 30, 2026, there were no significant changes in estimates (see Notes 40 and 41).

Note 2 - Summary of Significant Accounting Policies, continued

j) Operating segments

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

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

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

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

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

k) Operations with Repurchase and Resale Agreements

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

l) Classifications of Financial Instruments

i. Classifications of Financial Instruments

a) Classification of Financial Assets

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

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

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

In accordance with IFRS 9, the business models are:

- **Business model held for collection**: financial assets that are held under a business model whose objective is to collect principal and interest flows over the life of the instrument and on which there are no significant unjustified sales and fair value is not a key element in the management of these assets and the contractual conditions give rise to cash flows on specific dates, which are only payments of principal and interest on the principal amount outstanding. In this sense, sales other than those related to an increase in credit risk, to manage credit concentration risk, or unforeseen financing needs (liquidity stress scenarios) are considered unjustified, and are not incompatible with a business model whose objective is to hold financial assets to collect the contractual cash flows.
- **Held to collect and sell:** financial assets under this business model whose objective is achieved through the collection of principal and interest flows and the sale of such assets, with fair value being a key element in the management of these assets. This model involves a higher frequency and value of sales than the model held for collection.
- **Another business model**: includes financial assets with the objective of realizing cash flows through the sale of the assets. The Bank makes decisions based on the assets' fair values and manages the assets to realize those fair values.

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

b) Classification of financial liabilities

Financial liabilities are classified in the following categories:

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

Note 2 - Summary of Significant Accounting Policies, continued

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

c) Embedded derivatives in hybrid financial instruments

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

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

d) Reclassifications

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

ii. Measurement of financial instruments

a) Initial measurement

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

b) Subsequent measurement - Financial assets

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

i. Amortized cost

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

ii. Fair value through other comprehensive income (FVTOCI)

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

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

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

iii. Fair value through profit or loss (FVTPL)

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

v. Equity instruments

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

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

c) Subsequent measurement - Financial liabilities

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

iii. Derecognition of financial assets and liabilities

Financial assets are derecognized when, and only when:

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

a) Derecognition due to substantial modification of terms and conditions

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

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

iv. Renegotiated and modified loans

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

v. Contingent Credits

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

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

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

vi. Offsetting

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

vii. Derivatives and hedging activities

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

For presentation purposes, derivatives are presented according to their positive or negative fair value as assets or liabilities, respectively, and include trading and hedging instruments separately (see Notes 8 "Financial assets held for trading through profit or loss", Note 12 "Financial derivative contracts for accounting hedges") and Note 21 Financial Liabilities Held for Trading at Fair Value Through Profit or Loss.

a) Hedging transactions

The Bank uses financial derivatives for the following purposes:

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

i. The derivative hedges one of the following three types of risks to which the Bank is exposed:

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

ii. It is effective in offsetting the exposure inherent in the hedged item or position over the expected term of the hedge, which means that:

   a) At the trade date the hedge is expected, under normal conditions, to be highly effective ("prospective effectiveness").
   b) There is sufficient evidence that the hedge was effective during the life of the hedged item or position ("retrospective effectiveness").

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

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

a. For fair value hedges, gains or losses arising on both hedging instruments and hedged items (attributable to the type of risk being hedged) are included as "Financial income (loss) from Financial Asset and Liabilities for Trading" in the Interim Consolidated Statement of Income.

b. For fair value hedges of interest rate risk in a portfolio of financial instruments, gains or losses arising on measurement of the hedging instruments within "Interest income and expense", and other gains or losses due to changes in the fair value of the underlying hedged item (attributable to the hedged risk) are recorded in the Interim Consolidated Statement of Income (Loss) under "Net trading income (expense)".

c. For cash flow hedges, the effective portion of the fair value of the hedging instrument is included as "Cash flow hedges" in the Interim Consolidated Statements of Other Comprehensive Income".

d. The valuation differences of the hedging instrument corresponding to the ineffective portion of cash flow hedging transactions are recorded directly in the Interim Consolidated Statement of Income under "Net income (expense) from financial operations".

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

(m) Measurement and techniques used in determining fair value

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

(i) Measurement of financial instruments

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

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

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

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

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

(ii) Valuation techniques

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

The main techniques used as of September 30, 2026 and December 31, 2025 by the Bank's internal models to determine the fair value of financial instruments are as follows:

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

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

n) Revenue and expense recognition

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

(i) Interest income, interest expense and similar items

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

(ii) Dividends received

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

(iii) Commissions, fees and similar items

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

Commissions recorded by the Bank correspond mainly to:

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

Note 2 - Summary of Significant Accounting Policies, continued

Commission expenses include:

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

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

(iv) Non-financial income and expenses

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

(v) Loan arrangement fees

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

o) Impairment

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

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

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

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

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

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

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

Expected losses are then derived from the following parameters:

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

(ii) Non-financial assets

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

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

(iii) Goodwill

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

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

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

p) Fixed assets

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

(i) Fixed assets for own use

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

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

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

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

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

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

(ii) Assets leased out under operating leases

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

Note 2 - Summary of Significant Accounting Policies, continued

q) Intangible assets

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

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

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

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

(i) Software

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

(ii) Generated in a business combination

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

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

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

(iii) Other identifiable intangible assets

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

r) Factoring transactions

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

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

s) Leases

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

Note 2 - Summary of Significant Accounting Policies, continued

(i) Assets for right-of-use

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

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

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

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

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

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

As of September 30, 2026 and December 31, 2025, the Bank has not identified impairment in the value of the right-of-use assets.

(ii) Lease liability

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

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

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

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

(i) Individual allowances

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

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

a) Normal portfolio

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

b) Substandard portfolio

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

Note 2 - Summary of Significant Accounting Policies, continued

c) Normal and Substandard portfolios

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

d) Impaired portfolio

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

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

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

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

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

(ii) Group allowances

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

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

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

a) Standard method for mortgage loans allowances

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

b) Provisions for Commercial Loans

For this type of loans, the Bank recognizes the higher allowances for loan losses resulting from the application of internal models and the standard models established by the CNCB. The standard models set forth the applicable expected loss for transactions and the parameters to be used in the determination of the allowances for loan losses.

c) Commercial leasing operations

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

d) Student loans

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

e) Consumer Portfolio

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

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

f) Generic commercial placements and factoring

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

g) Provisions associated with financing guaranteed by FOGAPE

Since July 2020, the CMF has required banks to consider the effect of the deductible in calculating allowances for credit losses, as well as the conditions under which the debtor's credit risk may be substituted by the creditworthiness of FOGAPE Covid-19 and FOGAPE Reactiva. For these purposes, expected credit losses must be determined by estimating the risk of each loan, without considering the substitution of the debtor's creditworthiness by that of the guarantor, using the individual or collective assessment method, as applicable, in accordance with the provisions of Chapter B-1 of the Compendium of Accounting Standards for Banks (CNCB).This calculation must be performed on an aggregate basis, grouping all loans subject to the same deductible percentage. Accordingly, the total expected credit losses resulting from the aggregate calculation for each group of loans must be compared with the corresponding aggregate deductible amount, applying the following criteria, when the expected credit losses for a group of loans subject to the same deductible percentage, determined in accordance with the aforementioned procedure, are less than or equal to the aggregate deductible amount, allowances for credit losses shall be determined without considering FOGAPE coverage, i.e., without substituting the creditworthiness of the direct debtor with that of the guarantor. Conversely, when expected credit losses exceed the aggregate deductible amount, allowances for credit losses shall be determined using the substitution method established in paragraph 4.1(a) of Chapter B-1 of the Compendium of Accounting Standards. In cases where expected credit losses exceed the aggregate deductible amount, the allowances associated with the deductible shall be recognized in accounts separate from those used for allowances for commercial, consumer and residential mortgage loans. As of September 30, 2026 and December 31, 2025, the Bank had recognized allowances for credit losses in connection with these requirements amounting to Ch$(5) million and Ch$3,421 million, respectively.

h) Provisions for contingent loans

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

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

i) Impaired portfolio - Collectively assessed loan

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

The following can be excluded from the group impaired portfolio:

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

(iii) Guarantees

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

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

a) **Collateral and guarantees:** Considers contractual agreements to guarantee a specific loan or loans in a way that the coverage over the exposure can be clearly defined and where the rights to collect have been unquestionably transferred over to the guarantor.

b) **Guarantees:** In order to apply the deduction method or to determine recovery rates, valuation of property and other guarantees (mortgages or financial instruments guarantees) must reflect the net inflow that will be obtained from the sale of the assets, debts instruments or shares in the event that the borrower falls into default and a secondary source of payment is required. In applying the deduction method, the amount to be recovered by executing the guarantee, corresponds to the present value of the asset sold in its current market condition at disposal, minus all expenses required to keep the asset in its current conditions and to sell them, all in accordance with the Bank policies and terms established by Law for assets disposal.

c) **Security deposit:** On this type of guarantees the adjustment of its fair value may be deducted from the exposition, solely when the guarantee can be established with the unique aim to guarantee compliance with the related loans.

Note 2 - Summary of Significant Accounting Policies, continued

d) **Leased assets:** Estimated losses when establishing allowances based on the assessment method corresponding to each debtor, consider the amount that will be obtained if the leased asset are sold, taking into account any potential impairment for the assets in case of debtor's default and the related recovery and relocation expenses.

e) **Factoring operations:** Establishing allowances for factoring operations will consider as counterparty the entity ceding rights over the endorsed in favor of the Bank, when the cession is recourse for the latter, and to the debtor when the cession has been made without recourse.

(iv) Additional provisions

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

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

As of September 30, 2026, the Bank maintained additional provisions for its commercial loan portfolio amounting to MCh$107,379 (as of December 31, 2025, the Bank maintained additional provisions of MCh$107,379).

u) Impaired credits and charge-offs

i) Impaired loans

This portfolio is comprised of the following assets:

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

ii) Charge-offs

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

Note 2 - Summary of Significant Accounting Policies, continued

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

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

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

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

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

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

The term corresponds to the period elapsed since the date on which all or part of the obligation in arrears became due and payable.

iii) Recovery of assets previously charged-off

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

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

Note 2 - Summary of Significant Accounting Policies, continued

iv) Renegotiation of previously charged-off loans

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

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

v) Contingent loans

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

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

- Guarantees agreement: Includes collaterals, guarantees and stand by letter of credit as indicated in Chapter 8-10 of the Updated Compilation of Rules (RAN). Additionally, includes payment guarantees for factoring operations as indicated in Chapter 8-38 of the RAN.

- Confirmed foreign letters of credit: Corresponds to letters of credit confirmed by the Bank.

- Letters of credit issued: Includes documentary letters of credit issued by the Bank not yet negotiated.

- Documented guarantees: Corresponds to documented guarantees granted with promissory notes as indicated in Chapter 8-11 of the RAN.

- Available lines of credit: Considers the not used amounts of lines of credit which allow clients to use loans without additional approval from the Bank (i.e. for the usage of credit cards or checking account overdrafts).

- Other loans commitments: Includes amounts for loan commitments not disbursed which should be granted in a future agreed date or disbursed when agreed terms are met, such as credit lines linked to stage of completion of projects or student loans (Law 20,027).

- Other contingent loans: Includes any other type of commitment of the Bank that could exist and could give rise to an effective loan when certain future events take place. In general, includes unusual transactions such as delivery of instruments as collateral to guarantee payment for loan transactions between third parties or derivative contracts transactions entered into on behalf of third parties that could imply a payment obligation not covered by a deposit.

Note 2 - Summary of Significant Accounting Policies, continued

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

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

(1) Credit conversion factor

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

v) Provisions for contingent loans

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

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

w) Income taxes and deferred taxes

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

x) Provisions and contingent liabilities

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

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

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

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

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

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

Provisions for restructuring plans

These correspond to liabilities arising from a restructuring plan. A restructuring plan is a program of action that is planned and controlled by the Bank, the effect of which is a significant change in either the scope of the activities carried out by the entity or the manner in which those activities are conducted.

The provision for restructuring plans is recognized in accordance with IAS 37 *"Provisions, Contingent Liabilities and Contingent Assets"* once the Bank has a valid expectation that the restructuring plan will be carried out, either because implementation of the plan has commenced or because its main features have been announced to those affected.

Note 2 - Summary of Significant Accounting Policies, continued

Provision for onerous contracts

An onerous contract is a contract in which the unavoidable costs of meeting the contractual obligations exceed the economic benefits expected to be received under it. Unavoidable costs represent the lower net cost of exiting the contract, determined as the lower of: (i) the cost of fulfilling the contractual obligations; and (ii) the compensation, fines or penalties arising from failure to fulfil or terminate the contract. When a contract is determined to be onerous, the present obligation arising from the contract shall be recognized and measured as a provision. Executory contracts that are not onerous remain outside the scope of IAS 37 "Provisions, Contingent Liabilities and Contingent Assets." This terminology is consistent with the financial statement wording used by the Bank.

y) Employee benefits

i) Employee benefits Short-term benefits

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

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

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

ii) Personnel vacations

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

iii) Post-employment benefits

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

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

Note 2 - Summary of Significant Accounting Policies, continued

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

iv) Other long-term benefits

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

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

v) Termination benefits

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

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

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

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

vi) Cash-settled share-based payment transactions.

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

z) Provision for mandatory dividends

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

Note 2 - Summary of Significant Accounting Policies, continued

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

aa) Assets received or awarded in lieu of payment

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

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

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

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

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

bb) Customer loyalty programs

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

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

cc) Non-current assets held for sale

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

Note 2 - Summary of Significant Accounting Policies, continued

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

To qualify for classification as held for sale, an asset must meet the following requirements:

- It must be available for immediate sale in its present condition, and its sale must be highly probable.
- For the sale to be considered highly probable, the appropriate level of management must be committed to a plan to sell the asset (or disposal group), and an active program to locate a buyer and complete the plan must have been initiated.
- In addition, the sale should be expected to qualify for recognition as a completed sale within one year from the date of classification.
- Assets classified in this manner shall be measured at the lower of their carrying amount and fair value less costs to sell.

dd) Additional Tier 1 (AT1) capital financial instruments issued – perpetual bonds (without fixed maturity)

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

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

ee) Earnings per share

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

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

As of September 30, 2026 and December 31, 2025 the Bank did not have any instruments that generated dilution.

Note 2 - Summary of Significant Accounting Policies, continued

ff) Interim Consolidated Statement of Cash Flows

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

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

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

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

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

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

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

Note 2 - Summary of Significant Accounting Policies, continued

gg) Interim Consolidated Statement of Changes in Equity

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

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

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

hh) Interim Consolidated Statement of Other Comprehensive Income

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

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

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

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

ii) Reclassifications

During the period ended September 30, 2026, there were no changes in accounting policies compared to the prior financial year that affect the presentation of the Consolidated Interim Financial Statements. Likewise, reclassifications were made in the prior period in order to improve and ensure comparability between financial periods.

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

New accounting pronouncements introduced by CMF

1. Standards and interpretations issued in the current financial period

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

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

The regulation became effective as of January 2026.

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

2. Standards and interpretations issued but not yet effective

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

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

New accounting pronouncements introduced by IASB

1. Standards and interpretations issued in the current financial period

Amendment-Annual Improvements to IFRS Accounting Standards

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

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

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

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

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

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

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

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

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

2. Standards and Interpretation issued but not yet effective

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

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

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

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

IFRS 18 – Presentation and Disclosure in Financial Statements

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

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

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

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

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

IFRS 19 - Subsidiaries without Public Accountability: Disclosures.

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

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

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

Amendment to IFRS 19 – Subsidiaries without Public Accountability: Disclosures

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

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

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

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

Amendments to IAS 28 – Changes to the Fair Value Option for Investments in Associates and Joint Ventures

On June 28, 2026, the IASB issued amendments to IAS 28. These amendments provide clarifications regarding the entities eligible to apply the fair value through profit or loss measurement option for investments in associates and joint ventures, particularly in relation to the concept of "similar entities". The amendments seek to reduce diversity in practice regarding which entities may apply this option.

The application of these amendments is closely linked to IFRS 18, Presentation and Disclosure in Financial Statements, both in terms of their effective date and the classification of related results.

The Bank's Management is currently assessing the potential impact of adopting these amendments; however, it does not expect their adoption to have a material impact on its Interim Consolidated Financial Statements.

Note 4 - Accounting Changes

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

Note 5 - Significant Events

During the nine-month period ended September 30, 2026, the following significant events affecting the Bank and its subsidiaries have been reported:

BANCO ITAÚ CHILE

Changes in the Board of Directors

Through a material event dated July 29, 2026, the Bank reported that its Board of Directors acknowledged and accepted the resignations, for personal reasons, of independent director Mr. Gustavo Ortiz Ramírez and director Mr. Diego Fresco Gutiérrez, both effective as of October 25, 2026. At the same meeting, the Board of Directors appointed Ms. Karen Ergas Segal, as an independent director, and Mr. Mauricio Baeza Letelier as their respective replacements, effective as of October 26, 2026 and until the next Ordinary General Shareholders' Meeting, at which the definitive appointments shall be made.

Dissolution of Itaú Asesorías Financieras S.A.

Through a material event dated July 13, 2026, the Bank reported that, pursuant to a share purchase agreement entered into on July 1, 2026, it acquired all the shares held by its subsidiary Recaudaciones y Cobranzas Limitada in Itaú Asesorías Financieras S.A., thereby becoming the holder of 100% of the shares issued by said company. Consequently, pursuant to Article 103, number 2, of Law No. 18,046 on Corporations, and following an uninterrupted period of more than ten days during which all the shares remained held by a single shareholder, Itaú Asesorías Financieras S.A. was dissolved, with the Bank becoming its legal successor and continuator as of July 12, 2026. The activities and services previously provided by Itaú Asesorías Financieras are now carried out directly by the Bank in its capacity as legal successor and continuator.

Sale of Assets and Liabilities of Itaú Colombia and Itaú Panamá

Transaction Announcement and Approvals

Through a Material Event notice dated June 16, 2026, the Bank reported that the Financial Superintendency of Colombia had granted its authorization for the transaction previously disclosed to the market through a Material Event notice dated December 22, 2025. The transaction relates to the agreement entered into by Banco Itaú Colombia S.A. and its subsidiary, Banco Itaú Panamá, for the transfer of certain assets, liabilities and contracts associated with the Retail Banking business to Banco de Bogotá S.A. and Banco de Bogotá Panamá, respectively.

The Bank also indicated that it would inform the market in due course once the conditions established for the transaction have been satisfied and the transaction has been completed and closed. Lastly, the Bank reiterated that Colombia continues to be a strategic market for Itaú and a key pillar in the development of its regional platform. It was further noted that, as part of its transformation process, Itaú Colombia will remain focused on Corporate Banking and Treasury operations, as well as on its subsidiaries Itaú Comisionista de Bolsa, Itaú Fiduciaria and Itaú Panamá, reaffirming its long-term commitment to maintaining a presence in Colombia.

Note 5 - Significant Events, continued

Completion of the Transaction and Estimated Impacts as of the Completion Date

Subsequently, through a material event dated July 31, 2026, the Bank reported the completion and closing of the Transaction, upon fulfillment of the conditions established for such purpose. The purchase price was determined based on the carrying amount of the assets and liabilities transferred, for an approximate amount of COP$1.64 trillion, subject to customary contractual adjustments. As a result of the transaction, Banco Itaú Colombia S.A. recognized negative effects on its financial statements as of the end of July 2026 of approximately COP$505 billion, net of taxes, mainly associated with restructuring costs and the unwinding of hedges arising from the process. In addition, additional restructuring costs of approximately COP$56.7 billion, net of taxes, were estimated to be recognized during the remaining months of 2026. These effects were reported as extraordinary and non-recurring. Additionally, the transaction was expected to reduce Banco Itaú Colombia S.A.'s Risk-Weighted Assets (RWA) by approximately COP$3.8 trillion. Furthermore, the COP$240 billion capital increase carried out on July 28, 2026 strengthens its capital base and supports the growth of its Wholesale Banking operations.

On August 1, 2026, the Bank derecognized the assets and liabilities associated with the transaction and transferred the loan portfolio, deposits, accounts receivable and accounts payable to Banco de Bogotá S.A. and Banco de Bogotá Panamá, as applicable.

The transfer to Banco de Bogotá S.A. was completed upon fulfillment of the conditions established for the completion and closing of the transaction. As part of the same transaction, Banco Itaú Panamá transferred to Banco de Bogotá Panamá certain assets, liabilities and contracts related to its Retail Banking operations.

Impacts Recognized in these Interim Consolidated Financial Statements

The total transaction price was determined based on the carrying amount of the assets and liabilities subject to transfer, which amounted to approximately **COP$2.1 trillion (MCh$617,709)** (see Notes 13 and 22), as presented below:

Concept	Amount MCh$
Loans and accounts receivable from customers - Commercial *(See Note 13)*	45,917
Loans and accounts receivable from customers - Mortgage *(See Note 13)*	865,354
Loans and accounts receivable from customers - Consumer *(See Note 13)*	967,550
Deposits and other demand liabilities *(See note 22)*	562,053
Time deposits and other time liabilities *(See note 22)*	699,059

The effects of the transaction on the statement of financial position accounts are also reflected in the changes presented in the section *"Changes due to increases/decreases in assets and liabilities affecting operating cash flows"* of the Interim Consolidated Statement of Cash Flows. The presentation of such effects considers the nature and terms of the transaction, as well as the amounts actually received as of September 30, 2026, with a portion of the transaction price subject to the measurement adjustments contractually agreed upon by the parties. The final transaction price is expected to be determined during the fourth quarter of 2026.

Note 5 - Significant Events, continued

Expenses Associated with the Transformation and Restructuring Process

As part of its transformation strategy and the process of transferring assets, liabilities and contracts related to Retail Banking, the Bank recognized in its financial statements as of September 30, 2026, net effects on profit or loss of approximately **COP$544 billion, net of taxes (MCh$160,231)** (see Notes 30, 32, 36, 38 and 39), mainly associated with restructuring costs and the effects arising from the unwinding of hedges related to this process.

The breakdown of the net results of the transaction is presented below:

Concept	Amount MCh$
Interest income *(See note 30)*	40,277
Commission expense *(See note 32)*	(243)
Administrative expenses *(See note 38)*	(8,004)
Depreciation and amortization *(See note 39)*	(14,027)
Other operating income *(See note 36)*	(216,412)
Income tax	38,178
Total impact on the Statements of Profit or Loss	(160,231)

Likewise, during the remaining months of 2026, the Bank expects to recognize additional restructuring costs of approximately COP$34 billion, net of taxes.

These effects are extraordinary and non-recurring in nature and are directly related to the execution of the Bank's strategic transformation process.

S&P Global Ratings Upgraded the Bank's Long-Term Credit Rating

On April 29, 2026, S&P Global Ratings, an international credit rating agency, upgraded the Bank's long-term credit rating on the global scale from "BBB+" to "A-," with a stable outlook. The upgrade was attributed, among other factors, to the Bank's strong capitalization, favorable profitability outlook and robust risk management framework. This rating action also included the Bank's New York branch and its senior debt instruments.

Annual General Shareholders' Meeting and Distribution of Profits

Through a Material Event notice dated January 28, 2026, the Bank reported that, at an ordinary meeting of its Board of Directors held on the same date, it was resolved to convene an Annual General Shareholders' Meeting for April 9, 2026, at 10:00 a.m., to address matters within its authority, including, among others, the full renewal of the Board of Directors and the distribution of profits for the 2025 fiscal year. On that occasion, the Board of Directors resolved to propose to the Shareholders' Meeting the distribution of 60% of the profits for the aforementioned fiscal year, equivalent to $256,855,029,388, as a dividend to shareholders, with the remaining 40% of the profits to be retained.

Note 5 - Significant Events, continued

Subsequently, through a Material Event notice dated April 9, 2026, the Bank reported that, at its Annual General Shareholders' Meeting held on that same date, the following resolutions, among others, were adopted:

1. The entire Board of Directors was renewed, and the following seven (7) Regular Directors and one (1) Alternate Director were elected in accordance with the Bank's bylaws:

Regular Directors:
1. Ricardo Villela Marino.
2. Gabriel Amado de Moura.
3. Azucena Arbeleche Perdomo.
4. Diego Fresco Gutiérrez.
5. Pedro Paulo Giubbina Lorenzini.
6. Raimundo Monge Zegers.
7. Gustavo Ortiz Ramírez.

Alternate Director:
1. Matias Granata.

It was noted that Regular Directors Raimundo Monge Zegers and Gustavo Ortiz Ramírez were appointed as independent directors in accordance with Article 50 bis of Chilean Law No. 18,046 on Corporations.

2. The distribution of 60% of the profits for the 2025 fiscal year, amounting to $256,855,029,388, as a dividend to shareholders was approved. This amount was distributed among the Bank's 216,340,749 outstanding shares validly issued, subscribed and paid, resulting in a dividend of $1,187.2706855979300 per share. The retention of the remaining 40% of the profits, amounting to $171,236,686,258, was also approved.

The dividends were made available to shareholders from April 20, 2026, through May 4, 2026, inclusive, at all Bank branches. Accordingly, shareholders entitled to receive dividends were those registered in the Shareholders' Registry as of midnight on April 14, 2026, namely, those recorded in such registry five business days prior to the payment date.

As from May 5, 2026, the aforementioned dividends were made available to shareholders at the offices of DCV Registros S.A., located at Avenida Los Conquistadores 1730, 24th Floor, Providencia, Santiago.

Note 5 - Significant Events, continued

Execution of a Share Purchase Agreement for the Acquisition of Klap

On December 16, 2025, Banco Itaú Chile reported, through a Material Event notice, the execution of a Share Purchase Agreement pursuant to which it agreed to acquire, directly and indirectly, 100% of the shares of Multicaja S.A. and I-Switch S.A., a payment card operator conducting business under the Klap brand, from their current shareholders, Sonda S.A., Inder SpA, Etcheberry Asesoría y Negocios SpA and Javier Etcheberry Celhay. The purchase price for the transaction amounts to CLP$40,000,000,000, subject to customary adjustments.

Closing was made subject to the satisfaction of certain conditions precedent, including regulatory approvals from the Chilean Financial Market Commission and the Central Bank of Brazil, as well as merger control clearance from the Chilean National Economic Prosecutor's Office. In addition, the confidentiality status of the Material Event notice reported on May 19, 2025, was lifted.

The closing of the transaction is currently in process. The required authorizations from the Chilean Financial Market Commission, the Central Bank of Brazil and the Chilean National Economic Prosecutor's Office have already been obtained. Accordingly, the transaction remains subject to the satisfaction of the remaining conditions precedent established in the agreement.

Note 5 - Significant Events, continued

Debt securities placed in the local market

During the period from January to September 2026, the Bank made the following placements of debt securities in the local market, in dematerialized and bearer form, under the respective bond programs registered with the Securities Registry of the Financial Market Commission:

Date of placement	Serie	Currency	Amount placed	Date of maturity
02-11-2026	BITAE61025	UF	610,000	10-10-2043
02-12-2026	BITAE61025	UF	550,000	10-10-2043
02-16-2026	BITAE61025	UF	70,000	10-10-2043
02-17-2026	BITAE61025	UF	100,000	10-10-2043
03-02-2026	BITAE61025	UF	100,000	10-10-2043
03-06-2026	BITAED0425	UF	350,000	10-15-2031
03-06-2026	BITAEA0125	UF	100,000	07-05-2032
03-09-2026	BITAED0425	UF	250,000	10-15-2031
03-10-2026	BITAE51025	UF	620,000	10-10-2042
03-11-2026	BITAED0425	UF	120,000	10-15-2031
03-24-2026	BITAEA0125	UF	380,000	07-05-2032
04-10-2026	BITAE41025	UF	430,000	10-10-2041
04-24-2026	BITAE61025	UF	300,000	10-10-2043
04-30-2026	BITAED0425	UF	150,000	10-15-2031
05-04-2026	BITAED0425	UF	105,000	10-15-2031
05-05-2026	BITAED0425	UF	550,000	10-15-2031
05-06-2026	BITAED0425	UF	125,000	10-15-2031
05-08-2026	BITADE0521	UF	550,000	05-09-2030
05-13-2026	BITADE0521	UF	110,000	05-09-2030
05-27-2026	BITAE61025	UF	100,000	10-10-2043
06-10-2026	BITAE61025	UF	250,000	10-10-2043
07-09-2026	BITAE41025	UF	1,070,000	10-10-2041
07-09-2026	BITAE51025	UF	400,000	10-10-2042
07-10-2026	BITAE61025	UF	300,000	10-10-2043
07-10-2026	BITAE51025	UF	200,000	10-10-2042
07-23-2026	BITAE61025	UF	120,000	10-10-2043
07-23-2026	BITAE31025	UF	1,000,000	10-10-2040
08-04-2026	BITAE21025	UF	1,000,000	10-10-2039
08-06-2026	BITAE21025	UF	500,000	10-10-2039
08-06-2026	BITAE31025	UF	500,000	10-10-2040
08-20-2026	BITAE51025	UF	280,000	10-10-2042
09-11-2026	BITAEC1024	UF	250,000	10-15-2034
09-14-2026	BITAEA0125	UF	1,256,000	07-05-2032
09-15-2026	BITAEC1024	UF	50,000	10-15-2034
09-16-2026	BITAEA0125	UF	300,000	07-05-2032
09-17-2026	BITAEC1024	UF	580,000	10-15-2034
09-21-2026	BITAEC1024	UF	500,000	10-15-2034
09-23-2026	BITAEA0125	UF	760,000	07-05-2032
09-25-2026	BITAEA0125	UF	300,000	07-05-2032
09-28-2026	BITADE0521	UF	135,000	05-09-2030
09-29-2026	BITAF80526	UF	1,500,000	05-10-2043
09-29-2026	BITAF90726	UF	1,500,000	07-10-2045
09-29-2026	BITAE11025	UF	1,500,000	10-10-2038
09-30-2026	BITAF70226	UF	120,000	02-10-2037

Note 5 - Significant Events, continued

Date of placement	Serie	Currency	Amount placed	Date of maturity
01-06-2026	BITADS1222	CLP	14,780,000,000	12-01-2032
01-08-2026	BITADS1222	CLP	5,000,000,000	12-01-2032
01-09-2026	BITADS1222	CLP	3,500,000,000	12-01-2032
01-23-2026	BITADS1222	CLP	36,020,000,000	12-01-2032
01-27-2026	BITADT1122	CLP	59,000,000,000	11-05-2033
01-28-2026	BITADT1122	CLP	3,000,000,000	11-05-2033
01-29-2026	BITADT1122	CLP	13,000,000,000	11-05-2033
09-25-2026	BITAF10226	CLP	5,000,000,000	02-10-2030
09-28-2026	BITAF20426	CLP	18,000,000,000	04-10-2034

Debt securities placed in the international market

During the period from January to September 2026, the following placements of debt instruments were made in the international market:

Date of placement	Amount placed	Currency	Placement rate	Maturity date
04-01-2026	70,000,000	PEN	7.30%	04-17-2036
05-07-2026	10,000,000	USD	SOFR + 1.12%	05-19-2031
05-20-2026	10,000,000	USD	SOFR+1.05%	05-28-2031
06-03-2026	120,000,000	CHF	1.37%	06-24-2031
06-17-2026	10,000,000	USD	SOFR+1.03%	06-26-2031
08-14-2026	10,000,000	USD	SOFR+0.99%	08-21-2031
09-01-2026	1,200,000,000	MXN	TIIE1D+0.92%	09-04-2029
09-18-2026	10,000,000	USD	SOFR+1.04%	08-29-2033
09-28-2026	800,000,000	MXN	TIIE1D+1.08%	09-29-2031

Note 6 - Reporting Segments

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

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

a) Segments

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

(i) Chile

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

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

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

(ii) Colombia

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

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

The Bank did not enter into transactions with a particular customer or third party in excess of 10% of its total income during the period/year ended as of September 30, 2026 and December 31, 2025.

Note 6 - Reporting Segments, continued

b) Geographic Information

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

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

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

Interest income and expense and repricing income and expense information for the three and nine month periods ended September 30, 2026 and 2025, for these geographic areas is shown below. It should be noted that the figures for both periods are not directly comparable due to the effect of the sale of the Retail Banking portfolio of assets and liabilities in Colombia and Panama to Banco de Bogotá Colombia, which took place during the period.

	For the three months periods ended as of September 30,					
	2026			2025		
	Chile	Colombia	Total	Chile	Colombia	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Interest income	501,000	230,565	**731,565**	462,392	161,778	**624,170**
Interest expense	(280,656)	(130,419)	**(411,075)**	(236,853)	(112,496)	**(349,349)**
Net interest income	**220,344**	**100,146**	**320,490**	**225,539**	**49,282**	**274,821**
Inflation adjustment income	56,478	—	**56,478**	50,015	—	**50,015**
Inflation adjustment expense	(48,544)	—	**(48,544)**	(45,840)	—	**(45,840)**
Net indexation income	**7,934**	**—**	**7,934**	**4,175**	**—**	**4,175**

	For the nine months periods ended as of September 30,					
	2026			2025		
	Chile	Colombia	Total	Chile	Colombia	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Interest income	1,434,193	587,310	**2,021,503**	1,394,889	477,836	**1,872,725**
Interest expense	(785,228)	(383,226)	**(1,168,454)**	(698,445)	(324,231)	**(1,022,676)**
Net interest income	**648,965**	**204,084**	**853,049**	**696,444**	**153,605**	**850,049**
Inflation adjustment income	293,350	—	**293,350**	239,425	—	**239,425**
Inflation adjustment expense	(277,918)	—	**(277,918)**	(235,556)	—	**(235,556)**
Net indexation income	**15,432**	**—**	**15,432**	**3,869**	**—**	**3,869**

Note 6 - Reporting Segments, continued

c) Information on assets, liabilities and results of operations

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

c.1) Assets

	Notes	As of September 30, 2026			As of December 31, 2025		
		Chile	Colombia	Total	Chile	Colombia	Total
		MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS							
Cash and bank deposits	7	2,453,832	409,360	**2,863,192**	2,412,027	480,633	**2,892,660**
Cash in process of collection	7	1,746,669	4,198	**1,750,867**	895,241	2,017	**897,258**
Financial assets held for trading at fair value through profit or loss	8	6,665,027	952,379	**7,617,406**	3,848,178	771,894	**4,620,072**
Financial derivative contracts	8	6,480,894	542,586	**7,023,480**	3,651,246	305,240	**3,956,486**
Debt financial instruments	8	119,447	407,218	**526,665**	132,965	465,829	**598,794**
Other	8	64,686	2,575	**67,261**	63,967	825	**64,792**
Financial assets not held for trading mandatorily measured at fair value through profit or loss	9	10,239	—	**10,239**	8,837	—	**8,837**
Financial assets designated at fair value through profit and loss	10	—	—	**—**	—	—	**—**
Financial assets at fair value through other comprehensive income	11	5,027,557	1,033,016	**6,060,573**	2,931,432	883,995	**3,815,427**
Debt financial instruments	11	5,027,557	1,033,016	**6,060,573**	2,931,432	883,995	**3,815,427**
Other	11	—	—	**—**	—	—	**—**
Financial derivative contracts for hedge accounting	12	204,461	33,968	**238,429**	82,691	57,165	**139,856**
Financial assets at amortized cost	13	25,962,968	4,557,140	**30,520,108**	24,513,527	4,842,589	**29,356,116**
Rights under repurchase agreements and securities lending agreements	13	204,354	224,428	**428,782**	181,785	15,985	**197,770**
Debt financial instruments	13	277,626	388,578	**666,204**	707,194	284,714	**991,908**
Interbank loans	13	28,959	—	**28,959**	(240)	47,572	**47,332**
Loans and receivables - Commercial	13	14,547,098	3,943,459	**18,490,557**	13,515,099	3,032,764	**16,547,863**
Loans and receivables - Housing	13	8,594,127	635	**8,594,762**	7,817,398	702,706	**8,520,104**
Loans and accounts receivable - Consumer	13	2,310,804	40	**2,310,844**	2,292,291	758,848	**3,051,139**
Investments in companies	14	31,923	33,875	**65,798**	26,796	20,901	**47,697**
Intangible assets (1)	15	632,381	49,392	**681,773**	638,335	47,890	**686,225**
Property, plant and equipment	16	16,452	10,299	**26,751**	15,123	10,283	**25,406**
Assets for right to use leased property	17	104,438	3,075	**107,513**	106,444	13,487	**119,931**
Current taxes	18	9,511	37,655	**47,166**	19,677	39,200	**58,877**
Deferred tax liabilities	18	262,390	151,019	**413,409**	292,806	111,707	**404,513**
Other assets	19	1,649,783	239,387	**1,889,170**	763,400	62,344	**825,744**
Non-current assets and disposal groups for sale	20	9,799	13,870	**23,669**	4,357	13,302	**17,659**
Total		**44,787,430**	**7,528,633**	**52,316,063**	**36,558,871**	**7,357,407**	**43,916,278**

(1) Includes Goodwill generated in business combination between Banco Itaú Chile and CorpBanca totaling MCh$492,512 as of September 30, 2026 (MCh$492,512 as of December 31, 2025).

Note 6 - Reporting Segments, continued

c.2) Liabilities

	Notes	As of September 30, 2026			As of December 31, 2025		
		Chile	Colombia	Total	Chile	Colombia	Total
		MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
LIABILITIES							
Cash in process of being cleared	7	1,792,400	31	**1,792,431**	890,104	5	**890,109**
Financial liabilities held for trading at fair value through profit or loss	21	6,160,417	489,298	**6,649,715**	3,623,585	276,252	**3,899,837**
Financial derivative contracts	21	6,160,417	489,298	**6,649,715**	3,623,585	276,252	**3,899,837**
Other	21	—	—	**—**	—	—	**—**
Financial liabilities designated at fair value through profit or loss	10	—	—	**—**	—	—	**—**
Financial derivative contracts for hedge accounting	12	236,276	54,901	**291,177**	77,998	26,430	**104,428**
Financial liabilities at amortized cost	22	29,874,453	5,792,134	**35,666,587**	25,359,290	6,129,487	**31,488,777**
Deposits and other demand deposits	22	4,627,689	2,004,879	**6,632,568**	4,630,928	2,264,845	**6,895,773**
Deposits and other time deposits	22	13,561,375	2,373,593	**15,934,968**	12,130,581	2,430,461	**14,561,042**
Obligations under repurchase agreements and securities loans	22	1,544,414	147,801	**1,692,215**	169,246	349,013	**518,259**
Obligations with banks	22	1,654,763	748,807	**2,403,570**	1,322,764	569,412	**1,892,176**
Debt instruments issued	22	6,861,463	517,054	**7,378,517**	6,342,327	515,756	**6,858,083**
Other financial obligations	22	1,624,749	—	**1,624,749**	763,444	—	**763,444**
Obligations under lease agreements	17	96,182	3,398	**99,580**	94,273	14,823	**109,096**
Regulatory capital financial instruments issued	23	1,504,892	43,474	**1,548,366**	1,460,860	35,540	**1,496,400**
Provisions for contingencies	24	76,496	198,871	**275,367**	88,274	61,608	**149,882**
Provisions for dividends, interest payments and repricing of regulatory capital financial instruments issued	25	48,016	—	**48,016**	131,241	—	**131,241**
Special provisions for credit risk	26	161,783	5,393	**167,176**	158,965	4,054	**163,019**
Current taxes	18	806	72	**878**	2,447	2,796	**5,243**
Deferred tax liabilities	18	—	—	**—**	—	—	**—**
Other liabilities	27	1,257,165	143,551	**1,400,716**	1,054,250	115,243	**1,169,493**
Liabilities included in disposable groups for sale	20	—	—	**—**	—	—	**—**
Total		**41,208,886**	**6,731,123**	**47,940,009**	**32,941,287**	**6,666,238**	**39,607,525**

Note 6 - Reporting Segments, continued

c.3) Income for the three and nine months periods ended September 30, 2026 and 2025:

	Notes	For the three months periods ended as of September 30,					
		2026			2025		
		Chile	Colombia	Total	Chile	Colombia	Total
		MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Net interest income	30	220,345	100,145	**320,490**	225,539	49,282	**274,821**
Net inflation adjustment income	31	7,934	—	**7,934**	4,175	—	**4,175**
Net commission income	32	55,481	11,923	**67,404**	37,852	10,884	**48,736**
Assets and liabilities held for trading	33	79,118	7,221	**86,339**	84,362	14,261	**98,623**
Financial assets not held for trading mandatorily measured at fair value through profit or loss	33	(3,385)	—	**(3,385)**	(1,849)	—	**(1,849)**
Gain or loss on derecognition of financial assets and liabilities not measured at fair value through profit or loss	33	7,453	86	**7,539**	16,207	4,816	**21,023**
Foreign exchange, restatement and accounting hedging of foreign currencies	33	(6,987)	19,245	**12,258**	(21,719)	12,195	**(9,524)**
Reclassifications of financial assets due to change in business model	33	—	—	**—**	—	—	**—**
Other financial result	33	(347)	—	**(347)**	(1,637)	—	**(1,637)**
Net financial income (loss)		**75,852**	**26,552**	**102,404**	**75,364**	**31,272**	**106,636**
Income (loss) from investment in companies	34	107	—	**107**	509	—	**509**
Income (loss) from non-current assets and disposal groups not eligible for discontinued operations	35	516	1,173	**1,689**	(425)	(7,910)	**(8,335)**
Other operating income	36	2,094	3,830	**5,924**	11,284	701	**11,985**
Expenses for employee benefit obligations	37	(71,261)	(29,960)	**(101,221)**	(66,625)	(29,104)	**(95,729)**
Administrative expenses	38	(52,455)	(40,791)	**(93,246)**	(53,115)	(29,900)	**(83,015)**
Depreciation and amortization	39	(21,324)	(17,320)	**(38,644)**	(21,878)	(4,816)	**(26,694)**
Impairment of non-financial assets		(4)	—	**(4)**	(1)	—	**(1)**
Other operating expenses (1)	36	255	(214,155)	**(213,900)**	(1,853)	(771)	**(2,624)**
Operating income before credit losses		**217,540**	**(158,603)**	**58,937**	**210,826**	**19,638**	**230,464**
Provisions for credit risk due from banks and loans and accounts receivable from clients	41	(74,842)	(24,313)	**(99,155)**	(75,726)	(23,040)	**(98,766)**
Special provisions for credit risk	41	(1,894)	699	**(1,195)**	1,909	(108)	**1,801**
Recovery of written-off loans	41	16,498	2,110	**18,608**	14,042	4,930	**18,972**
Impairment for credit risk on other financial assets not measured at fair value through profit or loss	41	39	(24)	**15**	(31)	2	**(29)**
Operating income (loss)		**157,341**	**(180,131)**	**(22,790)**	**151,020**	**1,422**	**152,442**
Income tax	18	(45,561)	32,069	**(13,492)**	(38,693)	(526)	**(39,219)**
Tax on discontinued operations	18	—	—	—	—	—	—
Consolidated income (loss) for the period		**111,780**	**(148,062)**	**(36,282)**	**112,327**	**896**	**113,223**

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

Note 6 - Reporting Segments, continued

	Notes	For the nine months periods ended as of September 30,					
		2026			2025		
		Chile	Colombia	Total	Chile	Colombia	Total
		MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Net interest income	30	648,965	204,084	**853,049**	696,444	153,605	**850,049**
Net inflation adjustment income	31	15,432	—	**15,432**	3,869	—	**3,869**
Net commission income	32	149,805	34,241	**184,046**	123,133	30,819	**153,952**
Assets and liabilities held for trading	33	71,531	61,371	**132,902**	49,921	43,608	**93,529**
Financial assets not held for trading mandatorily measured at fair value through profit or loss	33	(3,879)	—	**(3,879)**	3,034	—	**3,034**
Gain or loss on derecognition of financial assets and liabilities not measured at fair value through profit or loss	33	17,938	1,212	**19,150**	20,456	7,072	**27,528**
Foreign exchange, restatement and accounting hedging of foreign currencies	33	49,115	46,445	**95,560**	(10,974)	26,415	**15,441**
Reclassifications of financial assets due to change in business model	33	—	—	**—**	—	—	**—**
Other financial result	33	(7,585)	—	**(7,585)**	(5,811)	—	**(5,811)**
Net financial income (loss)		**127,120**	**109,028**	**236,148**	**56,626**	**77,095**	**133,721**
Income (loss) from investment in companies	34	606	1,766	**2,372**	1,677	1,471	**3,148**
Income (loss) from non-current assets and disposal groups not eligible for discontinued operations	35	141	6,816	**6,957**	(444)	(11,659)	**(12,103)**
Other operating income	36	10,681	6,170	**16,851**	16,258	2,901	**19,159**
Expenses for employee benefit obligations	37	(206,718)	(88,238)	**(294,956)**	(194,821)	(92,304)	**(287,125)**
Administrative expenses	38	(156,964)	(112,160)	**(269,124)**	(152,141)	(90,953)	**(243,094)**
Depreciation and amortization	39	(65,508)	(27,560)	**(93,068)**	(64,076)	(14,004)	**(78,080)**
Impairment of non-financial assets		(4)	—	**(4)**	(2)	—	**(2)**
Other operating expenses (1)	36	(2,368)	(216,661)	**(219,029)**	(4,742)	(3,083)	**(7,825)**
Operating income before credit losses		**521,188**	**(82,514)**	**438,674**	**481,781**	**53,888**	**535,669**
Provisions for credit risk due from banks and loans and accounts receivable from clients	41	(224,072)	(71,086)	**(295,158)**	(216,279)	(68,423)	**(284,702)**
Special provisions for credit risk	41	(1,278)	(344)	**(1,622)**	(6,765)	3,139	**(3,626)**
Recovery of written-off loans	41	43,957	8,221	**52,178**	39,330	14,757	**54,087**
Impairment for credit risk on other financial assets not measured at fair value through profit or loss	41	(48)	(6)	**(54)**	(31)	(13)	**(44)**
Operating income (loss)		**339,747**	**(145,729)**	**194,018**	**298,036**	**3,348**	**301,384**
Income tax	18	(64,397)	13,821	**(50,576)**	16,366	1,725	**18,091**
Tax on discontinued operations	18	—	—	**—**	—	—	**—**
Consolidated income (loss) for the period		**275,350**	**(131,908)**	**143,442**	**314,402**	**5,073**	**319,475**

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

Note 7 - Cash and Cash Equivalents

a) Cash and Cash Equivalents detail

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

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Cash and bank deposits		
Cash	217,007	297,536
Deposits in the Central Bank of Chile (i)	355,365	323,144
Deposits in foreign Central Banks	1,652,098	1,569,150
Deposits in local banks	11,961	11,813
Deposits in foreign banks	626,761	691,017
Subtotals cash and deposits in banks	**2,863,192**	**2,892,660**
Cash items in process of collection, net (ii)	(41,564)	7,149
Highly liquid financial instruments (iii)	284,455	774,543
Investments under resale agreements (iv)	428,782	197,770
Total cash and cash equivalents	**3,534,865**	**3,872,122**

i. The level of funds in cash and at the Central Bank of Chile responds to reserve requirement regulations that the Bank must maintain on average in monthly periods.

ii. See letter b. "Cash in the process of collection, net".

iii. Highly liquid financial instruments: Refers to financial instruments that meet the criteria to be considered "cash equivalent" as defined by IAS 7, that is, to qualify as "cash equivalent" investments in debt financial instruments must be short-term with an original maturity of 90 days or less from the date of acquisition, be highly liquid, be easily convertible into known amounts of cash from the date of the initial investment, and that the financial instruments are exposed to an insignificant risk of changes in value.

iv. Resale contracts: Corresponds to repurchase contracts, whose maturity period does not exceed three months from the date of acquisition, which are presented in the line Investments under resale agreements.

Note 7 - Cash and Cash Equivalents, continued

b) Cash in the process of collection, net

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

	As of September 30, 2026 MCh$	As of December 31, 2025 MCh$
Assets		
Documents held by other banks (documents to be cleared)	28,074	43,781
Funds receivable	1,722,793	853,477
Subtotal - assets	**1,750,867**	**897,258**
Liabilities		
Funds payable	1,792,431	890,109
Subtotal - liabilities	**1,792,431**	**890,109**
Cash in the process of collection, net	**(41,564)**	**7,149**

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

a) As of September 30, 2026, and December 31, 2025, the details of financial assets held for trading at fair value through profit or loss is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Derivatives held for trading	7,023,480	3,956,486
Debt financial instruments	526,665	598,794
Other financial instruments held for trading	67,261	64,792
Total	**7,617,406**	**4,620,072**

b) Portfolio detail

As of September 30, 2026, and December 31, 2025, the detail of the portfolio of financial derivative contracts is as follows:

	As of September 30, 2026								
	Notional amount								Fair value
	On Demand	Up to 1 month	Over 1 month less than 3 months	Over 3 months up to 1 year	Between 1 and 3 years	Over 3 up to 5 years	More than 5 years	Total	Assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Derivatives held for trading									
Currency forwards	—	18,977,400	100,879,739	37,000,094	3,239,246	1,134,457	822,288	**162,053,224**	1,971,287
Currency swaps	—	5,080,413	14,105,859	21,955,692	1,104,229	121,431	155,168	**42,522,792**	2,541,578
Interest rate swaps	—	12,196,861	26,460,951	91,578,178	24,081,325	3,182,980	1,862,090	**159,362,385**	2,506,970
Call options	—	79,055	146,932	253,575	9,661	—	—	**489,223**	3,643
Put options	—	194	389	—	—	—	—	**583**	2
Total	**—**	**36,333,923**	**141,593,870**	**150,787,539**	**28,434,461**	**4,438,868**	**2,839,546**	**364,428,207**	**7,023,480**

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

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

c) Debt Financial Instruments and Other Financial Instruments

As of September 30, 2026 and December 31, 2025, the portfolio of the debt financial instruments and other financial instruments is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Debt Financial Instruments		
Chilean Central Bank and Government securities	104,819	121,400
Other local financial instruments	14,627	11,565
Foreign financial instruments	407,219	465,829
Subtotal	**526,665**	**598,794**
Other financial instruments		
Investments in Mutual Funds	66,305	64,009
Equity instruments	—	—
Loans originated and acquired by the entity	—	—
Other	956	783
Subtotal	**67,261**	**64,792**
Total	**593,926**	**663,586**

As of September 30, 2026 and December 31, 2025, financial instruments with maturities of no more than three months from their acquisition date are included for MCh$110,072 and MCh$174,383, respectively, in compliance with the requirements established by IAS 7 qualifying as "cash equivalent".

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

As of September 30, 2026 and December 31, 2025, the Bank maintains non-trading financial assets which are mandatorily carried at fair value through profit or loss, as per the following details:

	Fair Value	
	As of September 30, 2026	As of December 31, 2025
Debt financial instruments	MCh$	MCh$
Chilean Central Bank and Government securities		
Central Bank of Chile debt financial instruments	—	—
Chilean Treasury bonds	—	—
Other government securities	—	—
Subtotal	—	—
Other local institutions financial instruments		
Debt financial instruments of other banks	—	—
Bonds and bills of exchange issued by domestic companies	—	—
Other local institutions investments	—	—
Subtotal	—	—
Foreign institutions financial instruments		
Foreign Central Banks financial instruments	—	—
Foreign Governments financial instruments	—	—
Financial debt instruments of other banks	—	—
Corporate bonds	—	—
Other financial instruments	—	—
Subtotal	—	—
Other financial instruments		
Mutual fund investments		
Mutual funds managed by related companies	—	—
Mutual funds managed by third parties	—	—
Subtotal	—	—
Loans originated and acquired by the entity		
Interbank loans	—	—
Commercial loans	10,239	8,837
Mortgage loans	—	—
Consumer loans	—	—
Other	—	—
Subtotal	**10,239**	**8,837**
Total	**10,239**	**8,837**

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

As of September 30, 2026 and December 31, 2025, the Bank does not have assets and liabilities designated at fair value through profit or loss.

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

a) As of September 30, 2026 and December 31, 2025, the composition of financial assets at fair value through other comprehensive income is as follows:

Debt financial instruments	As of September 30, 2026 MCh$	As of December 31, 2025 MCh$
Government and Central Bank of Chile instruments		
Central Bank of Chile debt financial instruments	589	452,247
Chilean Treasury bonds	4,562,485	2,092,578
Other government securities	18,575	17,725
Subtotal	**4,581,649**	**2,562,550**
Other local institutions financial instruments		
Debt financial instruments of other banks	—	—
Bonds and bills of exchange issued by domestic companies	—	—
Other local institutions investments	14,063	13,292
Subtotal	**14,063**	**13,292**
Foreign institutions financial instruments		
Foreign Central Banks financial instruments	—	—
Foreign Governments financial instruments	1,191,387	976,931
Financial debt instruments of other banks	172,655	159,180
Corporate bonds	—	—
Other financial instruments	100,819	103,474
Subtotal	**1,464,861**	**1,239,585**
Other financial instruments		
Loans originated and purchased by the entity		
Interbank loans	—	—
Commercial placements	—	—
Mortgage loans	—	—
Consumer loans	—	—
Subtotal	**—**	**—**
Other		
Other	—	—
Subtotal	**—**	**—**
Total	**6,060,573**	**3,815,427**

As of September 30, 2026 and December 31, 2025, includes MCh$174,383 and MCh$707,515 respectively, which correspond to those financial instruments with maturities not exceeding three months from their acquisition date included in Note 7 "Cash and Cash Equivalents".

As of September 30, 2026 and December 31, 2025, the FVTOCI portfolio includes unrealized gains (losses) of MCh$24,428 and MCh$690, respectively, presented in equity in valuation accounts attributable to owners of MCh$24,564 and MCh$626, and losses of MCh$136 and MCh$63 attributable to non-controlling interest.

As of September 30, 2026 and December 31, 2025, no instruments delivered as guarantees are maintained.

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

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

As of September 30, 2026 and December 31, 2025 the value of debt instruments classified at fair value through other comprehensive income include the impairment movements shown below:

	Financial instruments at FVTOCI			
	Expected loss from credit risk (ECL)			
	Stage 1	Stage 2	Stage 3	
	12 months	Permanent	Permanent	Total
	Mch$	Mch$	Mch$	Mch$
Opening balances as of January 1, 2026	**(458)**	**—**	**—**	**(458)**
Changes in the allowances	—	—	—	—
Transfers to stage 1	—	—	—	—
Transfers to stage 2	—	—	—	—
Transfers to stage 3	—	—	—	—
Increases due to changes in credit risk	(1)	—	—	**(1)**
Decrease due to changes in credit risk	4	—	—	**4**
Charge-Offs	36	—	—	**36**
Changes due to modifications that did not result in derecognition	7	—	—	**7**
New financial assets originated or purchased	(148)	—	—	**(148)**
Financial assets that have been derecognized	35	—	—	**35**
Changes in models/risk parameters	—	—	—	—
Foreign exchange and other movements	(18)	—	—	**(18)**
Ending balances as of September 30, 2026	**(543)**	**—**	**—**	**(543)**

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

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

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

The unrealized gains and losses on FVTOCI portfolio as of September 30, 2026 and December 31, 2025 are detailed below:

	As of September 30, 2026			
Securities quoted in active market	Acquisition cost MCh$	Loss unrealized MCh$	Gain unrealized MCh$	Fair value MCh$
Chilean Central Bank and Government securities	**4,606,825**	**(29,417)**	**4,241**	**4,581,649**
Chilean Central Bank debt financial instruments	658	(69)	—	589
Chilean Treasury bonds	4,587,415	(29,171)	4,241	4,562,485
Other government securities	18,752	(177)	—	18,575
Other local institutions financial instruments	**10,547**	**(875)**	**4,391**	**14,063**
Debt financial instruments of other local banks	(3,722)	(669)	4,391	—
Bonds and bill of exchange issued by domestic companies	—	—	—	—
Other local financial investments	14,269	(206)	—	14,063
Foreign institutions financial instruments	**1,467,629**	**(30,867)**	**28,099**	**1,464,861**
Foreign Central Banks financial instruments	1,169,668	(5,292)	27,011	1,191,387
Foreign Governments financial instruments	172,094	(527)	1,088	172,655
Financial debt instruments of other banks	—	—	—	—
Other debt financial instruments issued abroad	125,867	(25,048)	—	100,819
Unlisted investments in active markets	**—**	**—**	**—**	**—**
Corporate bonds	—	—	—	—
Other financial instruments	**—**	**—**	**—**	**—**
Loans originated and acquired by the entity	—	—	—	—
Other	—	—	—	—
Total	**6,085,001**	**(61,159)**	**36,731**	**6,060,573**

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

Note 12 - Derivative Financial Instruments Held for Hedge Accounting

a) As of September 30, 2026 and December 31, 2025 the portfolio of derivative financial instruments held for accounting hedging purposes is as follows:

	As of September 30, 2026									
	Notional amount								Fair value	
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Assets	Liabilities
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Derivatives for hedging										
Fair value hedges										
Currency forwards	—	—	—	—	—	—	—	—	—	—
Currency swaps	—	—	—	43,725	62,186	—	24,291	**130,202**	27,809	20,109
Interest rate swaps	—	124,272	120,253	616,803	796,267	335,176	927,753	**2,920,524**	58,065	12,115
Subtotal	**—**	**124,272**	**120,253**	**660,528**	**858,453**	**335,176**	**952,044**	**3,050,726**	**85,874**	**32,224**
Cash flow hedging derivatives										
Currency forwards	—	57,098	110,499	161,813	1,505	—	—	**330,915**	35,549	121,495
Inflation forwards	—	45,163	726,712	2,098,023	1,375,416	—	—	**4,245,314**	—	—
Currency swaps	—	—	—	—	—	104,422	—	**104,422**	21,857	8,019
Interest rate swaps	—	362,900	814,402	4,167,308	6,163,036	5,384,604	113,712	**17,005,962**	94,468	95,356
Subtotal	**—**	**465,161**	**1,651,613**	**6,427,144**	**7,539,957**	**5,489,026**	**113,712**	**21,686,613**	**151,874**	**224,870**
Hedging of net investment in a foreign operation										
Currency forwards	—	206,243	322,353	16,604	—	—	—	**545,200**	681	34,083
Subtotal	**—**	**206,243**	**322,353**	**16,604**	**—**	**—**	**—**	**545,200**	**681**	**34,083**
Total	**—**	**795,676**	**2,094,219**	**7,104,276**	**8,398,410**	**5,824,202**	**1,065,756**	**25,282,539**	**238,429**	**291,177**

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

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

b) Hedge accounting

b.1) Fair value hedges

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

	As of September 30, 2026									
	Notional amount									
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Changes in fair value used in measuring effectiveness	Average Price
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	
Hedged items										
Loans and receivables to customers										
Commercial and mortgage loans	—	1,100	—	1,122	284,112	243,868	657,770	**1,187,972**	40,566	2.01
Time deposits and other deposits										
Time deposits and other deposits	—	—	120,253	397,972	444,408	—	—	**962,633**	1,985	3.00
Investment instruments at FVTOCI										
Bonds of the general treasury of the republic	—	—	—	175,214	71,933	51,096	184,291	**482,534**	2,400	300.91
Bonds with banks										
Senior bonds	—	123,172	—	86,220	58,000	40,212	109,983	**417,587**	(497)	2.80
Total	**—**	**124,272**	**120,253**	**660,528**	**858,453**	**335,176**	**952,044**	**3,050,726**	**44,454**	
Hedging instrument										
Currency swaps	—	—	—	43,725	62,186	—	24,291	**130,202**	218	
Interest rate swaps	—	124,272	120,253	616,803	796,267	335,176	927,753	**2,920,524**	44,236	6.14
Total	**—**	**124,272**	**120,253**	**660,528**	**858,453**	**335,176**	**952,044**	**3,050,726**	**44,454**	

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

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

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

Projected flows for interest rate risk:

	As of September 30, 2026							
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged items								
Cash flow income	—	2,369	1,004	180,452	131,033	59,379	124,942	**499,179**
Cash outflows	—	(1,664)	(120,680)	(403,095)	(454,621)	(12,892)	(80,991)	**(1,073,943)**
Net cash flows	**—**	**705**	**(119,676)**	**(222,643)**	**(323,588)**	**46,487**	**43,951**	**(574,764)**
Hedging instruments (1)								
Cash outflows	—	(2,369)	(1,004)	(180,452)	(131,033)	(59,379)	(124,942)	**(499,179)**
Cash inflows	—	1,664	120,680	403,095	454,621	12,892	80,991	**1,073,943**
Net cash flows	**—**	**(705)**	**119,676**	**222,643**	**323,588**	**(46,487)**	**(43,951)**	**574,764**

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

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

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

b.2) Cash flow hedges

Cash flow hedges are used by the Bank mainly to:

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

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

The notional amounts of hedged items and hedging instruments for September 30, 2026 and December 31, 2025 are presented below, according to their maturities:

	As of September 30, 2026									
	Notional Amount									
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Changes in fair value used in measuring effectiveness	Average Price
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	
Hedged items										
Loans and receivables to customers										
Loans (Inflation - indexed)	—	45,163	788,298	2,184,243	2,069,034	279,066	16,012	**5,381,816**	(55,348)	40,216.13
Commercial loans (interest rate)	—	362,900	126,957	2,065,785	3,307,902	2,672,558	—	**8,536,102**	(71,115)	7.71
Time deposits and other deposits										
Time deposits	—	—	625,859	2,015,303	2,161,516	2,432,980	97,700	**7,333,358**	87,125	4.67
Debt instruments issued										
Senior bonds	—	—	—	—	—	104,422	—	**104,422**	1,659	2.00
Interbank borrowings										
Interbank loans	—	49,198	102,581	154,548	—	—	—	**306,327**	(67,163)	1.00
Forecast transaction										
Payment in USD	—	7,900	7,918	7,265	1,505	—	—	**24,588**	1,407	862.36
Total	**—**	**465,161**	**1,651,613**	**6,427,144**	**7,539,957**	**5,489,026**	**113,712**	**21,686,613**	**(103,435)**	
Hedging instrument										
Currency forwards	—	57,098	110,499	161,813	1,505	—	—	**330,915**	(65,756)	873
Inflation forwards	—	45,163	726,712	2,098,023	1,375,416	—	—	**4,245,314**	(46,010)	40,216.13
Currency swaps	—	—	—	—	—	104,422	—	**104,422**	1,659	—
Interest rate swaps	—	362,900	814,402	4,167,308	6,163,036	5,384,604	113,712	**17,005,962**	6,672	4.69
Total	**—**	**465,161**	**1,651,613**	**6,427,144**	**7,539,957**	**5,489,026**	**113,712**	**21,686,613**	**(103,435)**	

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

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

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

	As of September 30, 2026							
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged item								
Cash inflows	—	59,196	47,795	442,697	538,212	211,767	4,604	**1,304,271**
Cash outflows	—	(81,600)	(175,593)	(415,636)	(622,969)	(288,739)	(25,794)	**(1,610,331)**
Net cash flows	**—**	**(22,404)**	**(127,798)**	**27,061**	**(84,757)**	**(76,972)**	**(21,190)**	**(306,060)**
Hedging instrument (1)								
Cash inflows	—	(5,295)	57,236	(280,884)	(262,765)	(107,345)	(4,604)	**(603,657)**
Cash outflows	—	27,699	70,562	253,823	347,522	184,317	25,794	**909,717**
Net cash flows	**—**	**22,404**	**127,798**	**(27,061)**	**84,757**	**76,972**	**21,190**	**306,060**

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

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

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

The balance recognized in the Interim Consolidated Statements of Other Comprehensive Income for cash flow hedges as of September 30, 2026 and December 31, 2025 is presented below:

	Portion Effective	
	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Hedged items		
Loans and receivables to customers		
Loans (Inflation - indexed)	(38,796)	9,142
Commercial loans (interest rate)	(81,581)	17,446
Financial instruments at FVTOCI		
Chilean treasury bonds	—	—
Time deposits and other deposits		
Time deposits	85,257	(13,481)
Debt instruments issued		
Senior bonds	(4,379)	2,399
Bonds with banks		
Interbank loans	(3,859)	4,770
Highly probable transaction		
Disbursement USD	1,739	344
Total	**(41,619)**	**20,620**

The effective portion generated by those cash flow derivatives was recognized in the Interim Consolidated Statements of Changes in Equity as of September 30, 2026 and December 31, 2025.

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

The following table presents the results generated by the hedging instruments used in the cash flow hedge. The effective portion is recognized in other comprehensive income while the ineffective portion is recognized in the statement of profit or loss. The profit or loss recognized for the periods ended as of as of September 30, 2026 and 2025 is presented below:

	As of September 30,			
	2026		2025	
	Portion Effective	Portion Ineffective	Portion Effective	Portion Ineffective
	MCh$	MCh$	MCh$	MCh$
Hedged items				
Loans and receivables to customers				
Loans (Inflation - indexed)	47,938	—	3,973	—
Commercial loans (interest rate)	99,027	—	(6,520)	—
Financial instruments at FVTOCI				
Chilean Treasury bonds	—	—	—	—
Time deposits and other deposits				
Time deposits	(98,737)	—	(2,091)	—
Debt instruments issued				
Senior bonds	6,778	—	479	—
Interbank borrowings				
Interbank loans	8,629	—	(598)	—
Forecast transaction				
Payment in USD	(1,307)	—	11	—
Total	**62,328**	**—**	**(4,746)**	**—**

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

b.3) Hedge of net investments in foreign operations

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

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

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

	As of September 30, 2026											
	Notional amount											
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Effective portion of the period	Ineffective portion	Changes in fair value used in measuring effectiveness	Average Price
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	
Hedged items												
Net investment abroad in Panamá	—	50,271	15,047	12,719	—	—	—	**78,037**	3,046	—	—	—
Net investment abroad in NY	—	155,972	307,306	—	—	—	—	**463,278**	(83,983)	—	(30,503)	919.83
Total	**—**	**206,243**	**322,353**	**12,719**	**—**	**—**	**—**	541,315	**(80,937)**	**—**	**(30,503)**	
Hedging instruments												
Currency forwards	—	206,243	322,353	16,604	—	—	—	**545,200**	(80,937)	—	(30,503)	919.83
Total	**—**	**206,243**	**322,353**	**16,604**	**—**	**—**	**—**	545,200	**(80,937)**	**—**	**(30,503)**	

	As of December 31, 2025											
	Notional amount											
	On demand	Up to 1 month	More than 1 month and less than 3 months	More than 3 months and up to 1 year	Between 1 and 3 years	More than 3 and up to 5 years	More than 5 years	Total	Effective portion of the year	Ineffective portion	Changes in fair value used in measuring effectiveness	Average Price
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	
Hedged items												
Net investment abroad in Panamá	—	10,949	43,974	32,944	—	—	—	**87,867**	3,783	—	—	—
Net investment abroad in NY	—	54,414	239,331	88,876	—	—	—	**382,621**	(51,599)	—	16,011	941.70
Total	**—**	**65,363**	**283,305**	**121,820**	**—**	**—**	**—**	470,488	**(47,816)**	**—**	**16,011**	
Hedging instruments												
Currency forwards	—	65,363	283,305	125,705	—	—	—	**474,373**	(47,816)	—	16,011	941.70
Total	**—**	**65,363**	**283,305**	**125,705**	**—**	**—**	**—**	474,373	**(47,816)**	**—**	**16,011**	

Note 13 - Financial Assets at Amortized Cost

The composition of the balances of financial assets at amortized cost as of September 30, 2026 and December 31, 2025 is as follows:

Financial assets at amortized cost	As of September 30, 2026 MCh$	As of December 31, 2025 MCh$
Investments under resale agreements		
Transactions with domestic banks	—	—
Transactions with foreign banks	96,802	3,285
Transactions with other entities in the country	204,354	181,784
Transactions with other entities abroad	127,626	12,701
Accumulated impairment of financial assets at amortized cost	—	—
Subtotal	**428,782**	**197,770**
Financial debt instruments		
Chilean Central Bank and Government securities	258,063	652,460
Other domestic financial debt instruments	—	—
Foreign financial securities	408,173	339,493
Accumulated impairment of financial assets at amortized cost	(32)	(45)
Subtotal	**666,204**	**991,908**
Interbank loans		
Local banks	—	—
Provisions for accounts receivable from local banks	—	—
Foreign banks	29,247	48,043
Provisions for loans with foreign banks	(288)	(711)
Chilean Central Bank	—	—
Foreign Central Banks	—	—
Subtotal	**28,959**	**47,332**
Loans and accounts receivable from customers (*)		
Commercial loans		
Commercial loans	15,262,460	13,456,215
Foreign trade loans	1,672,089	1,561,107
Accounts receivable	113,477	115,954
Credit card receivables	46,255	43,171
Factoring transactions	479,807	448,921
Commercial leasing transactions	1,118,668	1,053,892
Student loans	322,944	352,646
Other receivables and accounts receivable	—	—
Mortgage loans		
Mortgage loans with letters of credit	3,425	3,874
Endorsable mutual mortgage loans	47,985	53,767
Loans with mortgage finance bonds	—	—
Other mutual mortgage loans	8,573,528	8,209,945
Mortgage leasing transactions	1,362	301,280
Other mortgage loans and receivables	9,849	11,012
Consumer loans		
Consumer loans in installments	1,655,334	2,144,047
Accounts receivable	139,194	144,953
Credit card receivables	686,134	939,089
Consumer finance leasing transactions	1,040	1,582
Other receivables and accounts receivable	2	65,505
Provisions established for credit risk		
Provisions for commercial loans	(525,143)	(484,043)
Provisions for mortgage loans	(41,387)	(59,774)
Provisions for consumer loans	(170,860)	(244,037)
Subtotal	**29,396,163**	**28,119,106**
Total Financial Assets at amortized cost	**30,520,108**	**29,356,116**

(*) During the period ended September 30, 2026, this item was affected by the derecognition of loans and accounts receivable included within the scope of the sale of assets and liabilities of Itaú Colombia and Itaú Panama described in Note 5, resulting in a net derecognition of provisions for credit risk of MCh$45,917 related to the commercial portfolio, MCh$865,354 related to the mortgage portfolio and MCh$967,550 related to the consumer portfolio.

Note 13 - Financial Assets at Amortized Cost, continued

a) Investments under resale

As of September 30, 2026 and December 31, 2025, the composition of financial instruments acquired under resale agreements is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Transactions with domestic banks		
Reverse repurchase agreements with other banks	—	—
Reverse repurchase agreements with Chilean Central Bank	—	—
Securities lending rights	—	—
Subtotal	**—**	**—**
Transactions with foreign banks		
Reverse repurchase agreements with other banks	—	—
Reverse repurchase agreements with foreign Central Banks	96,802	3,285
Securities lending rights	—	—
Subtotal	**96,802**	**3,285**
Transactions with other local entities		
Reverse repurchase agreements	204,354	181,784
Securities lending rights	—	—
Subtotal	**204,354**	**181,784**
Transactions with other foreign entities		
Reverse repurchase agreements	127,626	12,701
Securities lending rights	—	—
Subtotal	**127,626**	**12,701**
Accumulated impairment of financial assets at amortized cost - Rights under repurchase agreements and securities lending agreements		
Financial assets without a significant increase in credit risk since initial recognition (stage 1)	—	—
Financial assets with a significant increase in credit risk since initial recognition, but without credit impairment (stage 2)	—	—
Financial assets with credit deterioration (stage 3)	—	—
Subtotal	**—**	**—**
Total	**428,782**	**197,770**

Note 13 - Financial Assets at Amortized Cost, continued

b) Financial debt instruments

As of September 30, 2026 and December 31, 2025, the composition of debt financial instruments classified at amortized cost is as follows:

	As of September 30, 2026 MCh$	As of December 31, 2025 MCh$
Chilean Central Bank and Government securities		
Chilean Central Bank instruments	—	—
Chilean Treasury bonds	258,063	652,460
Other government securities	—	—
Subtotal	**258,063**	**652,460**
Other domestic financial debt instruments		
Debt financial instruments issued by other banks in the country	—	—
Bonds and bills of exchange of domestic companies	—	—
Other financial debt instruments issued in the country	—	—
Subtotal	**—**	**—**
Foreign financial securities		
Financial debt instruments issued by foreign Central Banks	5,147	1,830
Financial debt instruments of foreign governments and fiscal entities	155,291	120,743
Debt financial instruments of other foreign banks	25,990	54,769
Bonds and bills of exchange of companies abroad	—	—
Other financial debt instruments issued abroad	221,745	162,151
Subtotal	**408,173**	**339,493**
Accumulated impairment of financial assets at amortized cost	(32)	(45)
Subtotal	**(32)**	**(45)**
Total	**666,204**	**991,908**

Note 13 - Financial Assets at Amortized Cost, continued

b.1) The changes in the expected loss from credit risk of financial instruments at amortized cost for September 30, 2026 and December 31, 2025, of financial assets at amortized cost are as follows:

	Financial instruments at amortized cost			
	Expected credit risk loss (ECL)			
	Stage 1	Stage 2	Stage 3	
	12 months	Permanent	Permanent	Total
	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**(45)**	**—**	**—**	**(45)**
Changes in the allowances	—	—	—	—
Transfers to stage 1	—	—	—	—
Transfers to stage 2	—	—	—	—
Transfers to stage 3	—	—	—	—
Increases due to changes in credit risk	—	—	—	—
Decrease due to changes in credit risk	3	—	—	3
Charge-Offs	26	—	—	26
Changes due to modifications that did not result in derecognition	—	—	—	—
New financial assets originated or purchased	(19)	—	—	(19)
Financial assets that have been derecognized	6	—	—	6
Changes in models/risk parameters	—	—	—	—
Foreign exchange and other movements	(3)	—	—	(3)
Balances as of September 30, 2026	**(32)**	**—**	**—**	**(32)**

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

Note 13 - Financial Assets at Amortized Cost, continued

c) Interbank loans

As of September 30, 2026 and December 31, 2025, the composition of the loan portfolio due from banks is as follows:

Interbank loans	Financial assets before provisions				Provisions recorded				
As of September 30, 2026	Normal portfolio	Substandard Portfolio	Portfolio in default	Total	Normal portfolio	Substandard Portfolio	Portfolio in default	Total	Net financial assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Banks in the country	—	—	—	—	—	—	—	—	—
Interbank liquidity loans	—	—	—	—	—	—	—	—	—
Commercial interbank loans	—	—	—	—	—	—	—	—	—
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—
Non-transferable deposits in local banks	—	—	—	—	—	—	—	—	—
Other accounts payable to domestic banks	—	—	—	—	—	—	—	—	—
Foreign banks	**29,247**	—	—	**29,247**	**(288)**	—	—	**(288)**	**28,959**
Interbank liquidity loans	—	—	—	—	—	—	—	—	—
Commercial interbank loans	—	—	—	—	(264)	—	—	**(264)**	(264)
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—
Deposits in current accounts with banks abroad for derivative transactions	29,247	—	—	**29,247**	(24)	—	—	**(24)**	—
Other non-transferable deposits in foreign banks	—	—	—	—	—	—	—	—	—
Other accounts payable to foreign banks	—	—	—	—	—	—	—	—	—
Subtotal domestic and foreign banks	**29,247**	—	—	**29,247**	**(288)**	—	—	**(288)**	**28,959**
Central Bank of Chile	—	—	—	—	—	—	—	—	—
Deposits in current account with BCCH for derivative transactions with COMDER	—	—	—	—	—	—	—	—	—
Other deposits in the Central Bank of Chile not available	—	—	—	—	—	—	—	—	—
Other receivables from foreign banks	—	—	—	—	—	—	—	—	—
Foreign central banks	—	—	—	—	—	—	—		—
Deposits in current account with BCCH for derivative transactions with COMDER	—	—	—	—	—	—	—	—	—
Other deposits in the Central Bank of Chile not available	—	—	—	—	—	—	—	—	—
Other receivables from foreign banks	—	—	—	—	—	—	—	—	—
Subtotal Central Bank of Chile and Foreign Central Banks	—	—	—	—	—	—	—	—	—
Total	**29,247**	—	—	**29,247**	**(288)**	—	—	**(288)**	**28,959**

Note 13 - Financial Assets at Amortized Cost, continued

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

Note 13 - Financial Assets at Amortized Cost, continued

d) Loans and accounts receivables from customers

As of September 30, 2026 and December 31, 2025, the composition of the loan portfolio is as follows:

As of September 30, 2026	Financial assets before provisions						Provisions recorded								
	Normal portfolio		Substandard Portfolio	Portfolio in default		Total	Normal portfolio		Substandard Portfolio	Portfolio in default		Subtotal	Deductible Fogape guarantees Covid-19 (1)	Total	Net financial assets
	Evaluation		Evaluation	Evaluation			Evaluation		Evaluation	Evaluation					
	Individual	Group	Individual	Individual	Group		Individual	Group	Individual	Individual	Group				
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Commercial loans															
Commercial loans	11,753,855	1,918,427	547,450	810,454	232,274	**15,262,460**	(92,203)	(18,129)	(32,946)	(247,036)	(50,862)	**(441,176)**	—	**(441,176)**	14,821,284
Foreign trade credits Chilean exports	903,318	31,677	9,455	—	103	**944,553**	(11,128)	(830)	(166)	—	(59)	**(12,183)**	—	**(12,183)**	932,370
Foreign trade credits Chilean imports	478,434	152,943	16,658	3,036	674	**651,745**	(8,001)	(4,386)	(1,470)	(2,221)	(378)	**(16,456)**	—	**(16,456)**	635,289
Foreign trade credits between third countries	75,791	—	—	—	—	**75,791**	(1,167)	—	—	—	—	**(1,167)**	—	**(1,167)**	74,624
Receivables in current accounts	52,394	43,363	1,958	1,393	14,369	**113,477**	(1,074)	(1,072)	(217)	(585)	(7,819)	**(10,767)**	—	**(10,767)**	102,710
credit card debtors	7,038	32,669	548	157	5,843	**46,255**	(167)	(1,049)	(50)	(96)	(3,290)	**(4,652)**	—	**(4,652)**	41,603
Factoring transactions	413,310	53,846	5,298	5,467	1,886	**479,807**	(5,153)	(1,001)	(213)	(1,076)	(668)	**(8,111)**	—	**(8,111)**	471,696
Commercial leasing transactions	829,984	185,186	55,151	37,883	10,464	**1,118,668**	(2,110)	(2,605)	(1,002)	(12,523)	(5,008)	**(23,248)**	—	**(23,248)**	1,095,420
Student loans	—	302,431	—	—	20,513	**322,944**	—	(4,455)	—	—	(2,923)	**(7,378)**	—	**(7,378)**	315,566
Other receivables and accounts receivable	—	—	—	—	—	**—**	—	—	—	—	—	**—**	(5)	**(5)**	(5)
Subtotal	**14,514,124**	**2,720,542**	**636,518**	**858,390**	**286,126**	**19,015,700**	**(121,003)**	**(33,527)**	**(36,064)**	**(263,537)**	**(71,007)**	**(525,138)**	**(5)**	**(525,143)**	**18,490,557**
Mortgage loans															
Loans with letters of credit	—	3,176	—	—	249	**3,425**	—	(3)	—	—	(19)	**(22)**	—	**(22)**	3,403
Endorsable mortgage loans	—	42,728	—	—	5,257	**47,985**	—	(60)	—	—	(399)	**(459)**	—	**(459)**	47,526
Loans financed with Mortgage Finance bonds	—	—	—	—	—	**—**	—	—	—	—	—	**—**	—	**—**	—
Other mutual mortgage loans	—	8,189,040	—	—	384,488	**8,573,528**	—	(10,343)	—	—	(29,706)	**(40,049)**	—	**(40,049)**	8,533,479
Mortgage leasing transactions	—	655	—	—	707	**1,362**	—	(58)	—	—	(669)	**(727)**	—	**(727)**	635
Other mortgage loans receivables	—	8,532	—	—	1,317	**9,849**	—	(14)	—	—	(116)	**(130)**	—	**(130)**	9,719
Subtotal	**—**	**8,244,131**	**—**	**—**	**392,018**	**8,636,149**	**—**	**(10,478)**	**—**	**—**	**(30,909)**	**(41,387)**	**—**	**(41,387)**	**8,594,762**
Consumer loans															
Installment consumer loans	—	1,563,585	—	—	91,749	**1,655,334**	—	(65,986)	—	—	(47,825)	**(113,811)**	—	**(113,811)**	1,541,523
Checking account debtors	—	124,884	—	—	14,310	**139,194**	—	(6,927)	—	—	(7,990)	**(14,917)**	—	**(14,917)**	124,277
Credit card balances	—	663,674	—	—	22,460	**686,134**	—	(29,488)	—	—	(12,580)	**(42,068)**	—	**(42,068)**	644,066
Consumer leasing transactions	—	984	—	—	56	**1,040**	—	(41)	—	—	(23)	**(64)**	—	**(64)**	976
Other consumer loans and receivables	—	2	—	—	—	**2**	—	—	—	—	—	**—**	—	**—**	2
Subtotal	**—**	**2,353,129**	**—**	**—**	**128,575**	**2,481,704**	**—**	**(102,442)**	**—**	**—**	**(68,418)**	**(170,860)**	**—**	**(170,860)**	**2,310,844**
Total	**14,514,124**	**13,317,802**	**636,518**	**858,390**	**806,719**	**30,133,553**	**(121,003)**	**(146,447)**	**(36,064)**	**(263,537)**	**(170,334)**	**(737,385)**	**(5)**	**(737,390)**	**29,396,163**

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

Note 13 - Financial Assets at Amortized Cost, continued

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

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

Note 13 - Financial Assets at Amortized Cost, continued

e) Summary of movement in provisions recorded - Interbank loans

	Movement in allowances for loan losses for the period			
	Individual assessment			
	Portfolio normal	Portfolio substandard	Portfolio in Default	Total
	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**(711)**	**—**	**—**	**(711)**
Provision establishment for:				
Change in measurement without portfolio reclassification during the period:	—	—	—	—
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):	(21)	—	—	**(21)**
Normal individual to Substandard	—	—	—	—
Normal individual to In Default individual	—	—	—	—
Substandard up to individual default	—	—	—	—
Substandard to Normal individual	—	—	—	—
Individual default up to substandard	—	—	—	—
Individual default up to Individual normal	—	—	—	—
New loans originated	(24)	—	—	**(24)**
New credits purchased	—	—	—	—
Sale or assignment of receivables	—	—	—	—
Payment of credits	587	—	—	**587**
Application of provisions for write-offs	(71)	—	—	**(71)**
Recovery of written off loans	—	—	—	—
Exchange differences	(15)	—	—	**(15)**
Other changes in provisions	(33)	—	—	**(33)**
Balances as of September 30, 2026	**(288)**	**—**	**—**	**(288)**

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

Note 13 - Financial Assets at Amortized Cost, continued

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

	Movement in allowances for loan losses for the period							
	Normal portfolio		Portfolio Substandard	Portfolio in default		Subtotal	Deductible garantees FOGAPE Covid-19 (1)	Total
	Evaluation			Evaluation				
	Individual	Group		Individual	Group			
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Balance at January 1, 2026	**(100,801)**	**(31,152)**	**(32,790)**	**(240,086)**	**(75,793)**	**(480,622)**	**(3,421)**	**(484,043)**
Provision establishment for:								
Change in measurement without portfolio reclassification during the period:	1,080	(18,098)	(113)	(8,914)	(3,879)	**(29,924)**	—	**(29,924)**
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):	**1,502**	**9,465**	**(650)**	**(12,120)**	**(22,841)**	**(24,644)**	—	**(24,644)**
Normal individual to Substandard	2,677	—	(6,334)	—	—	**(3,657)**	—	**(3,657)**
Normal individual to individual default	149	—	—	(3,848)	—	**(3,699)**	—	**(3,699)**
Substandard up to individual default	—	—	7,588	(15,825)	—	**(8,237)**	—	**(8,237)**
Substandard to Normal individual	(165)	—	638	—	—	**473**	—	**473**
Individual default up to substandard	—	—	(2,427)	4,436	—	**2,009**	—	**2,009**
Individual default up to Individual normal	—	—	—	5	—	**5**	—	**5**
Group Normal to Group default	—	9,087	—	—	(27,099)	**(18,012)**	—	**(18,012)**
Group default to Group normal	—	(823)	—	—	7,850	**7,027**	—	**7,027**
Individual (normal, substandard, default) to Group (normal, default)	502	(699)	110	3,911	(4,339)	**(515)**	—	**(515)**
Group (normal, default) to Individual (normal, substandard, default)	(1,661)	1,900	(225)	(799)	747	**(38)**	—	**(38)**
New loans originated	(109,457)	(25,788)	(21,588)	(52,755)	(5,736)	**(215,324)**	—	**(215,324)**
New credits due to conversion from contingent to loan	(5,747)	(3,771)	(914)	(27)	(467)	**(10,926)**	—	**(10,926)**
New credits purchased	—	—	—	—	—	**—**	—	**—**
Sale or assignment of receivables	186	899	7	25,267	1,376	**27,735**	—	**27,735**
Payment of credits	103,296	36,324	21,502	18,948	14,510	**194,580**	—	**194,580**
Application of provisions for write-offs	—	—	—	29,685	22,966	**52,651**	—	**52,651**
Recovery of written off loans	—	—	—	—	—	**—**	—	**—**
Changes in models and methodologies	—	—	—	—	—	**—**	—	**—**
Exchange differences	(10,685)	(942)	(3,019)	(26,128)	(1,414)	**(42,188)**	—	**(42,188)**
Other changes in provisions	(377)	(464)	1,501	2,593	271	**3,524**	3,416	**6,940**
Balances as of September 30, 2026	**(121,003)**	**(33,527)**	**(36,064)**	**(263,537)**	**(71,007)**	**(525,138)**	**(5)**	**(525,143)**

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

Note 13 - Financial Assets at Amortized Cost, continued

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

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

Note 13 - Financial Assets at Amortized Cost, continued

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

	Movement in allowances for loan losses for the period		
	Group Evaluation		
	Normal Portfolio	Portfolio in default	Total
	MCh$	MCh$	MCh$
Balance as of January 1, 2026	**(23,984)**	**(35,790)**	**(59,774)**
Provision establishment for:			
Change in measurement without portfolio reclassification during the period:	(2,964)	(1)	**(2,965)**
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):	**2,477**	**(8,958)**	**(6,481)**
Normal group to group default	26	(42)	**(16)**
Group default to group normal	2,451	(8,916)	**(6,465)**
New loans originated	(718)	3,688	**2,970**
New credits purchased	(624)	(8)	**(632)**
Sale or assignment of receivables	10,383	9,793	**20,176**
Payment of credits	8,576	(2,019)	**6,557**
Application of provisions for write-offs	51	4,275	**4,326**
Recovery of written off loans	—	565	**565**
Changes in models and methodologies	—	—	**—**
Exchange difference	(3,398)	(1,713)	**(5,111)**
Other changes in provisions	(277)	(741)	**(1,018)**
Balances as of September 30, 2026	**(10,478)**	**(30,909)**	**(41,387)**

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

Note 13 - Financial Assets at Amortized Cost, continued

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

	Movement in allowances for loan losses for the period		
	Group Evaluation		
	Normal Portfolio	Portfolio in default	Total
	MCh$	MCh$	MCh$
Balance as of January 1, 2026	**(132,369)**	**(111,668)**	**(244,037)**
Provision establishment for:			
Change in measurement without portfolio reclassification during the period:	(57,860)	(11,857)	**(69,717)**
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):	**68,695**	**(87,179)**	**(18,484)**
Normal group to group default	70,127	(95,787)	**(25,660)**
Group default to group normal	(1,432)	8,608	**7,176**
New loans originated	(23,759)	(1,207)	**(24,966)**
New credits due to conversion from contingent to loan	(61,303)	(2,313)	**(63,616)**
New credits purchased	—	—	**—**
Sale or assignment of receivables	38,373	39,770	**78,143**
Payment of credits	72,042	2,948	**74,990**
Application of provisions for write-offs	—	127,898	**127,898**
Recovery of written off loans	—	—	**—**
Changes in models and methodologies	—	—	**—**
Exchange difference	(6,340)	(7,567)	**(13,907)**
Other changes in provisions	79	(17,243)	**(17,164)**
Balances as of September 30, 2026	**(102,442)**	**(68,418)**	**(170,860)**

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

Note 13 - Financial Assets at Amortized Cost, continued

i) Concentration of loans by economic activity

The following detail is presented as of September 30, 2026 and December 31, 2025:

As of September 30, 2026	Placements and exposure to contingent credits			Established provisions		
	Loans			Loans		
	Domestic	Foreign	Total	Domestic	Foreign	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Interbank loans	—	**29,247**	**29,247**	—	**(288)**	**(288)**
Commercial loans						
Agriculture and livestock	351,844	241,312	**593,156**	(16,401)	(10,054)	**(26,455)**
Fruit growing	71,019	153,774	**224,793**	(1,218)	(1,995)	**(3,213)**
Forestry	55,014	—	**55,014**	(1,975)	—	**(1,975)**
Fishing	79,128	26,454	**105,582**	(3,101)	(463)	**(3,564)**
Mining	318,078	224,873	**542,951**	(4,399)	(6,752)	**(11,151)**
Oil and natural gas	14,198	236,045	**250,243**	(70)	(4,203)	**(4,273)**
Product manufacturing industry:	**1,015,864**	**1,086,994**	**2,102,858**	**(19,208)**	**(27,139)**	**(46,347)**
Food, beverages and tobacco	324,420	593,062	**917,482**	(6,118)	(9,486)	**(15,604)**
Textile, leather and footwear	47,842	98,372	**146,214**	(960)	(3,675)	**(4,635)**
Wood and furniture	20,740	69,466	**90,206**	(790)	(2,433)	**(3,223)**
Pulp, paper and printing	72,434	38,525	**110,959**	(684)	(1,218)	**(1,902)**
Chemicals and petroleum products	244,468	140,783	**385,251**	(3,195)	(5,410)	**(8,605)**
Metals, non-metals, machinery, and other	305,960	146,786	**452,746**	(7,461)	(4,917)	**(12,378)**
Electricity, gas and water	727,333	677,104	**1,404,437**	(13,868)	(18,939)	**(32,807)**
Residential construction	271,162	279,991	**551,153**	(5,056)	(45,554)	**(50,610)**
Non-housing construction (office, civil works)	835,535	343,417	**1,178,952**	(15,530)	(5,718)	**(21,248)**
Wholesale trade	1,723,742	290,544	**2,014,286**	(57,155)	(5,887)	**(63,042)**
Retail trade, restaurants and hotels	660,738	545,518	**1,206,256**	(67,843)	(8,921)	**(76,764)**
Transportation and warehousing	765,910	397,648	**1,163,558**	(14,096)	(16,188)	**(30,284)**
Telecommunications	34,140	202,564	**236,704**	(1,246)	(16,079)	**(17,325)**
Financial services	1,606,910	147,919	**1,754,829**	(7,337)	(2,734)	**(10,071)**
Business services	—	340,727	**340,727**	—	(1,557)	**(1,557)**
Real estate services	2,844,272	341,115	**3,185,387**	(64,386)	(12,528)	**(76,914)**
Student loans	322,944	—	**322,944**	(7,378)	—	**(7,378)**
Public administration, defense and police	—	101,455	**101,455**	—	(1,120)	**(1,120)**
Social and other community services	1,429,281	217,687	**1,646,968**	(34,989)	(3,027)	**(38,016)**
Personal services	—	33,447	**33,447**	—	(1,029)	**(1,029)**
Subtotal	**13,127,112**	**5,888,588**	**19,015,700**	**(335,256)**	**(189,887)**	**(525,143)**
Mortgage loans	**8,634,787**	**1,362**	**8,636,149**	**(40,660)**	**(727)**	**(41,387)**
Consumer loans	**2,481,654**	**50**	**2,481,704**	**(170,850)**	**(10)**	**(170,860)**
Contingent credit exposure	**2,673,302**	**1,282,761**	**3,956,063**	**(39,100)**	**(6,824)**	**(45,924)**

Note 13 - Financial Assets at Amortized Cost, continued

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

Note 13 - Financial Assets at Amortized Cost, continued

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

As of September 30, 2026	Mortgage loans						Provisions made for housing loans					
Loan Tranche /Guaranty Value (%)	Days past due at end of period						Days past due at end of period					
	0	1 to 29	30 to 59	60 to 89	>=90	Total	0	1 to 29	30 to 59	60 to 89	>=90	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
LTV<=40%.	1,035,616	27,628	11,734	6,028	21,122	**1,102,128**	(2,380)	(768)	(570)	(486)	(2,099)	**(6,303)**
40%< LTV<=80%.	6,246,886	148,618	63,548	36,001	124,875	**6,619,928**	(12,375)	(4,050)	(3,063)	(2,719)	(9,488)	**(31,695)**
80%< LTV<=90%	820,873	6,688	2,576	1,573	4,663	**836,373**	(1,646)	(294)	(189)	(208)	(664)	**(3,001)**
LTV> 90%	75,669	759	449	121	722	**77,720**	(177)	(73)	(23)	(12)	(103)	**(388)**
Total	**8,179,044**	**183,693**	**78,307**	**43,723**	**151,382**	**8,636,149**	**(16,578)**	**(5,185)**	**(3,845)**	**(3,425)**	**(12,354)**	**(41,387)**

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

Note 13 - Financial Assets at Amortized Cost, continued

k) The concentration of due from banks and commercial loans and their provisions by classification category as of September 30, 2026 and December 31, 2025 is as follows:

As of September 30, 2026	Interbank loans and commercial loans																								Provision deductible FOGAPE guarantees Covid-19 (1)
	Individual assessment																				Group evaluation				
	Normal portfolio							Substandard Portfolio					Portfolio in default												
	A1	A2	A3	A4	A5	A6	Subtotal	B1	B2	B3	B4	Subtotal	C1	C2	C3	C4	C5	C6	Subtotal	Total	Portfolio normal	Portfolio in default	Total	Total	
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Interbank loans																									
Interbank liquidity loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Commercial interbank loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Non-transferable deposits in banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Other receivables from banks	—	29,247	—	—	—	—	29,247	—	—	—	—	—	—	—	—	—	—	—	—	29,247	—	—	—	29,247	—
Subtotal	—	29,247	—	—	—	—	29,247	—	—	—	—	—	—	—	—	—	—	—	—	29,247	—	—	—	29,247	—
Provisions recorded	—	(24)	(264)	—	—	—	(288)	—	—	—	—	—	—	—	—	—	—	—	—	(288)	—	—	—	(288)	—
% of provisions recorded	0.00%	(0.08)%	0.00%	0.00%	0.00%	0.00%	(0.98)%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(0.98)%	0.00%	0.00%	0.00%	(0.98)%	—
Commercial loans																									
Commercial loans	36,346	432,113	3,606,430	5,022,893	1,728,291	927,782	**11,753,855**	228,835	170,259	97,845	50,511	**547,450**	247,064	100,769	114,400	166,701	106,518	75,002	**810,454**	**13,111,759**	1,918,427	232,274	**2,150,701**	**15,262,460**	—
Foreign trade credits Chilean exports	—	49,394	430,377	238,058	110,738	74,751	**903,318**	8,379	894	—	182	**9,455**	—	—	—	—	—	—	—	**912,773**	31,677	103	**31,780**	**944,553**	—
Foreign trade credits Chilean imports	—	435	170,913	136,066	110,005	61,015	**478,434**	15,072	1,271	—	315	**16,658**	196	—	—	—	1,358	1,482	**3,036**	**498,128**	152,943	674	**153,617**	**651,745**	—
Foreign trade credits between third countries	—	—	—	75,791	—	—	**75,791**	—	—	—	—	—	—	—	—	—	—	—	—	**75,791**	—	—	—	**75,791**	—
Current account receivables	—	30	19,363	15,051	14,343	3,607	**52,394**	1,527	221	113	97	**1,958**	392	202	—	243	165	391	**1,393**	**55,745**	43,363	14,369	**57,732**	**113,477**	—
Credit card receivables	12	183	1,077	2,753	2,317	696	**7,038**	400	73	32	43	**548**	9	23	—	12	51	62	**157**	**7,743**	32,669	5,843	**38,512**	**46,255**	—
Factoring transactions	950	172,463	42,969	91,196	88,960	16,772	**413,310**	4,697	155	313	133	**5,298**	4,368	—	—	—	—	1,099	**5,467**	**424,075**	53,846	1,886	**55,732**	**479,807**	—
Commercial finance leasing transactions	—	3,752	139,879	443,732	192,352	50,269	**829,984**	30,401	4,940	13,251	6,559	**55,151**	5,384	6,481	5,383	13,307	5,986	1,342	**37,883**	**923,018**	185,186	10,464	**195,650**	**1,118,668**	—
Student loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	302,431	20,513	**322,944**	**322,944**	—
Other credits and accounts receivable	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal	37,308	658,370	4,411,008	6,025,540	2,247,006	1,134,892	14,514,124	289,311	177,813	111,554	57,840	636,518	257,413	107,475	119,783	180,263	114,078	79,378	858,390	16,009,032	2,720,542	286,126	3,006,668	19,015,700	—
Provisions recorded	(13)	(610)	(8,695)	(46,261)	(45,268)	(20,156)	**(121,003)**	(7,992)	(16,282)	(7,093)	(4,697)	**(36,064)**	(5,148)	(10,747)	(29,946)	(72,105)	(74,151)	(71,440)	**(263,537)**	**(420,604)**	(33,527)	(71,007)	**(104,534)**	**(525,138)**	(5)
% of provisions recorded	(0.03)%	(0.09)%	(0.20)%	(0.77)%	(2.01)%	(1.78)%	(0.83)%	(2.76)%	(9.16)%	(6.36)%	(8.12)%	(5.67)%	(2.00)%	(10.00)%	(25.00)%	(40.00)%	(65.00)%	(90.00)%	(30.70)%	(2.63)%	(1.23)%	(24.82)%	(3.48)%	(2.76)%	—

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

Note 13 - Financial Assets at Amortized Cost, continued

As of December 31, 2025	Interbank loans and commercial loans																								Provision deductible FOGAPE guarantees Covid-19 (1)
	Individual assessment																				Group evaluation				
	Normal portfolio							Substandard Portfolio					Portfolio in default												
	A1	A2	A3	A4	A5	A6	Subtotal	B1	B2	B3	B4	Subtotal	C1	C2	C3	C4	C5	C6	Subtotal	Total	Portfolio normal	Portfolio in default	Total	Total	
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Interbank loans																									
Interbank liquidity loans	—	—	24,022	24,021	—	—	48,043	—	—	—	—	—	—	—	—	—	—	—	—	48,043	—	—	—	48,043	—
Commercial interbank loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Overdrafts on current accounts	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean exports	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Foreign trade credits Chilean imports	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Foreign trade credits between third countries	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Non-transferable deposits in banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Other receivables from banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal	—	—	24,022	24,021	—	—	48,043	—	—	—	—	—	—	—	—	—	—	—	—	48,043	—	—	—	48,043	—
Provisions recorded	—	—	(291)	(420)	—	—	(711)	—	—	—	—	—	—	—	—	—	—	—	—	(711)	—	—	—	(711)	—
% of provisions recorded	0.00%	0.00%	(1.21)%	(1.75)%	0.00%	0.00%	(1.48)%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(1.48)%	0.00%	0.00%	0.00%	(1.48)%	—
Commercial loans																									
Commercial loans	36,861	318,028	3,065,031	4,145,081	1,637,945	797,000	9,999,946	224,554	163,318	137,796	66,691	592,359	249,977	142,357	86,556	166,722	84,637	74,053	804,302	11,396,607	1,820,780	238,828	2,059,608	13,456,215	—
Foreign trade credits Chilean exports	—	60,341	398,757	165,168	145,075	65,221	834,562	5,106	1,308	4,134	—	10,548	—	—	—	—	—	942	942	846,052	27,615	—	27,615	873,667	—
Foreign trade credits Chilean imports	—	169	148,094	129,182	125,838	74,152	477,435	5,885	1,022	—	—	6,907	749	—	—	—	—	—	749	485,091	126,685	750	127,435	612,526	—
Foreign trade credits between third countries	—	—	—	74,914	—	—	74,914	—	—	—	—	—	—	—	—	—	—	—	—	74,914	—	—	—	74,914	—
Current account receivables	—	9,989	18,830	15,139	11,076	2,937	57,971	1,831	587	205	346	2,969	254	135	—	234	118	404	1,145	62,085	39,689	14,180	53,869	115,954	—
Credit card receivables	29	222	773	2,403	2,103	696	6,226	301	54	25	66	446	3	2	—	2	30	61	98	6,770	30,523	5,878	36,401	43,171	—
Factoring transactions	2,184	87,348	71,141	78,789	115,857	15,283	370,602	7,565	333	2,151	—	10,049	4,405	—	—	635	582	208	5,830	386,481	59,814	2,626	62,440	448,921	—
Commercial finance leasing transactions	—	3,845	114,154	349,310	249,799	45,414	762,522	25,261	6,791	11,154	7,516	50,722	6,171	13,795	2,565	8,005	1,150	2,632	34,318	847,562	195,347	10,983	206,330	1,053,892	—
Student loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	312,539	40,107	352,646	352,646	—
Other credits and accounts receivable	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal	39,074	479,942	3,816,780	4,959,986	2,287,693	1,000,703	12,584,178	270,503	173,413	155,465	74,619	674,000	261,559	156,289	89,121	175,598	86,517	78,300	847,384	14,105,562	2,612,992	313,352	2,926,344	17,031,906	—
Provisions recorded	(14)	(370)	(7,130)	(36,428)	(43,919)	(12,940)	(100,801)	(4,160)	(13,940)	(11,703)	(2,987)	(32,790)	(5,230)	(15,628)	(22,281)	(70,240)	(56,236)	(70,471)	(240,086)	(373,677)	(31,152)	(75,793)	(106,945)	(480,622)	(3,421)
% of provisions recorded	(0.04)%	(0.08)%	(0.19)%	(0.73)%	(1.92)%	(1.29)%	(0.80)%	(1.54)%	(8.04)%	(7.53)%	(4.00)%	(4.86)%	(2.00)%	(10.00)%	(25.00)%	(40.00)%	(65.00)%	(90.00)%	(28.33)%	(2.65)%	(1.19)%	(24.19)%	(3.65)%	(2.82)%	—

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

Note 13 - Financial Assets at Amortized Cost, continued

l) The concentration of credit risk by days past due as of September 30, 2026 and December 31, 2025 is as follows:

As of September 30, 2026	Financial assets before provisions						Provisions recorded								
	Normal portfolio Evaluation		Substandard Portfolio	Portfolio in default Evaluation		Total	Normal portfolio Evaluation		Substandard Portfolio	Portfolio in default Evaluation		Subtotal	Deductible guarantees FOGAPE Covid-19 (1)	Total	Net financial assets
	Individual	Group	Individual	Individual	Group		Individual	Group	Individual	Individual	Group				
	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$	Mch$
Interbank loans															
0 days	29,247	—	—	—	—	**29,247**	(288)	—	—	—	—	**(288)**	—	**(288)**	28,959
1 to 29 days	—	—	—	—	—	**—**	—	—	—	—	—	**—**	—	**—**	—
30 to 59 days	—	—	—	—	—	**—**	—	—	—	—	—	**—**	—	**—**	—
60 to 89 days	—	—	—	—	—	**—**	—	—	—	—	—	**—**	—	**—**	—
>= 90 days	—	—	—	—	—	**—**	—	—	—	—	—	**—**	—	**—**	—
Subtotal	**29,247**	**—**	**—**	**—**	**—**	**29,247**	**(288)**	**—**	**—**	**—**	**—**	**(288)**	**—**	**(288)**	**28,959**
Commercial loans															
0 days	14,415,117	2,594,523	581,370	553,459	53,838	**18,198,307**	(120,021)	(27,341)	(30,439)	(122,106)	(10,959)	**(310,866)**	—	**(310,866)**	17,887,441
1 to 29 days	98,867	83,051	42,566	54,325	21,414	**300,223**	(981)	(2,891)	(3,387)	(16,471)	(3,345)	**(27,075)**	—	**(27,075)**	273,148
30 to 59 days	137	31,752	9,625	20,798	18,198	**80,510**	(1)	(1,984)	(1,468)	(9,346)	(3,199)	**(15,998)**	—	**(15,998)**	64,512
60 to 89 days	1	11,219	2,956	17,229	20,908	**52,313**	—	(1,311)	(770)	(4,890)	(3,293)	**(10,264)**	—	**(10,264)**	42,049
>= 90 days	—	—	—	212,579	171,768	**384,347**	—	—	—	(110,724)	(50,211)	**(160,935)**	(5)	**(160,940)**	223,407
Subtotal	**14,514,122**	**2,720,545**	**636,517**	**858,390**	**286,126**	**19,015,700**	**(121,003)**	**(33,527)**	**(36,064)**	**(263,537)**	**(71,007)**	**(525,138)**	**(5)**	**(525,143)**	**18,490,557**
Mortgage loans															
0 days	—	8,062,463	—	—	116,581	**8,179,044**	—	(7,595)	—	—	(8,983)	**(16,578)**	—	**(16,578)**	8,162,466
1 to 29 days	—	141,162	—	—	42,531	**183,693**	—	(1,909)	—	—	(3,276)	**(5,185)**	—	**(5,185)**	178,508
30 to 59 days	—	40,466	—	—	37,841	**78,307**	—	(935)	—	—	(2,910)	**(3,845)**	—	**(3,845)**	74,462
60 to 89 days	—	40	—	—	43,683	**43,723**	—	(39)	—	—	(3,386)	**(3,425)**	—	**(3,425)**	40,298
>= 90 days	—	—	—	—	151,382	**151,382**	—	—	—	—	(12,354)	**(12,354)**	—	**(12,354)**	139,028
Subtotal	**—**	**8,244,131**	**—**	**—**	**392,018**	**8,636,149**	**—**	**(10,478)**	**—**	**—**	**(30,909)**	**(41,387)**	**—**	**(41,387)**	**8,594,762**
Consumer loans															
0 days	—	2,224,569	—	—	34,475	**2,259,044**	—	(73,394)	—	—	(18,211)	**(91,605)**	—	**(91,605)**	2,167,439
1 to 29 days	—	76,616	—	—	7,674	**84,290**	—	(10,415)	—	—	(4,000)	**(14,415)**	—	**(14,415)**	69,875
30 to 59 days	—	36,390	—	—	13,211	**49,601**	—	(11,608)	—	—	(6,969)	**(18,577)**	—	**(18,577)**	31,024
60 to 89 days	—	15,554	—	—	10,715	**26,269**	—	(7,024)	—	—	(5,666)	**(12,690)**	—	**(12,690)**	13,579
>= 90 days	—	—	—	—	62,500	**62,500**	—	—	—	—	(33,573)	**(33,573)**	—	**(33,573)**	28,927
Subtotal	**—**	**2,353,129**	**—**	**—**	**128,575**	**2,481,704**	**—**	**(102,441)**	**—**	**—**	**(68,419)**	**(170,860)**	**—**	**(170,860)**	**2,310,844**
Total loans	**14,543,369**	**13,317,805**	**636,517**	**858,390**	**806,719**	**30,162,800**	**(121,291)**	**(146,446)**	**(36,064)**	**(263,537)**	**(170,335)**	**(737,673)**	**(5)**	**(737,678)**	**29,425,122**

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

Note 13 - Financial Assets at Amortized Cost, continued

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

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

Note 14 - Investments in Associates

As of September 30, 2026 and December 31, 2025, the main investments in related companies are shown below:

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

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Investments in associates	17,288	17,215
Minority investments	48,510	30,482
Total	**65,798**	**47,697**

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

Company	As of September 30, 2026		As of December 31, 2025	
	Ownership	Investment value	Ownership	Investment value
	%	MCh$	%	MCh$
Investments valued at equity value				
Transbank S.A.	8.7188	14,898	8.7188	14,867
Combac S.A.	10.3295	1,095	10.3295	1,041
IMERC OTC S.A.	8.6624	1,295	8.6624	1,307
Total		**17,288**		**17,215**

c) Summary of financial information of associates:

	As of September 30, 2026			
	Assets	Liabilities	Equity	Profit
	MCh$	MCh$	MCh$	MCh$
Transbank S.A.	1,747,054	1,576,180	169,900	974
Combac S.A.	11,746	1,465	9,234	1,047
IMERC OTC S.A.	19,781	4,824	14,939	18
Total	**1,778,581**	**1,582,469**	**194,073**	**2,039**

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

Note 14 - Investments in Associates, continued

d) The changes in investments in related companies for September 30, 2026 and December 31, 2025 are as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Opening balances as of January 1st	**47,697**	**40,463**
Share in earnings (1)	73	1,951
Fair value of minority investments	17,868	5,254
Translation differences	160	29
Total	**65,798**	**47,697**

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

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

Company	As of September 30, 2026		As of December 31, 2025	
	%	MCh$	%	MCh$
Redbanc S.A.	2.5043	510	2.5043	435
Sociedad Interbancaria de Depósitos de Valores S.A.	9.4021	1,175	9.4021	1,080
Electronic Stock Exchange	4.8780	557	4.8780	524
Swift	—	196	—	186
CCLV Contraparte Central	—	8	—	8
Holding Bursátil Regional S.A.	4.5874	30,874	4.5874	18,560
A.C.H Colombia (1)	4.2082	8,501	4.2082	4,401
Redeban Multicolor S.A. (1)	1.5972	1,321	1.5972	1,206
Credibanco	6.3662	5,368	6.3662	4,082
Total		**48,510**		**30,482**

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

f) As of September 30, 2026 and December 31, 2025, the Bank has evaluated if there is evidence of impairment in accordance with IAS 28 and the bank has concluded that there is no evidence of any type of impairment on the bank investments.

Note 15 - Intangible Assets

a) The composition of this item as of September 30, 2026 and December 31, 2025 is as follows:

Items	Average useful life	Average remaining amortization	Net assets as of January 1, 2026	Gross Balance	Accumulated Amortization	Net asset as of September 30, 2026
	No.	No.	MCh$	MCh$	MCh$	MCh$
Software or computer programs	4	3	191,778	590,113	(400,852)	**189,261**
Goodwill from business combinations	—	—	492,512	492,512	—	**492,512**
Other intangible assets arising from business combinations	—	—	1,935	189,044	(189,044)	**—**
Total			**686,225**	**1,271,669**	**(589,896)**	**681,773**

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

b) The changes in the gross balance of intangible assets as of September 30, 2026 and December 31, 2025 are as follows:

	Software or computer programs	Goodwill from business combinations	Other intangible assets arising from business combinations	Total
	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**509,029**	**492,512**	**189,044**	**1,190,585**
Additions	51,717	—	—	**51,717**
Disposals	—	—	—	**—**
Exchange differences	29,367	—	—	**29,367**
Impairment	—	—	—	**—**
Other	—	—	—	**—**
Balances as of September 30, 2026	**590,113**	**492,512**	**189,044**	**1,271,669**

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

Note 15 - Intangible Assets, continued

c) The changes in accumulated depreciation of intangible assets as of September 30, 2026 and December 31, 2025 are as follows:

	Software or computer programs	Goodwill from business combinations	Other intangible assets arising from business combinations	Total
	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**(317,251)**	**—**	**(187,109)**	**(504,360)**
Amortization for the period	(63,390)	—	(1,935)	**(65,325)**
Disposals	—	—	—	**—**
Exchange differences	(20,211)	—	—	**(20,211)**
Impairment	—	—	—	**—**
Other	—	—	—	**—**
Balances as of September 30, 2026	**(400,852)**	**—**	**(189,044)**	**(589,896)**

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

d) Impairment

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

As of September 30, 2026 there have been no indications or evidence of specific impairment events that would require recognition of impairment of these Interim Consolidated Financial Statements.

e) Restrictions

Banco Itaú Chile and subsidiaries have no restrictions on intangible assets as of September 30, 2026 and December 31, 2025. Additionally, no intangible assets have been pledged as collateral for the performance of obligations.

Note 16 - Fixed Assets

a) The breakdown of this item as of September 30, 2026 and December 31, 2025 is as follows:

Item	Useful life years	Remaining depreciation years	Net assets as of January 1, 2026	Gross balance	Accumulated depreciation	Net assets as of September 30, 2026
	No.	No.	MCh$	MCh$	MCh$	MCh$
Buildings	26	14	8,195	16,306	(6,957)	**9,349**
Land	—	—	1,120	1,281	—	**1,281**
Equipment	5	2	10,421	103,422	(92,898)	**10,524**
Other fixet asset	8	5	5,670	32,969	(27,372)	**5,597**
Total			**25,406**	**153,978**	**(127,227)**	**26,751**

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

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

b) The changes in the gross balance of fixed assets as of September 30, 2026 and December 31, 2025 are as follows:

	Buildings	Land	Equipment	Other	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**14,374**	**1,120**	**98,983**	**30,402**	**144,879**
Additions	983	—	3,089	1,112	**5,184**
Sales and/or disposals for the period	(535)	(88)	(8,308)	(184)	**(9,115)**
Impairment	—	—	(873)	(73)	**(946)**
Exchange differences	1,484	249	10,531	1,712	**13,976**
Balances as of September 30, 2026	**16,306**	**1,281**	**103,422**	**32,969**	**153,978**

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

Note 16 - Fixed Assets, continued

c) The changes in accumulated depreciation of fixed assets for September 30, 2026 and December 31, 2025, respectively, are as follows:

	Buildings	Land	Equipment	Other	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**(6,179)**	**—**	**(88,562)**	**(24,732)**	**(119,473)**
Depreciation for the period	(413)	—	(3,482)	(1,306)	**(5,201)**
Sales and/or disposals for the period	105	—	8,165	122	**8,392**
Exchange differences	(540)	—	(9,891)	(1,529)	**(11,960)**
Impairment	—	—	872	73	**945**
Disposals	70	—	—	—	**70**
Balances as of September 30, 2026	**(6,957)**	**—**	**(92,898)**	**(27,372)**	**(127,227)**

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

d) Banco Itaú Chile evaluates at the end of each reporting year whether there is any indication of impairment of any asset. If this indication exists, or when an impairment test is required, the Bank estimates the recoverable amount of the asset and recognizes it in the Interim Consolidated Statement of Income. (see Note 40).

e) The Bank and its subsidiaries have no restrictions on fixed assets as of September 30, 2026 and December 31, 2025. In addition, fixed assets have not been pledged as collateral for the performance of obligations. On the other hand, there are no amounts owed on fixed assets by the Bank as of the aforementioned dates.

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

a) Right to use assets for lease contracts

(i) The Bank mainly has lease contracts for its branches and corporate building. The composition of the item as of September 30, 2026 and December 31, 2025, is as follows:

	Useful life years	Average remaining depreciation years	Net assets as of January 1, 2026	Gross balances	Accumulated depreciation	Net assets as of September 30, 2026
	No.	No.	MCh$	MCh$	MCh$	MCh$
Buildings	13	9	99,962	205,266	(114,553)	**90,713**
Improvements in leased premises	9	3	19,969	76,193	(59,393)	**16,800**
Others leased assets	—	—	—	—	—	**—**
Total			**119,931**	**281,459**	**(173,946)**	**107,513**

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

(ii) Movement in the gross balance of assets for right to use lease for September 30, 2026 and December 31, 2025, are as follows:

	Buildings	Improvements in leased premises	Others leased assets	Total
	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**205,536**	**70,765**	**—**	**276,301**
Additions (1)	14,050	3,093	—	**17,143**
Sales and/or disposals for the period	(17,345)	(11)	—	**(17,356)**
Remeasurements of liabilities due to restatement	(6,894)	—	—	**(6,894)**
Remeasurements of liabilities due to modifications (2)	—	—	—	**—**
Exchange differences	9,919	2,346	—	**12,265**
Balances as of September 30, 2026	**205,266**	**76,193**	**—**	**281,459**

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

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

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

(iii) The changes in accumulated depreciation of assets for right to use leased assets for September 30, 2026 and December 31, 2025, are as follows:

	Buildings	Improvements in leased premises	Other fixed assets	Total
	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**(105,574)**	**(50,796)**	**—**	**(156,370)**
Depreciation of the period	(16,790)	(5,752)	—	**(22,542)**
Sales and/or disposals for the period	15,227	8	—	**15,235**
Exchange differences	(7,416)	(2,853)	—	**(10,269)**
Balances as of September 30, 2026	**(114,553)**	**(59,393)**	**—**	**(173,946)**

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

b) Lease contracts liabilities

(i) Lease contracts liabilities as of September 30, 2026 and December 31, 2025, are as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Lease contract liabilities	99,580	109,096
Total	**99,580**	**109,096**

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

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

(ii) The changes in lease contract liabilities and cash flows as of September 30, 2026 and December 31, 2025 are as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Balances as of January 1st	**109,096**	**124,545**
Additions due to new contracts (1)	14,050	4,149
Disposals due to early termination	2,195	(126)
Interest expense	4,421	6,139
Remeasurements of the liabilities due to modifications (2)	—	55
Inflation rate adjustments	(6,894)	2,599
Exchange rate adjustment	(6)	45
Exchange differences	3,638	672
Capital and interest payments	(26,920)	(28,982)
Balances as of ended period / year	**99,580**	**109,096**

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

Note 18 – Taxes

a) Current taxes

The Bank and its subsidiaries, at the end of each reporting period, have established a provision for first category income tax, which was determined based on current tax legislation. The net provision for recoverable taxes has been reflected in assets for MCh$46,288 as of September 30, 2026 (MCh$53,634 as of December 31, 2025), as detailed below:

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

	As of September 30, 2026			
	Chile	U.S.A. (1)	Colombia	Total
	MCh$	MCh$	MCh$	MCh$
Current tax assets	7,718	1,793	37,655	**47,166**
Current tax liabilities	(208)	(598)	(72)	**(878)**
Total net	**7,510**	**1,195**	**37,583**	**46,288**

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

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

a.2) Current tax components by geographical area

	As of September 30, 2026			
	Chile	U.S.A. (1)	Colombia (2)	Total
	MCh$	MCh$	MCh$	MCh$
Income tax with effect in profit and loss	(12,631)	(17)	(4,907)	**(17,555)**
Income tax with effect equity	—	—	—	**—**
Income tax, 27% rate	**(12,631)**	**(17)**	**(4,907)**	**(17,555)**
Less:				
Monthly Provisional Payments	11,704	—	42,900	**54,604**
Foreign tax credits	5,487	—	—	**5,487**
Tax credit for training costs	900	—	—	**900**
Tax credit donations	793	—	—	**793**
Other credits	774	—	—	**774**
Taxes recoverable from prior years	483	1,212	(410)	**1,285**
Total	**7,510**	**1,195**	**37,583**	**46,288**

(1) Corresponds to the Itaú Chile New York Branch
(2) Income tax rate of 40%

Note 18 - Taxes, continued

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

(1) Corresponds to the Itaú Chile New York Branch.
(2) Income tax rate of 40%

b) Income tax results

The tax expense for the three and nine month periods ended as of September 30, 2026 and 2025 consists of the following items:

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2025	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Income tax expense:				
Current tax expenses	(6,655)	(2,771)	(17,555)	(11,558)
Deferred taxes:				
Origination and reversal of temporary differences for the current year	(6,842)	(36,484)	(34,396)	30,162
Subtotal	**(13,497)**	**(39,255)**	**(51,951)**	**18,604**
Other	5	36	1,375	(513)
Net expense for income taxes	**(13,492)**	**(39,219)**	**(50,576)**	**18,091**

c) Reconciliation of effective tax rate

The reconciliation between the current statutory nominal income tax rates and the effective rates applied to the determination of the tax expense as of September 30, 2026 and December 31, 2025 is as follows:

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

(1) On December 13, 2022, Law 2,277 was issued, which modified the tax rate to 35% starting in 2023. The modification also included an additional income tax surcharge to certain institutions of 5% for a fix period ended on 2027, resulting in a transitory consolidated tax rate of 40%.

Note 18 - Taxes, continued

As of September 30, the effective tax rate was determined based on weighted average rates for quarterly purposes only, while the reconciliation of the tax rate as of December 31 will be determined using statutory bases and rates.

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

	For the three months periods ended as of September 30,			
	2026		2025	
	Tax Rate	Amount	Tax Rate	Amount
	%	MCh$	%	MCh$
Amount calculated by using the statutory rates	27.00	(6,153)	27.00	41,160
Equity price level restatement for tax purposes (1)	83.75	(19,086)	(7.76)	(11,829)
Non-deductible expenses on the sale of the loan portfolio in Colombia (5)	(129.37)	29,484	—	—
Exchange differences due to investments in Colombia, U.S.A and Panamá (2)	68.22	(15,547)	(2.05)	(3,124)
Exchange rate effect on net investments and other capital income (3)	(99.81)	22,746	6.02	9,176
Taxes in U.S.A	(12.42)	2,830	2.27	3,460
Colombian Wealth Tax (4)	(1.43)	325	—	—
Other adjustments	4.86	(1,107)	0.25	376
Effective Tax Rate and Income Tax Expense (Benefit)	**(59.20)**	**13,492**	**25.73**	**39,219**

	For the nine months periods ended as of September 30,			
	2026		2025	
	Tax Rate	Amount	Tax Rate	Amount
	%	MCh$	%	MCh$
Amount calculated by using the statutory rates	27.00	52,385	27.00	81,374
Equity price level restatement for tax purposes (1)	(21.99)	(42,660)	(15.64)	(47,142)
Non-deductible expenses on the sale of the loan portfolio in Colombia (5)	15.20	29,484	—	—
Exchange differences due to investments in Colombia, U.S.A and Panamá (2)	(7.84)	(15,203)	(3.10)	(9,351)
Exchange rate effect on net investments and other capital income (3)	7.77	15,071	(16.86)	(50,803)
Taxes in U.S.A	4.12	7,993	1.95	5,878
Colombian Wealth Tax (4)	1.94	3,756	—	—
Other adjustments	(0.13)	(250)	0.65	1,953
Effective Tax Rate and Income Tax Expense (Benefit)	**26.07**	**50,576**	**(6.01)**	**(18,091)**

(1) It corresponds to the effect generated by the adjustment of Tax Equity (Capital Propio Tributario) between January 1 and September 30, 2026. As of December 31, 2025 and 2024, Tax Equity amounted to MM$5,877,072 and MM$5,976,369, respectively, while the CPI variation used for the calculation was 1.54% and 2.2%, respectively, for the periods presented.

(2) This line reflects differences in tax rates of other jurisdictions compared to the Chilean tax rate. It should be noted that Itaú Chile indirectly consolidates the earnings of Itaú Panama, which is a subsidiary of Colombia.

(3) For tax purposes, the investments in Colombia and the United States are measured in U.S. dollars. The depreciation (appreciation) of the Chilean peso against the U.S. dollar generates income (expenses) for tax purposes without a corresponding effect on accounting results. The amount presented here represents the income tax expense (benefit) arising from the effect of exchange rate fluctuations on the investments in Colombia and the United States. In this regard, the U.S. dollar recorded a positive variation of CLP 67.52 between January 1 and September 30, 2026 (considering a closing exchange rate of CLP 974.65), while for the same period in 2025 it experienced a negative variation of CLP 33.19. As part of its foreign exchange risk management policy, the Bank has managed this exposure through instruments available in the market to economically hedge this tax effect generated by exchange rate fluctuations. The effect of such instruments (which offsets the tax effect presented here) is recognized in the line "Net foreign exchange gain (loss)" in the Interim Consolidated Statement of Income for the period.

(4) In March 2026, Decree 0240 was issued, establishing, on a one-off and temporary basis, a wealth tax. The tax was recognized as a non-recurring expense payable in a single installment, as it does not represent a tax on corporate income, amounting to MCh$8,146 (COP MM$32,096).

(5) Corresponds to the effect arising from the provision for expenses associated with the sale of Itaú Colombia's retail loan portfolio, which relate to disbursements that are not considered deductible under the tax regulations in force in that jurisdiction.

Note 18 - Taxes, continued

d) Effect of taxes recorded in equity

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

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Effect of investments at FVTOCI	(2,776)	(3,455)	(6,778)	(739)
Effect of change in hedge accounting net investment	6,949	3,352	7,075	(5,760)
Effect of change in cash flow hedging	22,732	2,045	17,702	(1,354)
Total charge to other comprehensive income	**26,905**	**1,942**	**17,999**	**(7,853)**

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

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Income taxes related to changes in fair value of equity instruments designated at fair value through other comprehensive income	(810)	53	(1,313)	(314)
Income taxes related to defined benefits obligations	308	240	647	(211)
Total charge to other comprehensive income	**(502)**	**293**	**(666)**	**(525)**

d.3) Taxes in reserve

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Tax on tax loss perpetual bond provision	—	542	(736)	1,313
Tax on tax loss perpetual bond paid	905	1,103	3,733	3,154
Tax on tax loss perpetual bond paid	560	—	1,290	—
Total charge to other comprehensive income	**1,465**	**1,645**	**4,287**	**4,467**

Note 18 - Taxes, continued

e) Deferred tax effects

e.1) Total deferred taxes

	As of September 30, 2026			As of December 31, 2025		
	Assets	Liabilities	Net	Assets	Liabilities	Net
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Deferred taxes with effect in income						
Allowances for loan losses	144,848	—	**144,848**	146,707	—	**146,707**
Accrued interest on past due portfolio	21,442	—	**21,442**	17,750	—	**17,750**
Tax losses	178,651	—	**178,651**	191,289	—	**191,289**
Miscellaneous provisions	47,568	—	**47,568**	44,970	—	**44,970**
Market value of financial instruments	(1,108)	—	**(1,108)**	13,847	—	**13,847**
Provision associated with personnel	26,382	—	**26,382**	11,129	—	**11,129**
Lease division and others	(2,385)	—	**(2,385)**	9,891	—	**9,891**
IFRS 16 lease effect	2,438	—	**2,438**	2,640	—	**2,640**
Unearned price differences	1,172	—	**1,172**	872	—	**872**
Net tax value of amortizable assets	527	—	**527**	83	—	**83**
Depreciation of property, plant and equipment	(30,924)	—	**(30,924)**	(35,867)	—	**(35,867)**
Itaú-Corpbanca business combination	—	—	**—**	(523)	—	**(523)**
Other	(2,264)	—	**(2,264)**	(1,990)	—	**(1,990)**
Subtotal deferred tax assets (liabilities) through profit or loss	**386,347**	**—**	**386,347**	**400,798**	**—**	**400,798**
Deferred income taxes through other comprehensive income						
Tax on investments at FVTOCI	(4,688)	—	**(4,688)**	2,313	—	**2,313**
Tax benefit from tax loss – perpetual bond provision	—	—	**—**	736	—	**736**
Tax benefit from tax loss – paid perpetual bond	9,001	—	**9,001**	5,268	—	**5,268**
Taxes due to accounting hedging effect net investment	5,733	—	**5,733**	(1,389)	—	**(1,389)**
Taxes due to cash flow hedging effect	8,693	—	**8,693**	(8,977)	—	**(8,977)**
Tax on defined benefit obligations	7,033	—	**7,033**	5,764	—	**5,764**
Other	1,290	—	**1,290**	—	—	**—**
Subtotal deferred tax assets (liabilities) through other comprehensive income	**27,062**	**—**	**27,062**	**3,715**	**—**	**3,715**
Total deferred tax assets (liabilities)	**413,409**	**—**	**413,409**	**404,513**	**—**	**404,513**

e.2) Deferred taxes by geographic area

	As of September 30, 2026				As of December 31, 2025			
	Chile	U.S.A (1)	Colombia	Total	Chile	U.S.A (1)	Colombia	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Deferred tax asset	258,118	4,272	151,019	**413,409**	288,706	4,100	111,707	**404,513**
Deferred tax liabilities	—	—	—	**—**	—	—	—	**—**
Total net by geographic area	**258,118**	**4,272**	**151,019**	**413,409**	**288,706**	**4,100**	**111,707**	**404,513**

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

Note 18 - Taxes, continued

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

	As of September 30, 2026				As of December 31, 2025			
	Chile	USA (1)	Colombia	Total	Chile	USA (1)	Colombia	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Allowances for loan losses	150,992	296	(6,440)	**144,848**	151,626	331	(5,250)	**146,707**
Accrued interest on past due portfolio	21,442	—	—	**21,442**	17,750	—	—	**17,750**
Tax losses	27,436	3,064	148,151	**178,651**	81,716	2,915	106,658	**191,289**
Miscellaneous provisions	43,317	321	3,930	**47,568**	46,393	367	(1,790)	**44,970**
Market value of financial instruments	43,214	191	(44,513)	**(1,108)**	32,035	51	(18,239)	**13,847**
Provision associated with personnel	3,988	269	22,125	**26,382**	4,656	432	6,041	**11,129**
Lease division and others	(6,118)	—	3,733	**(2,385)**	2,215	—	7,676	**9,891**
IFRS 16 lease effect	2,107	77	254	**2,438**	1,905	85	650	**2,640**
Unearned price differences	1,172	—	—	**1,172**	872	—	—	**872**
Net tax value of amortizable assets	527	—	—	**527**	83	—	—	**83**
Depreciation of property, plant and equipment	(38,662)	(46)	7,784	**(30,924)**	(38,236)	(46)	2,415	**(35,867)**
Itaú-Corpbanca business combination	—	—	—	**—**	(523)	—	—	**(523)**
Other	(7,050)	—	4,786	**(2,264)**	(4,938)	—	2,948	**(1,990)**
Total net assets (liabilities)	**242,365**	**4,172**	**139,810**	**386,347**	**295,554**	**4,135**	**101,109**	**400,798**

	As of September 30, 2026				As of December 31, 2025			
	Chile	USA (1)	Colombia	Total	Chile	USA (1)	Colombia	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Tax on investments at FVTOCI	431	100	(5,219)	**(4,688)**	2,887	(35)	(539)	**2,313**
Tax benefit from tax loss – perpetual bond provision	—	—	—	**—**	736	—	—	**736**
Tax benefit from tax loss – paid perpetual bond	9,001	—	—	**9,001**	5,268	—	—	**5,268**
Taxes due to accounting hedging effect net investment	(826)	—	6,559	**5,733**	(9,570)	—	8,181	**(1,389)**
Taxes due to cash flow hedging effect	5,857	—	2,836	**8,693**	(6,169)	—	(2,808)	**(8,977)**
Tax on defined benefit obligations	—	—	7,033	**7,033**	—	—	5,764	**5,764**
Other	1,290	—	—	**1,290**	—	—	—	**—**
Total deferred tax assets (liabilities) through other comprehensive income	**15,753**	**100**	**11,209**	**27,062**	**(6,848)**	**(35)**	**10,598**	**3,715**
Total deferred taxes	**258,118**	**4,272**	**151,019**	**413,409**	**288,706**	**4,100**	**111,707**	**404,513**

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

f) Summary of total deferred taxes

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

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Deferred tax assets		
Through other comprehensive income	27,062	3,715
Through income	386,347	400,798
Total deferred tax assets	**413,409**	**404,513**
Deferred tax liabilities		
Through other comprehensive income	—	—
Through income	—	—
Total deferred tax liabilities	—	—

Note 19 - Other Assets

As of September 30, 2026 and December 31, 2025, the composition of the item is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Other assets		
Assets to be leased out as lessor (1)	30,806	25,418
Cash collateral provided for derivative financial transactions (2)	1,461,576	559,767
Receivables from brokerage of financial instruments	89,607	91,339
Accounts receivable from third parties	187,554	45,457
Investment properties	2,278	2,066
VAT credit receivable	10,762	14,985
Prepaid expenses	39,952	28,632
Assets for revenue from contracts with customers	7,527	9,244
Valuation adjustments for macro hedges	2,575	195
Other cash collateral provided	4,935	3,337
Pending transactions	27,686	27,377
Other assets	23,912	17,927
Total	**1,889,170**	**825,744**

(1) Correspond to assets available to be delivered under the financial lease modality.
(2) Correspond to guarantees associated with certain derivative contracts. These guarantees operate when the valuation of the derivatives exceeds the thresholds defined in the respective contracts and may be in favor of or against the Bank.

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

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

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Assets received in payment or foreclosed at judicial auction		
Assets received in lieu of payment	21,957	26,727
Assets foreclosed in judicial auction	6,239	2,455
Provisions for assets received in lieu of paymentt or foreclosed at judicial auction	(15,977)	(20,939)
Non-current assets held for sale		
Fixed assets	543	487
Assets for recovery of assets assigned in financial leasing transactions	10,907	8,929
Disposable groups for sale	—	—
Subtotal	**23,669**	**17,659**
Liabilities included in disposable groups for sale	—	—
Subtotal	—	—
Total	**23,669**	**17,659**

b) The changes in provisions for assets received in lieu of payment as of September 30, 2026 and December 31, 2025, are as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Balances as of January 1st	**(20,939)**	**(8,940)**
Creation of provisions	(2,137)	(24,427)
Application of provisions	1,999	4,274
Release of provisions	8,222	6,708
Exchange differences	(3,122)	1,446
Balances as of ended period / year	**(15,977)**	**(20,939)**

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

a) As of September 30, 2026 and December 31, 2025, the details of financial liabilities held for trading at fair value through profit or loss is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Derivatives held for trading	6,649,715	3,899,837
Other financial instruments held for trading	—	—
Total	**6,649,715**	**3,899,837**

b) Portfolios detail

As of September 30, 2026 and December 31, 2025, the detail of the portfolio of derivative financial instruments is as follows:

	As of September 30, 2026								
	Notional amount								Fair value
	On demand	Up to 1 month	Over 1 month less than 3 months	Over 3 months up to 1 year	Between 1 and 3 years	Over 3 up to 5 years	More than 5 years	Total	Liabilities
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Financial Derivative Contracts									
Currency forwards	—	18,456,360	10,163,320	17,202,969	6,169,214	2,077,285	969,336	**55,038,484**	1,927,151
Currency swaps	—	6,190,423	12,198,572	21,952,283	833,477	63,962	232,869	**41,471,586**	2,420,445
Interest rate swaps	—	10,570,610	26,115,230	87,203,048	23,172,792	3,217,436	1,308,780	**151,587,896**	2,300,805
Call currency options	—	194	389	—	—	—	—	**583**	19
Put currency options	—	19,287	7,287	1,749	—	—	—	**28,323**	1,295
Total	**—**	**35,236,874**	**48,484,798**	**126,360,049**	**30,175,483**	**5,358,683**	**2,510,985**	**248,126,872**	**6,649,715**

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

As of September 30, 2026 and December 31, 2025, the Bank has no other financial instruments classified as financial liabilities held for trading at fair value through profit or loss.

Note 22 - Financial Liabilities at Amortized Cost

As of September 30, 2026 and December 31, 2025, the composition of financial liabilities at amortized cost is as follows:

	As of September 30, 2026 MCh$	As of December 31, 2025 MCh$
Demand deposits and other obligations (*)		
Current accounts	4,826,752	4,764,461
Demand deposit accounts	1,311,209	1,509,303
Other demand deposits	128,318	206,334
Obligations for reserve accounts for payment cards	—	—
Other obligations on demand	366,289	415,675
Subtotal	**6,632,568**	**6,895,773**
Term deposits and other term loans (*)		
Time deposits	15,934,964	14,546,288
Term savings accounts	4	14,754
Other term credit balances	—	—
Subtotal	**15,934,968**	**14,561,042**
Obligations under repurchase agreements		
Transactions with domestic banks	799,911	134,845
Transactions with foreign banks	600,332	309,128
Transactions with other entities in the country	144,171	35,361
Transactions with other entities abroad	147,801	38,925
Subtotal	**1,692,215**	**518,259**
Interbank borrowings		
Banks in the country	—	—
Foreign banks	2,403,570	1,892,176
Central Bank of Chile	—	—
Foreign central banks	—	—
Subtotal	**2,403,570**	**1,892,176**
Debt instruments issued		
Letters of credit	4,297	5,457
Bonds	7,374,220	6,852,626
Subtotal	**7,378,517**	**6,858,083**
Other financial obligations		
Other financial obligations with the public sector	—	—
Other financial obligations in the country	70,183	73,316
Other financial obligations abroad	1,554,566	690,128
Subtotal	**1,624,749**	**763,444**
Total	**35,666,587**	**31,488,777**

(*) During the period ended September 30, 2026, this item was affected by the derecognition of financial liabilities included within the scope of the sale transaction described in Note 5, resulting in a decrease of MCh$562,053 in "Demand deposits and other demand obligations" and MCh$699,059 in "Time deposits and other time liabilities."

Note 22 - Financial Liabilities at Amortized Cost, continued

a) Obligations under repurchase agreements

As of September 30, 2026 and December 31, 2025, the detail of instruments sold under repurchase agreements is as follows:

Obligations under Repurchase Agreements and Securities Lending	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Transactions with domestic banks		
Reverse repurchase agreements with other banks	799,911	134,845
Reverse repurchase agreements with Banco Central de Chile	—	—
Securities lending obligations	—	—
Transactions with foreign banks		
Reverse repurchase agreements with other banks	600,332	—
Repurchase agreements with foreign Central Banks	—	309,128
Securities lending obligations	—	—
Transactions with other entities in the country		
Repurchase agreements	144,171	35,361
Securities lending obligations	—	—
Transactions with other entities abroad		
Repurchase agreements	147,801	38,925
Securities lending obligations	—	—
Total	**1,692,215**	**518,259**

Note 22 - Financial Liabilities at Amortized Cost, continued

b) Interbank Borrowings

As of September 30, 2026 and December 31, 2025, the composition of the item "Interbank Borrowings" is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Loans and other obligations		
Central Bank of Chile	—	—
Banks in the country	—	—
Subtotal	**—**	**—**
Loans from Financial Institutions abroad		
Abu Dabhi Commerce Bank	19,259	17,282
Bancaribe Curacao Bank N.V.	21,644	990
Banco Atlas S.A.	3,079	4,561
Banco BBVA	—	8,746
Banco de Bogota Panamá	24,690	—
Banco de Crédito del Perú	594	—
Banco Falabella	—	—
Banco Latinoamericano de Exportación (BLADEX)	497	1,847
Banco Pichincha Perú	1,426	—
Banco República	—	3,153
Banco Santander	55,342	—
Bancoldex S.A. (Colombia)	3,495	5,665
Bancolombia S.A. (Panama)	13,121	29,928
Bank of America, N.A.	152,044	166,504
Bank of Baroda NY	92,619	86,167
Bank Of China Limited (Panamá)	97,589	—
Bank of Montreal	161,986	118,167
Bank of New York	8,044	4,888
Bank of Nova Scotia	—	107,921
BNP Paribas	178	49,880
Bradesco Bank	10,007	4,554
Caixa General de deposito	9,533	—
CaixaBank S.A.	130,809	125,384
China Construction Bank	1,986	—
Citibank N.A.	162,899	178,922
Cobank C.B.	47,783	30,461
Commerzbank A.G.	34,967	55,363
Credicorp Bank SA	9,332	8,656
Deutsche Bank AG	741	26,284
DZ Bank AG Deuts	124,802	63,784
Finagro	87,466	15,110
Findeter S.A. Financiera del Desarrollo Territorial	208,220	131,694
ING Bank Amsterdam	9,269	—
Inteligo Bank Ltd	4,940	—
JP Morgan Chase	148,639	91,890
Landesbank Baden - Wuerttemberg NY	49,139	46,261
Natixis	38,016	17,156
Other banks	247	3,790
Rabobank Nederland	18,717	—
Rabobank Singapor	19,391	17,403
Skandinaviska Enskilda Banken	14,071	9,004
Standard Chartered Bank	132,238	81,621
State Bank of India Chicago Branch	147,022	136,842
Sumitomo Mitsui Banking Corporation	—	9,102
The Bank of Nova Scotia	118,446	—
Wells Fargo Bank, N.A.	219,283	205,989
Zuercher Kantonalbank	—	27,207
Subtotal	**2,403,570**	**1,892,176**
Totals	**2,403,570**	**1,892,176**

Note 22 - Financial Liabilities at Amortized Cost, continued

c) Debt instruments issued

As of September 30, 2026 and December 31, 2025 the composition of the item is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Debt instruments issued		
Letters of credit	4,297	5,457
Senior bonds	7,374,220	6,852,626
Mortgage Finance bonds	—	—
Subtotal	**7,378,517**	**6,858,083**
Other financial obligations		
Obligations with the public sector	—	—
Other obligations in the country	70,183	73,316
Foreign obligations	1,554,566	690,128
Subtotal	**1,624,749**	**763,444**
Total	**9,003,266**	**7,621,527**

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

The detail is as follows:

	As of September 30, 2026		
	Short-term	Long-term	Total
	MCh$	MCh$	MCh$
Letters of credit	988	3,309	**4,297**
Senior bonds	981,554	6,392,666	**7,374,220**
Mortgage Finance bonds	—	—	**—**
Debt instruments issued	**982,542**	**6,395,975**	**7,378,517**
Other financial obligations	**1,624,749**	**—**	**1,624,749**

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

Note 22 - Financial Liabilities at Amortized Cost, continued

Further details, including maturities, are presented below for each type of debt instrument issued, for the balances as of September 30, 2026 and December 31, 2025:

c.1.1) Senior bonds

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

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Bonds in UF	6,450,637	6,031,686
Bonds in $	406,529	305,184
Bonds in COP	517,054	515,756
Total	**7,374,220**	**6,852,626**

The following is a detail of senior bond placements:

Placements made during the period ended as of September 30, 2026:

Series	Currency	Amount placed	Term	Rate of issue	Date of placement	Date of maturity
BITAE61025	UF	610,000	17 years and 8 months	2.98%	02-11-2026	10-10-2043
BITAE61025	UF	550,000	17 years and 8 months	2.98%	02-12-2026	10-10-2043
BITAE61025	UF	70,000	17 years and 8 months	2.98%	02-16-2026	10-10-2043
BITAE61025	UF	100,000	17 years and 8 months	2.98%	02-17-2026	10-10-2043
BITAE61025	UF	100,000	17 years and 7 months	2.98%	03-02-2026	10-10-2043
BITAED0425	UF	350,000	5 years and 7 months	2.50%	03-06-2026	10-15-2031
BITAEA0125	UF	100,000	6 years and 4 months	2.54%	03-06-2026	07-05-2032
BITAED0425	UF	250,000	5 years and 7 months	2.51%	03-09-2026	10-15-2031
BITAE51025	UF	620,000	16 years and 7 months	2.88%	03-10-2026	10-10-2042
BITAED0425	UF	120,000	5 years and 7 months	2.51%	03-11-2026	10-15-2031
BITAEA0125	UF	380,000	6 years and 4 months	2.61%	03-24-2026	07-05-2032
BITAE41025	UF	430,000	15 years and 6 months	2.79%	04-10-2026	10-10-2041
BITAE61025	UF	300,000	17 years and 6 months	2.97%	04-24-2026	10-10-2043
BITAED0425	UF	150,000	5 years and 6 months	2.46%	04-30-2026	10-15-2031
BITAED0425	UF	105,000	5 years and 5 months	2.48%	05-04-2026	10-15-2031
BITAED0425	UF	550,000	5 years and 5 months	2.49%	05-05-2026	10-15-2031
BITAED0425	UF	125,000	5 years and 5 months	2.46%	05-06-2026	10-15-2031
BITADE0521	UF	550,000	4 years	2.22%	05-08-2026	05-09-2030
BITADE0521	UF	110,000	4 years	2.32%	05-13-2026	05-09-2030
BITAE61025	UF	100,000	17 years and 5 months	3.04%	05-27-2026	10-10-2043
BITAE61025	UF	250,000	17 years and 4 months	3.12%	06-10-2026	10-10-2043
BITAE41025	UF	1,070,000	15 years and 3 months	3.24%	07-09-2026	10-10-2041
BITAE51025	UF	400,000	16 years and 3 months	3.24%	07-09-2026	10-10-2042
BITAE61025	UF	300,000	17 years and 3 months	3.23%	07-10-2026	10-10-2043
BITAE51025	UF	200,000	16 years and 3 months	3.23%	07-10-2026	10-10-2042
BITAE61025	UF	120,000	17 years and 2 months	3.23%	07-23-2026	10-10-2043
BITAE31025	UF	1,000,000	14 years and 2 months	3.22%	07-23-2026	10-10-2040
BITAE21025	UF	1,000,000	13 years and 2 months	3.24%	08-04-2026	10-10-2039
BITAE21025	UF	500,000	13 years and 2 months	3.24%	08-06-2026	10-10-2039
BITAE31025	UF	500,000	14 years and 2 months	3.24%	08-06-2026	10-10-2040
BITAE51025	UF	280,000	16 years and 1 months	3.17%	08-20-2026	10-10-2042
BITAEC1024	UF	250,000	8 years and 1 months	3.01%	09-11-2026	10-15-2034
BITAEA0125	UF	1,256,000	5 years and 9 months	2.87%	09-14-2026	07-05-2032
BITAEC1024	UF	50,000	8 years and 1 months	3.05%	09-15-2026	10-15-2034
BITAEA0125	UF	300,000	5 years and 9 months	2.89%	09-16-2026	07-05-2032
BITAEC1024	UF	580,000	8 years	3.10%	09-17-2026	10-15-2034
BITAEC1024	UF	500,000	8 years	3.11%	09-21-2026	10-15-2034
BITAEA0125	UF	760,000	5 years and 9 months	2.96%	09-23-2026	07-05-2032
BITAEA0125	UF	300,000	5 years and 9 months	3.03%	09-25-2026	07-05-2032
BITADE0521	UF	135,000	3 years and 7 months	2.80%	09-28-2026	05-09-2030
BITAF80526	UF	1,500,000	16 years and 7 months	3.60%	09-29-2026	05-10-2043
BITAF90726	UF	1,500,000	18 years and 9 months	3.60%	09-29-2026	07-10-2045
BITAE11025	UF	1,500,000	12 years	3.55%	09-29-2026	10-10-2038
BITAF70226	UF	120,000	10 years and 4 months	3.32%	09-30-2026	02-10-2037
Total		**20,041,000**				

Note 22 - Financial Liabilities at Amortized Cost, continued

Series	Currency	Amount placed	Term	Rate of issue	Date of placement	Date of maturity
BITADS1222	CLP	14,780,000,000	6 years and 11 months	5.93%	01-06-2026	12-01-2032
BITADS1222	CLP	5,000,000,000	6 years and 11 months	5.83%	01-08-2026	12-01-2032
BITADS1222	CLP	3,500,000,000	6 years and 11 months	5.84%	01-09-2026	12-01-2032
BITADS1222	CLP	36,020,000,000	6 years and 11 months	5.89%	01-23-2026	12-01-2032
BITADT1122	CLP	59,000,000,000	7 years and 10 months	5.93%	01-27-2026	11-05-2033
BITADT1122	CLP	3,000,000,000	7 years and 10 months	5.91%	01-28-2026	11-05-2033
BITADT1122	CLP	13,000,000,000	7 years and 10 months	5.89%	01-29-2026	11-05-2033
BITAF10226	CLP	5,000,000,000	3 years and 4 months	6.10%	09-25-2026	02-10-2030
BITAF20426	CLP	18,000,000,000	7 years and 6 months	6.73%	09-28-2026	04-10-2034
Total		**157,300,000,000**				

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

Series	Currency	Amount placed	Term	Rate of issue	Date of placement	Date of maturity
BITADV1022	UF	700,000	11 years and 9 months	3.30%	01-06-2025	10-06-2036
BITADV1022	UF	220,000	11 years and 9 months	3.30%	01-07-2025	10-06-2036
BITADV1022	UF	100,000	11 years and 9 months	3.45%	01-13-2025	10-06-2036
BITADY1023	UF	100,000	14 years and 9 months	3.42%	01-13-2025	10-10-2039
BITADY1023	UF	150,000	14 years and 9 months	3.47%	01-14-2025	10-10-2039
BITADV1022	UF	100,000	11 years and 9 months	3.29%	01-17-2025	10-06-2036
BITADV1022	UF	200,000	11 years and 9 months	3.13%	02-05-2025	10-06-2036
BITADV1022	UF	2,400,000	11 years and 4 months	3.21%	06-25-2025	10-10-2039
BITADY1023	UF	1,130,000	14 years and 3 months	3.24%	07-17-2025	10-10-2039
BITADZ0523	UF	750,000	15 years and 10 months	3.21%	07-21-2025	05-10-2041
BITADZ0523	UF	175,000	15 years and 10 months	3.19%	07-22-2025	05-10-2041
BITADY0123	UF	1,050,000	14 years and 3 months	3.16%	07-29-2025	05-10-2041
BITADZ0523	UF	700,000	15 years and 9 months	3.03%	08-08-2025	05-10-2041
BITADZ0523	UF	150,000	15 years and 9 months	3.07%	08-20-2025	05-10-2041
BITADZ0523	UF	200,000	15 years and 9 months	3.11%	08-26-2025	05-10-2041
BITADZ0523	UF	500,000	15 years and 7 months	3.03%	11-13-2025	05-10-2041
BITADZ0523	UF	600,000	15 years and 7 months	3.03%	11-21-2025	05-10-2041
BITADZ0523	UF	600,000	15 years and 7 months	3.06%	12-04-2025	05-10-2041
BITADZ0523	UF	50,000	15 years and 6 months	3.01%	12-10-2025	05-10-2041
BITADZ0523	UF	275,000	15 years and 6 months	3.00%	12-16-2025	05-10-2041
BITADV1022	UF	280,000	11 years	2.95%	12-16-2025	10-06-2036
Total UF		**10,430,000**				

Series	Currency	Amount placed	Term	Rate of issue	Date of placement	Date of maturity
BITADU1022	CLP	22,000,000,000	5 years and 10 months	6.12%	06-02-2025	04-03-2031
BITADU1022	CLP	5,000,000,000	5 years and 10 months	6.10%	06-03-2025	04-03-2031
BITADU1022	CLP	8,000,000,000	5 years and 10 months	6.06%	06-04-2025	04-03-2031
BITADU1022	CLP	6,000,000,000	5 years and 9 months	5.99%	07-07-2025	04-03-2031
BITADU1022	CLP	7,000,000,000	5 years and 9 months	6.04%	07-11-2025	04-03-2031
BITADU1022	CLP	7,500,000,000	5 years and 8 months	5.92%	08-19-2025	04-03-2031
BITADU1022	CLP	19,500,000,000	5 years and 5 months	5.82%	11-12-2025	04-03-2031
BITADR0223	CLP	20,000,000,000	5 years and 4 months	5.81%	11-13-2025	02-10-2031
BITADR0223	CLP	5,000,000,000	5 years and 4 months	5.80%	11-13-2025	02-10-2031
BITADR0223	CLP	11,000,000,000	5 years and 3 months	5.74%	12-03-2025	02-10-2031
BITADR0223	CLP	12,000,000,000	5 years and 3 months	5.73%	12-03-2025	02-10-2031
BITADR0223	CLP	13,000,000,000	5 years and 3 months	5.74%	12-04-2025	02-10-2031
BITADS1222	CLP	10,700,000,000	6 years and 8 months	5.95%	12-10-2025	12-01-2032
BITADS1222	CLP	5,000,000,000	6 years and 8 months	5.93%	12-11-2025	12-01-2032
BITADR0223	CLP	10,000,000,000	5 years and 3 months	5.71%	12-15-2025	02-10-2031
BITADR0223	CLP	3,000,000,000	5 years and 3 months	5.72%	12-16-2025	02-10-2031
BITADR0223	CLP	1,000,000,000	5 years and 3 months	5.73%	12-17-2025	02-10-2031
Total		**165,700,000,000**				

Note 22 - Financial Liabilities at Amortized Cost, continued

A detail of current bond repurchases is presented below:

Partial repurchases carried out as of September 30, 2026:

Type	Currency	Amount	Date
Current Bond	UF	42,727,741,416	September 2026
Totals		**42,727,741,416**	

Partial repurchases carried out as of December 31, 2025:

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

c.1.2) Mortgage bonds

As of September 30, 2026 and December 31, 2025, no mortgage bond placements have been made.

d) Other financial obligations

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Other Financial Liabilities	1,624,749	763,444
Other	—	—
Total other financial obligations	**1,624,749**	**763,444**

As of September 30, 2026 and December 31, 2025 the Bank has had no principal, interest or other defaults on its debt instruments issued.

Note 23 - Regulatory Capital Financial Instruments Issued

a) As of September 30, 2026 and December 31, 2025, the composition of this item is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Subordinated bonds	**1,257,654**	**1,226,398**
Subordinated bonds with transitional recognition	—	—
Subordinated bonds	1,257,654	1,226,398
Perpetual bonds	**290,712**	**270,002**
Preferred shares	**—**	**—**
Regulatory capital financial instruments issued	**1,548,366**	**1,496,400**

b) As of September 30, 2026 and December 31, 2025, the changes in this caption are as follows:

	Preferred shares	Subordinated bonds	Bonds with no fixed maturity	Total
	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	—	**1,226,398**	**270,002**	**1,496,400**
New issues made	—	—	—	—
Transaction costs	—	—	—	—
Amortization of transaction costs deferred in the income statement	—	—	—	—
Interest accrued at effective interest rate	—	36,098	—	**36,098**
Acquisition or redemption by issuer	—	—	—	—
Modification of the issuance conditions	—	—	—	—
Payment of interest to the holder	—	(49,290)	—	**(49,290)**
Payment of principal to the holder	—	(1,038)	—	**(1,038)**
Adjustments accrued for UF and/or the exchange rate	—	37,294	—	**37,294**
Exchange differences	—	8,192	20,320	**28,512**
Depreciation	—	—	—	—
Reappreciation	—	—	—	—
Expiration	—	—	—	—
Conversion to common shares	—	—	—	—
Other	—	—	390	**390**
Balances as of September 30, 2026	**—**	**1,257,654**	**290,712**	**1,548,366**

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

Note 23 - Regulatory Capital Financial Instruments Issued, continued

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

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

c) As of September 30, 2026, interest payments totaling MCh$13,292 were made on perpetual bonds (MCh$18,747 as of December 31, 2025), which are disclosed in Note 25.

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

As of September 30, 2026 and December 31, 2025, the Bank has not issued or placed any of the following:

- Subordinated bonds.
- Preferred shares.

The following table presents issuances of perpetual bonds (without fixed maturity) carried out during the period/year ended September 30, 2026 and December 31, 2025:

					As of September 30, 2026		As of December, 2025	
Serie	Currency	Amount placed	Annual emission rate	Placement date	Outstanding balance in the currency of issuance	Balance in MCh$	Outstanding balance in the currency of issuance	Balance in MCh$
Bond AT1	USD	100,000,000	TSFR6M+3.45%	02-20-2025	100,831,000	98,274	102,749,941	93,184
Bond AT1	USD	200,000,000	TSFR6M+3.60%	12-24-2024	204,079,444	198,905	200,320,844	181,671
Total		**300,000,000**			**304,910,444**	**297,179**	**303,070,785**	**274,855**

Note 24 – Provisions for Contingencies

As of September 30, 2026 and December 31, 2025, the Bank has recorded the following movements in its provisions:

a) Detail of provisions

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Provisions for employee benefit obligations	116,722	124,230
Provisions of a foreign bank branch for remittances of profits to its parent company	—	—
Provisions for restructuring plans	134,711	1,810
Provisions for trials and litigation	591	797
Provisions for obligations of loyalty programs and merits for clients	18,927	18,964
Provisions for operational risk	4,117	3,790
Other provisions for other contingencies	299	291
Total	**275,367**	**149,882**

b) The movement of provisions as of September 30, 2026 and December 31, 2025 is shown below:

	Provisions						
	Employee benefits and compensation	Restructuring plans	lawsuits and litigation	Customer loyalty and merits program obligations	Other Provisions for contingencies	Operational risk	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**124,230**	**1,810**	**797**	**18,964**	**291**	**3,790**	**149,882**
Provisions recorded	95,867	210,071	182	6,094	—	563	**312,777**
Application of provisions	(89,599)	(79,956)	(289)	(6,794)	—	(61)	**(176,699)**
Release of provisions	(25,076)	—	(222)	(225)	—	(638)	**(26,161)**
Other movements	11,300	2,786	123	888	8	463	**15,568**
Balances as of September 30, 2026	**116,722**	**134,711**	**591**	**18,927**	**299**	**4,117**	**275,367**

	Provisions						
	Employee benefits and compensation	Restructuring plans	lawsuits and litigation	Customer loyalty and merits program obligations	Other Provisions for contingencies	Operational risk	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2025	**114,426**	**2,619**	**1,744**	**18,947**	**1,399**	**3,681**	**142,816**
Provisions recorded	154,506	—	291	6,623	259	2,073	**163,752**
Application of provisions	(96,715)	(809)	(871)	(6,836)	—	(274)	**(105,505)**
Release of provisions	(49,081)	—	(440)	—	(1,457)	(1,879)	**(52,857)**
Other movements	1,094	—	73	230	90	189	**1,676**
Balances as of December 31, 2025	**124,230**	**1,810**	**797**	**18,964**	**291**	**3,790**	**149,882**

Note 24 – Provisions for Contingencies, continued

c) Provisions for employee benefit obligations:

	Reference	As of September 30, 2026	As of December 31, 2025
		MCh$	MCh$
Provision of short-term employee benefits	(1)	54,153	61,534
Provision of benefits to post-employment employees		—	—
Provision of long-term employee benefits	(d.1)	10,965	8,997
Provision of benefits to employees for termination of employment contract	(d.4)	1,076	6,388
Provision for payments to employees based on shares or equity instruments	(2)	10,966	14,179
Provision for obligations for defined contribution post-employment plans		—	—
Provision for obligations for post-employment defined benefit plans	(d.2)	34,530	28,787
Provision for other staff obligations	(d.3)	5,032	4,345
Total		**116,722**	**124,230**

(1) Includes the provision for the payment of performance bonuses, year-end bonuses and other compensation of a similar nature to employees.
(2) During 2021 and 2022, the Bank entered into an agreement consisting in the granting of an extraordinary long-term variable remuneration which will be paid in march 2025, 2026 and 2027, respectively, The remuneration is determined based on a defined nominal amount which will be adjusted by the variation of the share price in the value of the shares; this will be settled in cash when the agreement milestones are met.

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

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

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

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

Note 24 – Provisions for Contingencies, continued

The summary of the economic assumptions used as of September 30, 2026 and December 31, 2025 is as follows:

	As of September 30, 2026	As of December 31, 2025
	%	%
Assumptions		
Discount rate	10.00	10.00
Expected rate of salary increase	7.60	7.60
Inflation rate	5.20	5.20

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

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Balances as of January 1st	**8,997**	**9,095**
Net cost of benefits	872	320
Payments	(894)	(889)
Exchange differences	1,990	471
Total	**10,965**	**8,997**

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

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Current benefit cost	104	464
Reduction - past service costs	—	(910)
Interest expense on the obligation	768	766
Balances as of ended period/ year	**872**	**320**

d.2) Pension plan

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

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

Note 24 – Provisions for Contingencies, continued

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

	As of September 30, 2026	As of December 31, 2025
	%	%
Assumptions		
Discount rate	9.50	9.50
Expected rate of pay increase	5.20	5.20
Inflation rate	5.20	5.20

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

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Balances as of January 1st	**28,787**	**28,565**
Interest expense on the obligation	2,358	2,435
Payment	(2,993)	(3,335)
Actuarial losses (gains)	525	(52)
Exchange differences	5,853	1,174
Balances as of ended period / year	**34,530**	**28,787**

d.3) Retroactive severance plan

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

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

The summary of the economic assumptions is as follows:

	As of September 30, 2026	As of December 31, 2025
	%	%
Assumptions		
Discount rate	9.25	9.25
Expected rate of pay increase	7.60	7.60
Inflation rate	5.20	5.20

Note 24 – Provisions for Contingencies, continued

The movements for this benefit as of September 30, 2026 and December 31, 2025 are detailed below:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Balances as of January 1st	**62**	**242**
Current service cost	15	56
Interest expense on debentures	6	13
Actuarial losses (gains)	(23)	(44)
Payment of benefits	(75)	(220)
Exchange differences	18	15
Balances as of ended period / year	**3**	**62**

d.4) Retirement Bonus Plan

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

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

The summary of the economic assumptions is as follows:

	As of September 30, 2026	As of December 31, 2025
	%	%
Assumptions		
Discount rate	10.00	10.00
Expected rate of pay increase	7.20	7.20
Inflation rate	5.20	5.20

The amounts recognized for this benefit were as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Balances at January 1st	**469**	**580**
Current service cost	—	(33)
Interest expense on debentures	70	48
Actuarial losses (gains)	(8)	(105)
Payment of benefits	(13)	(56)
Exchange differences	104	35
Balances as of ended period / year	**622**	**469**

Note 24 – Provisions for Contingencies, continued

The effect recorded in the Interim Consolidated Statement of Other Comprehensive Income as of September 30, 2026 and December 31, 2025, is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Pension plan	525	(52)
Retroactive severance plan	(23)	(44)
Retirement Bonus Plan	(8)	(105)
Total recognition of defined benefit obligations	**494**	**(201)**

Future actuarial calculations

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

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

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

2026	Severance indemnity (long term)	Plan of pensions	Retroactive Severance plan	Plan bonus for retirement
	MCh$	MCh$	MCh$	MCh$
Year 2026	475	1,148	(49)	46
Year 2027	1,874	4,152	13	11
Year 2028	1,873	4,095	1	16
Year 2029	1,290	4,014	1	35
Year 2030	1,156	3,923	2	40
Year 2031 - 2035	7,487	18,120	94	309

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

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

a) The breakdown of the item as of September 30, 2026 and December 31, 2025 is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Provision for payment of common stock dividends	43,230	128,428
Provision for payment of dividends on preferred shares	—	—
Provision for payment of interest on bonds with no fixed term to maturity	4,786	2,813
Provision for bond repricing with no fixed term to maturity	—	—
Total	**48,016**	**131,241**

b) The changes in this caption as of September 30, 2026 and December 31, 2025 are presented below:

	Provision for dividends	Provision for payment of interest on bonds with no fixed term to maturity	Provision for bond repricing with no fixed term to maturity
	MCh$	MCh$	MCh$
Balances as of January 1, 2026	**128,428**	**2,813**	**—**
Provisions recorded	43,230	15,265	—
Application of provisions	(128,428)	(13,292)	—
Release of provisions	—	—	—
Reclassifications	—	—	—
Other movements	—	—	—
Balances as of September 30, 2026	**43,230**	**4,786**	**—**

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

Note 26 – Special Provisions for Credit Risk

a) Details of special provisions for credit risk for as of September 30, 2026 and December 31, 2025 are summarized as follows:

	As of September 30, 2026	As of December 31, 2025
Special provisions for credit risk	**MCh$**	**MCh$**
Provisions for credit risk for contingent accounts receivable		
Guarantees and sureties	4,128	3,453
Letters of credit for goods movement transactions	583	311
Transactions related to contingent payments	16,627	18,453
Unrestricted lines of credit	—	—
Other credit commitments	2,732	1,104
Undrawn lines of credit with immediate cancellation	21,756	24,121
Commitments to purchase local currency debt abroad	36	12
Loans for higher education studies law No. 20,027 (CAE)	62	120
Other contingent loans	—	—
Subtotal	**45,924**	**47,574**
Provisions for country risk for transactions with debtors domiciled abroad	**13,873**	**8,066**
Special provisions for foreign loans	**—**	**—**
Additional provisions for loans		
Additional provisions for commercial loans	107,379	107,379
Additional provisions for Mortgage loans	—	—
Additional provisions for consumer loans	—	—
Subtotal	**107,379**	**107,379**
Provisions for adjustments to the minimum required provision for normal portfolio with individual assessment		
Adjustment to minimum allowance owed by banks in the country	—	—
Adjustment to minimum provision for commercial loans in the country	—	—
Adjustment to minimum allowance for contingent loans in the country	—	—
Adjustment to minimum allowance Interbank loans abroad	—	—
Adjustment to minimum allowance for commercial placements abroad	—	—
Adjustment to minimum allowance for contingent loans abroad	—	—
Subtotal	**—**	**—**
Provisions made for credit risk as a result of supplementary prudential requirements		
Provisions for commercial loans	—	—
Provisions for Mortgage loans	—	—
Provisions for consumer loans	—	—
Subtotal	**—**	**—**
Total	**167,176**	**163,019**

Note 26 – Special Provisions for Credit Risk, continued

b) The movement recorded in the results for provisions for as of September 30, 2026 and December 31, 2025 is summarized as follows:

	Provisions for country risk for transactions with debtors domiciled abroad	Special provisions for foreign loans	Additional provisions for placements	Provisions for adjustments to the minimum required provision for normal portfolio with individual assessment	Provisions as a result of complementary prudential requirements
	MCh$	MCh$	MCh$	MCh$	MCh$
Balance as of January 1, 2026	**8,066**	**—**	**107,379**	**—**	**—**
Creation of provisions	7,794	—	27,511	—	—
Release of provisions	(2,578)	—	(27,511)	—	—
Other changes in provisions	591	—	—	—	—
Balance as of September 30, 2026	**13,873**	**—**	**107,379**	**—**	**—**

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

Note 26 – Special Provisions for Credit Risk, continued

c) Details of Contingent Credits for as of September 30, 2026 and December 31, 2025 are summarized as follows:

	Exposure for contingent loans before provisions						Provisions recorded						Exposure net credit risk of loans contingent
	Normal portfolio Evaluation		Substandard portfolio Evaluation	Portfolio in default Evaluation			Normal portfolio Evaluation		Substandard portfolio Evaluation	Portfolio in default Evaluation			
	Individual	Group	Individual	Individual	Group	Total	Individual	Group	Individual	Individual	Group	Total	
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Guarantees and sureties	1,065,676	1,972	232	—	—	**1,067,880**	(4,084)	(12)	(32)	—	—	**(4,128)**	1,063,752
Letters of credit for goods movement transactions	65,335	436	753	—	—	**66,524**	(542)	(9)	(32)	—	—	**(583)**	65,941
Transactions related to contingent events	1,555,641	54,167	20,251	3,565	419	**1,634,043**	(9,947)	(1,048)	(3,658)	(1,823)	(151)	**(16,627)**	1,617,416
Unrestricted lines of credit	—	—	—	—	—	**—**	—	—	—	—	—	**—**	—
Other irrevocable credit commitments	296,696	—	788	—	—	**297,484**	(2,572)	—	(160)	—	—	**(2,732)**	294,752
Undrawn lines of credit with immediate cancellation	299,461	552,533	899	246	7,880	**861,019**	(766)	(16,464)	(78)	(151)	(4,297)	**(21,756)**	839,263
Commitments to purchase local currency debt abroad	21,523	—	—	—	—	**21,523**	(36)	—	—	—	—	**(36)**	21,487
Loans for higher education studies law No. 20,027 (CAE)	—	7,421	—	—	169	**7,590**	—	(59)	—	—	(3)	**(62)**	7,528
Other contingent loans	—	—	—	—	—	**—**	—	—	—	—	—	**—**	—
Balance as of September 30, 2026	**3,304,332**	**616,529**	**22,923**	**3,811**	**8,468**	**3,956,063**	**(17,947)**	**(17,592)**	**(3,960)**	**(1,974)**	**(4,451)**	**(45,924)**	**3,910,139**

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

Note 26 – Special Provisions for Credit Risk, continued

d) Summary of changes in provisions – Contingent credits:

	Movement in loan loss provisions for the period			
	Normal portfolio	Substandard portfolio	Portfolio in default	Total
	Mch$	Mch$	Mch$	Mch$
Balance as of January 1, 2026	**(31,868)**	**(5,878)**	**(9,828)**	**(47,574)**
Recording/(release) of provisions for				
Change in measurement without portfolio reclassification during the period:	(1,647)	180	9,854	**8,387**
Change in measurement due to portfolio reclassification from the beginning to the end of the period (portfolio from (-) to (+)):	1,637	448	(9,397)	**(7,312)**
Normal Individual up to Substandard	139	(319)	28	**(152)**
Normal individual up to Individual default	—	—	(10)	**(10)**
Substandard up to individual default	—	253	(575)	**(322)**
Substandard up to Normal Individual	(333)	514	—	**181**
Individual default up to Substandard	—	—	—	**—**
Individual default up to Normal Individual	—	—	—	**—**
Group normal up to Group default	1,833	—	(10,480)	**(8,647)**
Group default up to Group normal	(17)	—	1,532	**1,515**
Individual (normal, substandard, default) up to Group (normal, default)	66	1	23	**90**
Group (normal, default) up to Individual (normal, substandard, default)	(51)	—	85	**34**
New contingent loans granted	(16,021)	(6,729)	(776)	**(23,526)**
Contingent credits due to conversion to loans	1,752	79	1,443	**3,274**
Changes in models and methodologies	427	—	—	**427**
Exchange rate differences	(1,402)	(92)	50	**(1,444)**
Other changes in provisions	11,583	8,032	2,229	**21,844**
Balance as of September 30, 2026	**(35,539)**	**(3,960)**	**(6,425)**	**(45,924)**

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

Note 27 – Other Liabilities

As of September 30, 2026 and December 31, 2025, the composition of the item is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Cash collateral received for derivative financial transactions	725,796	490,662
Accounts payable for intermediation of financial instruments	85,265	85,609
Accounts payable to third parties (1)	96,665	117,227
Other accounts and notes payable to third parties	369,022	330,714
Agreed dividends payable (2)	265	244
Valuation adjustments for macro hedges	28,254	31,693
Liabilities for revenues from ordinary activities arising from contracts with customers (3)	42,473	46,778
VAT debit payable	12,715	13,600
Other cash collateral received	6	81
Pending transactions	26,175	37,036
Other liabilities	14,080	15,849
Total	**1,400,716**	**1,169,493**

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

Note 28 – Equity

a) Movements in equity accounts and reserves (attributable to the equity holders of the Bank)

As of September 30, 2026 and December 31, 2025, the paid capital of the Bank is represented by ordinary shares subscribed and paid, without nominal value, as presented below:

	Number of ordinary shares	
	As of September 30, 2026	As of December 31, 2025
Issued as of January 1,	216,340,749	216,340,749
Issuance of paid shares	—	—
Issuance of due shares	—	—
Repurchase of company issued shares	—	—
Share exchange	—	—
Sales of company issued shares	—	—
Total	**216,340,749**	**216,340,749**

- **Subscribed and paid in shares**

As of September 30, 2026, the Bank's paid-in capital is represented by 216,340,749 subscribed and paid-in ordinary shares with no par value, totaling MCh$2,687,951. As of December 31, 2025, the Bank's paid-in capital was represented by 216,340,749 subscribed and paid-in ordinary shares, totaling MCh$2,687,951.

- **Purchase and sale of own shares**

As of September 30, 2026 and December 31, 2025, there were no transactions for the purchase and sale of company-issued shares.

Note 28 – Equity, continued

List of major shareholders

The shareholders list as of September 30, 2026 and December 31, 2025 is as follows:

Company name or shareholder name	Shares			
	As of September 30, 2026		As of December 31, 2025	
	No. of shares	Ownership % (1)	No. of shares	Ownership % (1)
Itaú Unibanco	**145,853,507**	**67.42 %**	**145,853,507**	**67.42 %**
ITB Holding Brasil Participaçoes Ltda.	78,795,817	36.42 %	78,795,817	36.42 %
Itaú Unibanco Holding S.A.	56,896,856	26.30 %	56,896,856	26.30 %
Itaú Chile Participaciones SPA	10,160,834	4.70 %	10,160,834	4.70 %
Others	**70,487,242**	**32.58 %**	**70,487,242**	**32.58 %**
Local securities brokerage	32,986,102	15.25 %	29,299,220	13.54 %
Foreign Institutional Investors	10,319,284	4.77 %	16,603,877	7.67 %
Local institutional investors	24,800,084	11.46 %	22,143,475	10.24 %
Other minority shareholders	2,381,772	1.10 %	2,440,670	1.13 %
Total	**216,340,749**	**100.00 %**	**216,340,749**	**100.00 %**

(1) The percentages shown in this column have been rounded for presentation purposes. These percentages were calculated based on the unrounded figures presented in the "No. of Shares" column.

b) Dividends

Below is a detail of dividends:

	Income attributable to equity holders of Banks	Allocated to reserves and earnings Retained	Allocated to dividends	Percentage distributed	Shares	Dividends per share
	MCh$	MCh$	MCh$	%	No.	CLP
Year 2025,(Shareholders Meeting April 2026) (1)	428,092	171,237	256,855	60 %	216,340,749	1,187.27069
Year 2024,(Shareholders Meeting April 2025)	376,627	263,639	112,988	30 %	216,340,749	522.26905
Year 2023,(Shareholders Meeting April 2024)	354,887	248,421	106,466	30 %	216,340,749	492.12204
Year 2022,(Shareholders Meeting April 2023)	433,744	303,621	130,123	30 %	973,517,871,202	0.13366

(1) At the Annual Shareholders' Meeting of Banco Itaú Chile held on April 9, 2026, it was agreed to distribute dividends in the amount of MCh$256,855, corresponding to 60% of the net income for fiscal year 2025 (See note 5).

Note 28 – Equity, continued

Below is the composition of the basic and diluted profit, attributable to the owners of the Bank, as of September 30, 2026 and 2025:

Basic earnings and diluted earnings	For the three months periods ended as of September 30,				For the nine months periods ended as of September 30,			
	2026		2025		2026		2025	
	No. of shares Millions	Amount MCh$	No. of shares Millions	Amount MCh$	No. of shares Millions	Amount MCh$	No. of shares Millions	Amount MCh$
Basic earnings per share								
Net income for the period	—	(35,537)	—	113,214	—	144,101	—	319,444
Weighted average number of outstanding shares	216	—	216	—	216	—	216	—
Assumed convertible debt conversion	—	—	—	—	—	—	—	—
Adjusted number of shares	216	—	—	—	216	—	216	—
Basic earnings per share (Chilean pesos)	—	(165)	—	524	—	667	—	1,477
Diluted earnings per share								
Net income for the year	—	(35,537)	—	113,214	—	144,101	—	319,444
Weighted average number of outstanding shares	216	—	216	—	216	—	216	—
Dilutive effects:								
Assumed convertible debt conversion	—	—	—	—	—	—	—	—
Conversion of common shares	—	—	—	—	—	—	—	—
Options rights	—	—	—	—	—	—	—	—
Adjusted number of shares	216	—	—	—	216	—	216	—
Diluted earnings per share (Chilean pesos)	—	(165)	—	524	—	667	—	1,477

As of September 30, 2026 and December 31, 2025, there were no dilutive effects.

c) Accumulated other comprehensive income

Financial instruments to FVTOCI Includes accumulated net changes in the fair value of investments at fair value with effect on other comprehensive income.
Equity instruments designated to FVTOCI Includes the accumulated net changes in the fair value of investments at fair value with effect on other comprehensive income. These results come mainly from minority investments, which are not recyclable.
Cash flows hedge: It includes the effects of hedges on the Bank's exposure to variations in cash flows that are attributed to a particular risk related to a recognized asset and/or liability, which may affect the results for the year.
Investment in foreign operations hedge: Corresponds to adjustments for hedges of net investment in foreign business.
Conversion reserves: It includes the effects of converting the Financial Statements of the New York Branch and Colombian subsidiaries, whose functional currencies are the US dollar and Colombian peso, respectively, to the presentation currency of Banco Itaú Chile (Chilean peso).
Defined benefits obligations reserves: This includes the effects of applying IAS 19 "Employee Benefits".
Minority investments: Includes the accumulated net changes in the fair value of minority investments.

Note 28 – Equity, continued

The following are the equity effects and income taxes attributable to the owners of the Bank as of September 30, 2026 and December 31, 2025:

	Elements that will be reclassified in income					Elements that will not be reclassified in income			
	Instrument Financial In FVTOCI	Hedges of cash flows Cash flows	Hedges of Net investment in foreign	Variation type of Changes in investment in Colombia and branch New York	Subtotal	Instrument Equity Defined In FVTOCI	Recognition obligations Benefits Defined	Subtotal	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Comprehensive income for the period									
Balances as of January 1, 2026	**10,564**	**20,620**	**(69,952)**	**110,688**	**71,920**	**12,130**	**(8,363)**	**3,767**	**75,687**
Effects for the period	(9,307)	(62,239)	(25,908)	169,539	72,085	17,665	(1,923)	**15,742**	**87,827**
Balances as of September 30, 2026	**1,257**	**(41,619)**	**(95,860)**	**280,227**	**144,005**	**29,795**	**(10,286)**	**19,509**	**163,514**
Income taxes related to components of other comprehensive income									
Balances as of January 1, 2026	**(3,254)**	**(7,001)**	**20,661**	**—**	**10,406**	**(1,080)**	**2,650**	**1,570**	**11,976**
Effects for the period	(6,749)	17,674	7,083	—	18,008	(1,316)	647	**(669)**	**17,339**
Balances as of September 30, 2026	**(10,003)**	**10,673**	**27,744**	**—**	**28,414**	**(2,396)**	**3,297**	**901**	**29,315**
Net balances as of September 30, 2026	**(8,746)**	**(30,946)**	**(68,116)**	**280,227**	**172,419**	**27,399**	**(6,989)**	**20,410**	**192,829**

	Elements that will be reclassified in income					Elements that will not be reclassified in income			
	Instrument Financial In FVTOCI	Hedges of cash flows Cash flows	Hedges of Net investment in foreign	Variation type of Changes in investment in Colombia and branch New York	Subtotal	Instrument Equity Defined In FVTOCI	Recognition obligations Benefits Defined	Subtotal	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Comprehensive income for the year									
Balances as of January 1, 2025	**23,210**	**(8,616)**	**(117,290)**	**108,146**	**5,450**	**6,896**	**(8,565)**	**(1,669)**	**3,781**
Effects for the year	(12,646)	29,236	47,338	2,542	**66,470**	5,234	202	5,436	**71,906**
Subtotal as of December 31, 2025	**10,564**	**20,620**	**(69,952)**	**110,688**	**71,920**	**12,130**	**(8,363)**	**3,767**	**75,687**
Income taxes related to components of other comprehensive income									
Balances as of January 1, 2025	**(4,799)**	**1,667**	**34,677**	**—**	**31,545**	**(711)**	**2,786**	**2,075**	**33,620**
Effects for the year	1,545	(8,668)	(14,016)	—	**(21,139)**	(369)	(136)	**(505)**	**(21,644)**
Subtotal as of December 31, 2025	**(3,254)**	**(7,001)**	**20,661**	**—**	**10,406**	**(1,080)**	**2,650**	**1,570**	**11,976**
Net balances as of December 31, 2025	**7,310**	**13,619**	**(49,291)**	**110,688**	**82,326**	**11,050**	**(5,713)**	**5,337**	**87,663**

d) Provision for Interest Payments on Bonds without a fixed maturity

The Bank recognizes the accrual of interest on bonds with no fixed maturity in the account Provisions for dividends, interest payments, and revaluation of issued regulatory capital financial instruments. As of September 30, 2026, accrued interest amounted to MCh$4,786, of which MCh$1,292 corresponds to taxes, resulting in a net accumulated amount, net of taxes, of MCh$3,494 (as of December 31, 2025, the balance of accrued interest amounts to MCh$2,913, with tax of MCh$818, resulting in a net amount after tax of MCh$2,096).

Note 28 – Equity, continued

e) Reserves

This item is made up of amounts generated by concepts such as the business combination between Banco Itaú Chile and CorpBanca in 2016, investments after the initial purchase of Colombia in 2019 and 2022, loss absorption in 2020 and first-rate adjustments application years 2008 and 2022, the amounts of the item are as MCh$236,794 as of September 30, 2026 and December 31, 2025.

f) Retained earnings from prior years

Corresponds to undistributed earnings to shareholders for a total of MCh$1,157,129 as of September 30, 2026 (MCh$995,901 as of December 31, 2025).

g) Non-controlling interest

Corresponds to the net equity amount of the subsidiaries attributable to equity instruments which do not belong, either directly or indirectly, to the Bank, including the portion that has been attributed to the income (loss) for the year. The amounts and ownership percentage of the non-controlling interest in equity and income (loss) of the subsidiary are shown below:

As of September 30, 2026 and for the period ended that date:

				Other comprehensive income						
Subsidiary company	No. controlling	Equity	Income	Instrument Financial in FVTOCI (1)	Variation Exchange rate Colombia	Variation hedges Net investment in foreign (2)	Obligations over benefits Defined	Taxes Deferred	Total Other income comprehensive	Income comprehensive
	%	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Itaú Corredor de Seguro Colombia S.A.	0.013%	—	—	—	—	—	—	—	—	—
Itaú Colombia S.A. and subsidiaries	0.498%	3,969	(659)	135	819	(56)	(10)	(7)	881	222
Total	**0.511%**	**3,969**	**(659)**	**135**	**819**	**(56)**	**(10)**	**(7)**	**881**	**222**

As of December 31, 2025 and for the year ended that date:

				Other comprehensive income						
Subsidiary company	No. controlling	Equity	Income	Instrument Financial in FVTOCI (1)	Variation Exchange rate Colombia	Variation hedges Net investment in foreign (2)	Obligations over benefits Defined	Taxes Deferred	Total Other income comprehensive	Income comprehensive
	%	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Itaú Corredor de Seguro Colombia S.A.	0.013%	—	—	—	—	—	—	—	—	—
Itaú Colombia S.A. and subsidiaries	0.538%	3,747	17	(14)	151	98	1	(24)	212	229
Total	**0.551%**	**3,747**	**17**	**(14)**	**151**	**98**	**1**	**(24)**	**212**	**229**

(1) Includes equity and fixed income instruments at fair value through changes in other comprehensive income.
(2) Includes cash flow hedge effect and net investments in foreign.

Note 28 – Equity, continued

The detail of the movements of the non-controlling interest as of September 30, 2026 and December 31, 2025, is as follows:

	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Balances at the beginning of the period / year	**3,747**	**3,518**
Comprehensive income for the period / year	222	229
Effects of change of ownership	—	—
Final balances of the period / year	**3,969**	**3,747**

Banco Itaú Chile's main subsidiary with non-controlling interest is as follows:

Entity name	Country	Main Business	As of September 30, 2026		As of December 31, 2025	
			Ownership percentage	Non-controlling interest	Ownership percentage	Non-controlling interest
Itaú Colombia S.A. and subsidiaries	Colombia	Banking activities	99.502 %	0.498 %	99.462 %	0.538 %

Information that represents the non-controlling interest of the aforementioned company before the consolidation elimination adjustments is as follows:

Summary of Statements of Financial Position	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Current assets	5,854,628	5,987,467
Current liabilities	(3,649,659)	(3,552,262)
Net current assets (liabilities)	**2,204,969**	**2,435,205**
Non-current assets	1,669,039	1,372,618
Non-current liabilities	(3,080,832)	(3,112,007)
Net non-current assets (liabilities)	**(1,411,793)**	**(1,739,389)**
Total net assets (liabilities)	**793,176**	**695,816**
Accumulated non-controlling interest	**438**	**328**

Summary of Statement of Income	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Interest and indexation income	230,411	161,731	586,917	477,680
Income for the period	(147,828)	1,791	(131,842)	5,844
Income attributable to non-controlling interest	**66**	**24**	**116**	**50**

Note 28 – Equity, continued

Summary of the Statement of Cash Flows	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Net cash flows provided by (used in) operating activities	346,266	23,055	92,893	27,411
Net cash flows provided by (used in) investing activities	(231,334)	72,340	(35,256)	28,938
Net cash flows provided by (used in) financing activities	(66,974)	35,638	(100,226)	41,897
Net increase (decrease) in cash flows	**47,958**	**131,033**	**(42,589)**	**98,246**

h) Consolidated comprehensive income for the period

Conceptos	For the three months periods ended as of September 30,					
	2026			2025		
	Holders of bank MM$	Non interest controlling MM$	Total MM$	Holders of bank MM$	Non interest controlling MM$	Total MM$
Consolidated income for the period	**(35,537)**	**(745)**	**(36,282)**	**113,214**	**9**	**113,223**
Other comprehensive income before taxes						
ELEMENTS THAT WILL NOT BE RECLASSIFIED IN INCOME						
Actuarial income for defined benefit plans	(920)	(5)	**(925)**	(560)	(3)	**(563)**
Fair value changes of equity instruments designated at fair value through other comprehensive income	8,836	27	**8,863**	(73)	—	**(73)**
Income tax on other comprehensive income that will not be classified as income						
Income taxes related to changes in fair value of equity instruments designated at fair value through other comprehensive income	(811)	1	**(810)**	53	—	**53**
Income taxes related to defined benefits obligations	308	—	**308**	240	—	**240**
Subtotal	**7,413**	**23**	**7,436**	**(340)**	**(3)**	**(343)**
ELEMENTS THAT WILL BE RECLASSIFIED IN INCOME						
Changes in the fair value of financial assets at fair value through other comprehensive income	2,369	19	**2,388**	14,216	36	**14,252**
Exchange differences by entities abroad	90,672	421	**91,093**	54,352	245	**54,597**
Net investment in foreign operations hedges	(24,083)	6	**(24,077)**	(12,019)	1	**(12,018)**
Cash flows hedge	(91,476)	(38)	**(91,514)**	(7,927)	5	**(7,922)**
Others	—	—	**—**	—	—	**—**
Subtotal	**(22,518)**	**408**	**(22,110)**	**48,622**	**287**	**48,909**
Income tax on other comprehensive income that can be classified as income						
Changes in the fair value of financial assets at fair value through other comprehensive income	(2,767)	(8)	**(2,775)**	(3,441)	(14)	**(3,455)**
Net investment in foreign operations hedges	6,948	1	**6,949**	3,352	—	**3,352**
Cash flows hedge	22,732	(2)	**22,730**	2,045	—	**2,045**
Subtotal	**26,913**	**(9)**	**26,904**	**1,956**	**(14)**	**1,942**
Other comprehensive income for the period	**11,808**	**422**	**12,230**	**50,238**	**270**	**50,508**
Comprehensive income for the period	**(23,729)**	**(323)**	**(24,052)**	**163,452**	**279**	**163,731**

Note 28 – Equity, continued

Concepts	For the nine months periods ended as of September 30,					
	2026			2025		
	Holders of bank	Non interest controlling	Total	Holders of bank	Non interest controlling	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Consolidated income for the period	**144,101**	**(659)**	**143,442**	**319,444**	**31**	**319,475**
Other comprehensive income before taxes						
ELEMENTS THAT WILL NOT BE RECLASSIFIED IN INCOME						
Actuarial income for defined benefit plans	(1,923)	(10)	**(1,933)**	563	3	**566**
Fair value changes of equity instruments designated at fair value through other comprehensive income	17,665	64	**17,729**	3,793	13	**3,806**
Income tax on other comprehensive income that will not be classified as income						
Income taxes related to changes in fair value of equity instruments designated at fair value through other comprehensive income	(1,316)	3	**(1,313)**	(314)	—	**(314)**
Income taxes related to defined benefits obligations	647	—	**647**	(209)	(2)	**(211)**
Subtotal	**15,073**	**57**	**15,130**	**3,833**	**14**	**3,847**
ELEMENTS THAT WILL BE RECLASSIFIED IN INCOME						
Changes in the fair value of financial assets at fair value through other comprehensive income	(9,307)	71	**(9,236)**	(5,383)	22	**(5,361)**
Exchange differences by entities abroad	169,539	819	**170,358**	35,758	238	**35,996**
Net investment in foreign operations hedges	(25,908)	33	**(25,875)**	18,273	35	**18,308**
Cash flows hedge	(62,239)	(89)	**(62,328)**	4,744	2	**4,746**
Others	—	—	**—**	—	—	**—**
Subtotal	**72,085**	**834**	**72,919**	**53,392**	**297**	**53,689**
Income tax on other comprehensive income that can be classified as income						
Changes in the fair value of financial assets at fair value through other comprehensive income	(6,749)	(29)	**(6,778)**	(731)	(8)	**(739)**
Net investment in foreign operations hedges	7,083	(8)	**7,075**	(5,746)	(14)	**(5,760)**
Cash flows hedge	17,674	27	**17,701**	(1,354)	—	**(1,354)**
Subtotal	**18,008**	**(10)**	**17,998**	**(7,831)**	**(22)**	**(7,853)**
Other comprehensive income for the period	**105,166**	**881**	**106,047**	**49,394**	**289**	**49,683**
Comprehensive income for the period	**249,267**	**222**	**249,489**	**368,838**	**320**	**369,158**

Note 29 – Contingencies and Commitments

a) Lawsuits and Legal Proceedings

The disclosure and recognition of provisions related to lawsuits and legal proceedings require Management to make estimates, judgments and assumptions regarding both the likelihood of loss and the potential amount of losses arising from such proceedings. These estimates take into consideration the information available as of the date of authorization of the Financial Statements, as well as expectations regarding the outcome of proceedings which, in certain cases, are complex by nature and require the interpretation of facts and the applicable laws and regulations relevant to such proceedings. Accordingly, new information, decisions issued at different levels of the proceedings, as well as changes in such interpretations, may result in changes to the disclosures and amounts recognized as a result of revisions to the assessment of the probability of loss. The final actual outcomes of such lawsuits and legal proceedings may differ from these estimates.

Lawsuits in Chile against Banco Itaú Chile

As of the date of issuance of these Interim Consolidated Financial Statements, there are legal actions involving the Bank and/or its subsidiaries related to civil, administrative, labor and tax matters. They mainly relate to pending proceedings, including lawsuits related to loans, products and other matters, most of which, according to the Legal Division, should not pose a risk of significant losses.

The total amount of contingencies amounts to approximately MCh$131,894 as of September 30, 2026 (MCh$72,993 as of December 31, 2025). However, in Management's opinion, based on the information provided by the Legal Division as of September 30, 2026, and considering the procedural status of such proceedings, it is not possible at this time to conclude whether they could result in significant losses not contemplated by the Bank in these Interim Consolidated Financial Statements. Notwithstanding the above, as of September 30, 2026, provisions of MCh$1,856 are maintained (MCh$2,034 as of December 31, 2025).

Itaú Colombia S.A.

Itaú Colombia S.A. and its subsidiaries are involved in civil, administrative, and labor proceedings. Among the existing civil, administrative, and labor cases, these mainly relate to banking operations and fiduciary business activities, while the remaining cases arise from their condition as owners of assets subject to leasing.

The total amount of the lawsuits reaches MCh$507,867 as of September 30, 2026 (MCh$505,915 as of December 31, 2025), resulting in provisions totaling MCh$2,325 as of September 30, 2026 (MCh$2,163 as of December 31, 2025).

Note 29 – Contingencies and Commitments, continued

Among the cases involving the subsidiary fiduciary company (the "Fiduciary Company"), 36 are related to a real estate fiduciary business in Bogotá, with a total claimed amount of MCh$288,120. The Fiduciary Company has acted in accordance with the contractual terms and applicable regulations and will defend its position in the various instances. Of the 36 ongoing cases, as of the date of these financial statements, Management has assessed and concluded that an outflow of resources is not probable, recognizing only a contingent liability. Of the total amount claimed, MCh$224,862 corresponds to remote contingencies and MCh$63,258 corresponds to possible contingencies. Regarding the proceedings conducted by the Office of the Comptroller General of the Republic concerning the fiscal liability of the Fiduciary Company and eleven (11) other parties involved, as well as five (5) insurance companies as third parties with civil liability, in connection with an alleged loss to public assets valued at MCh$109,615, the Fiduciary Company was exonerated from all liability by means of a ruling issued on August 11, 2026. Such ruling is final and no further appeals are available. The ruling concluded that there was no conduct attributable to gross negligence or willful misconduct, nor any causal link between the conduct of the Fiduciary Company and the alleged loss, and therefore declared the entity free from liability.

b) Contingent loans

The following table shows the contractual amounts of the operations that oblige the Bank and/or its subsidiaries to grant loans:

	Contingent loans	
	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Guarantors and sureties	**1,067,880**	**924,731**
Guarantees and bonds in Chilean currency	255,454	245,284
Guarantees and bonds in foreign currency	812,426	679,447
Letters of credit for merchandise circulation operations	**332,622**	**222,268**
Debt purchase commitments in local currency abroad	**21,523**	**4,528**
Transactions related to contingent events	**2,942,019**	**2,494,612**
Transactions related to contingent events in Chilean currency	2,038,323	1,727,123
Transactions related to contingent events in Foreign currency	903,696	767,489
Freely available lines of credit that can be cancelled immediately	**5,978,249**	**5,906,791**
Available balance of credit line and overdraft agreed in current account - commercial portfolio	655,260	617,384
Available balance of credit line on credit card – commercial portfolio	203,291	172,977
Available balance of credit line and overdraft agreed in checking account - consumer portfolio	683,958	819,782
Available balance of credit line on credit card – consumer portfolio	4,435,740	4,296,648
Available balance of credit line and overdraft agreed in checking account - portfolio owed by banks	—	—
Available lines of credit	**—**	**—**
Available balance of credit line and overdraft agreed in current account - commercial portfolio	—	—
Available balance of credit line on credit card – commercial portfolio	—	—
Available balance of credit line and overdraft agreed in checking account - consumer portfolio	—	—
Available balance of credit line on credit card – consumer portfolio	—	—
Available balance of credit line and overdraft agreed in checking account - portfolio owed by banks	—	—
Other loan commitments	**347,132**	**272,527**
Credits for higher education law No. 20,027 (CAE)	49,648	72,906
Other irrevocable loan commitments	297,484	199,621
Other contingent loans	**—**	**—**
Total	**10,689,425**	**9,825,457**

Note 29 – Contingencies and Commitments, continued

c) Responsibilities

The Bank and its subsidiaries have the following responsibilities arising from its regular course of business:

	As of September 30, 2026 MCh$	As of December 31, 2025 MCh$
Third-party transactions		
Debt Collections	24,123	22,139
Placement or sale of financial instruments	—	—
Transferred financial assets managed by the Bank	579,833	658,478
Third-party resources managed by the Bank and its subsidiaries	330,050	393,909
Subtotal	**934,006**	**1,074,526**
Custody of securities		
Safeguarded securities held by the Bank and its affiliates	2,977,527	3,641,755
Safeguarded securities deposited in another entity	1,216,181	944,120
Securities issued by the Bank itself	105,207	102,560
Shares in own name on behalf of unknown third party shareholders	—	—
Dividends received for shares in own name on behalf of unknown third parties shareholders	—	—
Proceeds received in auctions for shares in their own name on behalf of unnamed third-party shareholders	—	—
Funds subject to being transferred by right to the property of the Fire Brigades of Chile	—	—
Subtotal	**4,298,915**	**4,688,435**
Total	**5,232,921**	**5,762,961**

Note 29 – Contingencies and Commitments, continued

d) Guarantees, Contingencies and other

	Guarantees, contingencies and others	
	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Commitments		
Guarantees for underwriting operations	—	—
Commitments to purchase non-financial assets	—	—
Subtotal	**—**	**—**
Assets received as collateral		
Financial instruments received as collateral for a margin account for derivative financial operations with a Central Counterparty Entity in the country	—	—
Financial instruments received as collateral by the Guarantee Fund for derivative financial operations with a Central Counterparty Entity in the country	—	—
Financial instruments received as collateral for derivative financial transactions with a central counterparty entity abroad	—	—
Financial instruments received as collateral for derivative financial operations with other counterparties in the country	—	311
Financial instruments received as collateral for derivative financial transactions with other counterparties abroad	—	—
Other financial assets received as collateral	308,488	189,634
Other non-financial assets received as collateral	—	—
Subtotal	**308,488**	**189,945**
Assets pledged as collateral		
Financial instruments pledged as collateral for margin account for derivative financial transactions with a Central Counterparty in the country	14,874	12,604
Financial instruments pledged as collateral by Guarantee Fund for derivative financial transactions with a Central Counterparty in the country	31,624	29,004
Financial instruments pledged as collateral for derivative financial transactions with a central counterparty abroad	57,756	89,772
Financial instruments pledged as collateral for derivative financial operations with other counterparties in the country	—	—
Financial instruments pledged collateral for derivative financial transactions with other counterparties abroad	126,703	145,104
Other financial assets pledged as collateral	134,255	446,782
Other non-financial assets pledged as collateral	—	—
Subtotal	**365,212**	**723,266**
Total	**673,700**	**913,211**

Note 29 – Contingencies and Commitments, continued

Itaú Corredores de Seguros Limitada

In order to comply with Article 58, letter d) of the Chilean Decree with Force of Law ("DFL") 251 of 1930, which states that, "Insurance brokers, in order to conduct business, must comply with the requirement of contracting insurance policies as determined by the Financial Market Commission, in order to correctly and fully comply with the obligations arising from its activities and especially regarding damages that may be incurred by insured parties taking policies through the brokerage house," the subsidiary has renewed the following insurance policies:

Entity	Starting date	Term date	Amount (UF)	Beneficiary
Consorcio Nacional de Seguros S.A	04-15-2026	04-15-2027	60.000 and 500	Itaú Corredores de Seguros Ltda.

Itaú Corredores de Bolsa Limitada

In compliance with Articles 30 and 31 of Law No. 18,045 (Securities Market Law), the Brokerage Company has obtained an insurance policy with Mapfre Seguros to ensure the proper and full performance of all its obligations as a securities broker, appointing the Santiago Stock Exchange as the representative of the creditors. The details are as follows:

Entity	Starting date	Term date	Amount (UF)	Beneficiary
Mapfre Compañía de Seguros S.A.	04-22-2026	04-22-2028	4,000	Bolsa de Comercio de Santiago

In addition, the Company has contracted a comprehensive insurance policy to provide for possible situations of operational fidelity. The detail of the comprehensive insurance policy is as follows:

Entity	Starting date	Term date	Amount (MUS$)	Beneficiary
Orión Seguros Generales S.A.	12-19-2025	12-19-2026	5,000 and 10,000	Bolsa Electrónica de Chile

Itaú Corredores de Bolsa Limitada maintains shares in the Stock Exchanges, to guarantee simultaneous transactions for CLP 4,080 million (CLP 5,573 million as of December 31, 2025).

Itaú Corredores de Bolsa Limitada has been registered in the Registry of Portfolio Administrators since November 22, 2017. To comply with this registration, it has constituted a guarantee through Mapfre Compañía de Seguros S.A. for an amount of UF 10,000, for a period ending on June 18, 2028. This guarantee compliance with Articles 98 and 99 of Law No. 20,172, to ensure the faithful and full compliance with its Portfolio Management obligations. There are guarantees constituted for US$100,000, equivalent to CLP 97 million, to guarantee transactions with foreign traders, Pershing.

As of September 30, 2026, Itaú Corredores de Bolsa Limitada maintains fixed-income securities to guarantee transactions in the Securities Clearing and Settlement House (referred to as "CCLV") for CLP 6,298 million (CLP 4,996 million as of December 31, 2025).

Note 29 – Contingencies and Commitments, continued

Itaú Administradora General de Fondos S.A.

During the year 2026, the Company has contracted Guarantee Bonds in order to guarantee the faithful fulfillment of the obligations of the Administrator for the administration of third party funds and the indemnification of the damages resulting from non-compliance in accordance with the provisions of Articles 12 and 13 of the Sole Law: of Funds No. 20,712.

Below are the guarantee and beneficiary forms that Itaú Administradora General de Fondos S.A. maintains in effect to date, which were required to comply with the obligations of portfolio management contracts, their committees, funds, payment of labor and social obligations with the contractor's workers:

Entity	Starting date	Term date	Amount (UF)	Beneficiary
Banco Itaú Chile	12-29-2023	07-10-2028	17,780	Corporación de Fomento de la Producción CORFO

Note 30 – Interest Income and Expense

This item includes accrued interest for all financial assets and liabilities, interest income and expenses whose implicit or explicit return is obtained by applying the effective interest rate method regardless of whether they are measured at fair value, as well as product rectifications as a result of accounting hedges, the foregoing is part of the income and expenses for interest that are shown in the Interim Consolidated Statement of Income.

a) The details of interest incomes, including the result for accounting hedge, for the three and nine months periods ended as of September 30, 2026 and 2025, is as follows:

Interest income	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Financial assets at amortized cost				
Repurchase agreement rights and securities loans	17,503	2,963	27,846	12,631
Debt financial instruments	25,532	22,865	82,208	73,014
Interbank loans	967	276	2,559	1,289
Commercial loans	343,374	294,534	936,487	863,150
Mortgage loans	75,040	78,593	243,308	231,628
Consumer loans	109,630	125,645	362,838	378,687
Other financial instruments	29,741	21,709	81,693	72,436
Subtotal	**601,787**	**546,585**	**1,736,939**	**1,632,835**
Financial assets at fair value through other comprehensive income				
Debt financial instruments	49,649	40,977	133,207	110,650
Other financial instruments	1,448	1,234	3,798	3,824
Subtotal	**51,097**	**42,211**	**137,005**	**114,474**
Result of accounting hedges of interest rate risk (1)	78,681	35,374	147,559	125,415
Totals	**731,565**	**624,170**	**2,021,503**	**1,872,725**

(1) This item reflects the interest rate effect generated by derivative instruments designated for fair value hedges. For further information, see Note 12 – Derivative Financial Instruments Held for Hedge Accounting. Interest income and expenses for the period ended September 30, 2026 include the effects associated with the sale of assets and liabilities of Itaú Colombia and Itaú Panama described in Note 5, corresponding to net income of MCh$40,277 arising from the discontinuation of hedge accounting.

Note 30 – Interest Income and Expense, continued

b) Interest subject of recognition of results, as indicated in Note 2, are recorded in accounts, as long as they are not actually received.

Following is a detail of the suspended interest as of September 30, 2026 and 2025:

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Interbank loans	—	—	—	—
Commercial loans	12,494	1,659	20,721	7,949
Mortgage loans	1,119	397	2,437	1,366
Consumer loans	1,028	(85)	2,356	1,820
Totals	**14,641**	**1,971**	**25,514**	**11,135**

c) The details of interest expense, including the results from accounting hedges, for the three and nine months periods ended as of September 30, 2026 and 2025, is as follows:

Interest Expenses	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Financial Liabilities at Amortized Cost				
Deposits and other demand deposits	(36,481)	(27,399)	(102,845)	(77,198)
Deposits and other term deposits	(221,703)	(194,231)	(623,294)	(581,148)
Repurchase agreement obligations and securities loans	(33,811)	(21,897)	(86,700)	(52,231)
Obligations with banks	(31,370)	(24,886)	(84,621)	(74,874)
Debt instruments issued	(62,421)	(54,371)	(185,389)	(162,652)
Other financial obligations	(19,028)	(14,376)	(44,839)	(42,463)
Obligations from lease contracts	(1,396)	(1,501)	(4,421)	(4,657)
Regulatory equity financial instruments issued	(11,906)	(11,481)	(36,098)	(34,745)
Result of accounting hedges of interest rate risk (1)	7,041	793	(247)	7,292
Total	**(411,075)**	**(349,349)**	**(1,168,454)**	**(1,022,676)**

(1) This item reflects the interest rate effect generated by derivative instruments designated for fair value hedges. For more information, see Note 12 – Financial derivative contracts for hedge accounting.

For purposes of the Interim Consolidated Statement of Cash Flows, the net amount of interest for the periods ended as of September 30, 2026 is MCh$853,049 (MCh$850,049 as of September 30, 2025).

Note 31 – Readjustment Income and Expenses

This item includes the readjustments accrued in the period for all financial assets and liabilities, income and expenses for readjustments whose implicit or explicit return is obtained by applying the effective interest rate method regardless of whether they are measured at fair value, as well as product rectifications as a result of accounting hedges, the foregoing is part of the income and expenses for readjustments that are shown in the Interim Consolidated Financial Statements.

a) The composition of readjustment income, including the result from accounting hedges, for the three and nine months periods ended as of September 30, 2026 and 2025, is as follows:

Readjustments income	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Financial assets at amortized cost				
Repurchase agreement rights and securities loans	—	—	—	—
Debt financial instruments	2	1,270	38	7,709
Interbank loans	—	—	—	—
Commercial loans	24,194	25,198	138,956	127,875
Mortgage loans	48,983	42,235	265,123	199,153
Consumer loans	6	2	32	6
Other financial instruments	164	136	785	567
Subtotal	**73,349**	**68,841**	**404,934**	**335,310**
Financial assets at fair value through other comprehensive income				
Debt financial instruments	7,924	3,526	41,652	11,159
Other financial instruments	—	—	—	—
Subtotal	**7,924**	**3,526**	**41,652**	**11,159**
Result of accounting hedges for the risk due to indexation to the UF (1)	(24,795)	(22,352)	(153,236)	(107,044)
Total	**56,478**	**50,015**	**293,350**	**239,425**

(1) This item reflects the adjustment effect generated by derivative instruments designated as fair value hedges. For further information, see Note 12 – Derivative Financial Contracts for Hedge Accounting.

Readjustment subject to suspension of recognition of income, as indicated in Note 2, is recorded in memorandum accounts until they are effectively received.

The following is a detail of the suspended indexation, for the three and nine months periods ended as of September 30, 2026 and 2025:

Incomes from readjustments	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Interbank loans	—	—	—	—
Commercial loans	(16)	799	3,776	1,151
Mortgage loans	378	571	1,981	1,068
Consumer loans	—	—	—	—
Total	**362**	**1,370**	**5,757**	**2,219**

Note 31 – Readjustment Income and Expenses, continued

b) The detail of the readjustment expenses, including the results from accounting hedges, for the three and nine periods ended as of September 30, 2026 and 2025, is as follows:

Readjustment expenses	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Financial Liabilities at Amortized Cost				
Deposits and other demand deposits	(284)	(326)	(1,745)	(1,527)
Deposits and other term deposits	(4,614)	(2,607)	(23,949)	(13,628)
Repurchase agreement obligations and securities loans	—	—	—	—
Obligations with banks	—	—	—	—
Debt instruments issued	(35,573)	(35,144)	(205,650)	(182,019)
Other financial obligations	(1,427)	(898)	(9,280)	(4,760)
Obligations from lease contracts	(6,646)	(6,150)	(37,294)	(30,099)
Result of accounting hedges of interest rate risk (1)	—	(715)	—	(3,523)
Total	**(48,544)**	**(45,840)**	**(277,918)**	**(235,556)**

(1) This item reflects the revaluation effect arising from derivative instruments designated as fair value hedges. For further information, refer to Note 12 – Derivative Financial Contracts for Hedge Accounting.

For purposes of the Interim Consolidated Statement of Cash Flows, the net amount of interest for the period ended as of September 30, 2026 is MCh$15,432 (MCh$3,869 as of September 30, 2025).

Note 32 – Commission Income and Expense

a) Commission income

It includes the amount of all commissions accrued and received in the period, generated by business segments, except those that are an integral part of the effective interest rate of financial instruments for income from ordinary activities.

Commission income	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Commissions from prepayment of loans	1,656	1,874	5,397	7,117
Commissions from loans with letters of credit	6	18	26	54
Commissions from line of credit and checking account overdraft	1,592	868	5,120	4,098
Commissions from letters of credit and credit guarantees	9,591	8,249	27,123	24,532
Commissions from card services	25,308	25,825	78,706	73,976
Commissions from account management	3,353	3,433	10,338	10,526
Commissions from collections, payments and recoveries	12,843	13,335	40,117	38,137
Commissions from intermediation and securities management (Stockbrokers and/or securities agency)	3,478	3,232	11,691	9,086
Compensation from mutual funds management, investment funds or others	9,035	7,901	26,533	22,646
Insurance related to the granting of loans to individuals	9,364	9,214	30,745	27,153
Commissions from factoring services	149	149	447	404
Commissions from finance leasing operation services	10	5	23	24
Commissions from securitizations	6	7	18	22
Commissions from financial advice	19,411	2,249	27,580	14,863
Commissions from foreign currency exchange	3,146	2,061	9,291	4,449
Commissions from student loan management	790	890	2,391	2,754
Other earned commissions	1,572	1,179	3,991	3,571
Total commission income	**101,310**	**80,489**	**279,537**	**243,412**

Note 32 – Commission Income and Expense, continued

b) Commission expenses

This category includes commission expenses for the period related to the normal operations of the Bank and its subsidiaries:

Commission expense	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Commissions from card operation	(10,203)	(12,537)	(33,047)	(36,344)
Commissions from licensing the use of card brands	(448)	(504)	(1,263)	(1,507)
Other commissions from services linked to the credit and payment system with provision funds as a means of payment	(60)	(62)	(158)	(188)
Expenses from obligations of loyalty programs and merits for card clients (*)	(8,816)	(9,666)	(28,994)	(24,452)
Commissions from securities transactions	(3,655)	(3,285)	(10,809)	(10,905)
Commissions from correspondent bank domestically and abroad	(1,057)	(1,580)	(3,909)	(4,107)
Commissions from electronic fund transfer services	(1,426)	(1,999)	(4,073)	(5,365)
Commission expenses related to loans	(1,122)	(477)	(1,122)	(1,313)
Commissions from business support companies	—	530	—	—
Other commissions from received services	(7,119)	(2,173)	(12,116)	(5,279)
Total commission expenses	**(33,906)**	**(31,753)**	**(95,491)**	**(89,460)**

(*) Commission income and expenses for the period ended September 30, 2026 include the effects associated with the sale of assets and liabilities of Itaú Colombia and Itaú Panamá described in Note 5, corresponding to an expense of MCh$243.

Note 32 – Commission Income and Expense, continued

c) Income and expenses from commissions generated by segment and income recognition schedule

For the three months periods ended as of September 30, 2026	Segments			Recognition of income from ordinary activities calendar		
	Chile	Colombia	Total	Transferred over time	Transferred at an exact time	Accrual model
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Commission income						
Commissions from prepayment of loans	1,656	—	1,656	—	1,656	—
Commissions from loans with letters of credit	6	—	6	—	6	—
Commissions from line of credit and checking account overdraft	1,369	223	1,592	—	1,592	—
Commissions from letters of credit and credit guarantees	8,281	1,310	9,591	—	9,591	—
Commissions from card services	20,014	5,295	25,309	2,735	22,574	—
Commissions from account management	3,095	258	3,353	—	3,353	—
Commissions from collections, payments and recoveries	6,379	6,464	12,843	1,312	11,068	463
Commissions from intermediation and securities management (Stockbrokers and/or securities agency)	1,213	2,265	3,478	1,831	1,647	—
Fees from mutual funds management, investment funds or others	9,030	5	9,035	—	9,035	—
Insurance brokerage and consulting fees	—	—		—	—	—
Insurance related to the granting of loans to individuals	9,283	81	9,364	—	—	9,364
Insurance not related to the granting of loans to individuals	—	—	—	—	—	—
Insurance related to the granting of loans to legal entities	—	—	—	—	—	—
Insurance unrelated to the granting of loans to legal entities	—	—	—	—	—	—
Commissions from factoring services	149	—	149	—	149	—
Commissions from finance leasing operation services	—	10	10	—	10	—
Commissions from Securitizations	—	6	6	—	6	—
Commissions from financial advice	8,389	11,022	19,411	11,270	8,141	—
Other earned commissions	4,980	527	5,507	—	5,507	—
Subtotal	**73,844**	**27,466**	**101,310**	**17,148**	**74,335**	**9,827**
Commission expenses						
Commissions from card operation	(5,610)	(4,593)	(10,203)	(6,262)	(3,941)	—
Commissions from licensing the use of card brands	—	(448)	(448)	(448)	—	—
Other commissions from services linked to the credit and payment system with provision funds as a means of payment	(60)	—	(60)	—	(60)	—
Expenses from obligations of loyalty programs and merits for card clients	(7,724)	(1,092)	(8,816)	—	(8,816)	—
Commissions from securities transactions	(2,855)	(800)	(3,655)	—	(3,655)	—
Other commissions from received services	(2,114)	(8,610)	(10,724)	—	(10,706)	(18)
Subtotal	**(18,363)**	**(15,543)**	**(33,906)**	**(6,710)**	**(27,178)**	**(18)**
Total Income and expenses from net commissions	**55,481**	**11,923**	**67,404**	**10,438**	**47,157**	**9,809**

Note 32 – Commission Income and Expense, continued

For the nine months periods ended as of September 30, 2026	Segments			Recognition of income from ordinary activities calendar		
	Chile	Colombia	Total	Transferred over time	Transferred at an exact time	Accrual model
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Commission income						
Commissions from prepayment of loans	5,397	—	**5,397**	—	5,397	—
Commissions from loans with letters of credit	26	—	**26**	—	26	—
Commissions from line of credit and checking account overdraft	4,379	741	**5,120**	—	5,120	—
Commissions from letters of credit and credit guarantees	22,859	4,264	**27,123**	—	27,123	—
Commissions from card services	57,057	21,649	**78,706**	16,579	62,127	—
Commissions from account management	9,347	991	**10,338**	—	10,338	—
Commissions from collections, payments and recoveries	19,264	20,853	**40,117**	3,873	34,009	2,235
Commissions from intermediation and securities management (Stockbrokers and/or securities agency)	4,889	6,802	**11,691**	5,967	5,724	—
Fees from mutual funds management, investment funds or others	26,265	268	**26,533**	—	26,533	—
Insurance brokerage and consulting fees	—	—	**—**	—	—	—
Insurance related to the granting of loans to individuals	30,264	481	**30,745**	—	—	30,745
Insurance not related to the granting of loans to individuals	—	—	**—**	—	—	—
Insurance related to the granting of loans to legal entities	—	—	**—**	—	—	—
Insurance unrelated to the granting of loans to legal entities	—	—	**—**	—	—	—
Commissions from factoring services	447	—	**447**	—	447	—
Commissions from finance leasing operation services	—	23	**23**	—	23	—
Commissions from Securitizations	—	18	**18**	—	18	—
Commissions from financial advice	14,526	13,054	**27,580**	14,289	13,291	—
Other earned commissions	13,733	1,940	**15,673**	—	15,673	—
Subtotal	**208,453**	**71,084**	**279,537**	**40,708**	**205,849**	**32,980**
Commission expenses						
Commissions from card operation	(16,682)	(16,365)	**(33,047)**	(16,215)	(16,832)	—
Commissions from licensing the use of card brands	—	(1,263)	**(1,263)**	(1,263)	—	—
Other commissions from services linked to the credit and payment system with provision funds as a means of payment	(158)	—	**(158)**	—	(158)	—
Expenses from obligations of loyalty programs and merits for card clients	(23,814)	(5,180)	**(28,994)**	—	(28,994)	—
Commissions from securities transactions	(8,880)	(1,929)	**(10,809)**	—	(10,809)	—
Other commissions from received services	(9,114)	(12,106)	**(21,220)**	—	(21,166)	(54)
Subtotal	**(58,648)**	**(36,843)**	**(95,491)**	**(17,478)**	**(77,959)**	**(54)**
Total Income and expenses from net commissions	**149,805**	**34,241**	**184,046**	**23,230**	**127,890**	**32,926**

Note 32 – Commission Income and Expense, continued

For the three months periods ended as of September 30, 2025	Segments			Recognition of income from ordinary activities calendar		
	Chile	Colombia	Total	Transferred over time	Transferred at an exact time	Accrual model
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Commission income						
Commissions from prepayment of loans	1,874	—	**1,874**	—	1,874	—
Commissions from loans with letters of credit	18	—	**18**	—	18	—
Commissions from line of credit and checking account overdraft	693	175	**868**	—	868	—
Commissions from letters of credit and credit guarantees	6,833	1,416	**8,249**	—	8,249	—
Commissions from card services	17,107	8,718	**25,825**	7,866	17,959	—
Commissions from account management	3,022	411	**3,433**	—	3,433	—
Commissions from collections, payments and recoveries	6,319	7,016	**13,335**	381	11,950	1,004
Commissions from intermediation and securities management (Stockbrokers and/or securities agency)	1,370	1,862	**3,232**	1,871	1,361	—
Fees from mutual funds management, investment funds or others	7,898	3	**7,901**	—	7,901	—
Insurance brokerage and consulting fees						
Insurance related to the granting of loans to individuals	8,259	955	**9,214**	—	—	9,214
Insurance not related to the granting of loans to individuals	—	—	**—**	—	—	—
Insurance related to the granting of loans to legal entities	—	—	**—**	—	—	—
Insurance unrelated to the granting of loans to legal entities	—	—	**—**	—	—	—
Commissions from factoring services	149	—	**149**	—	149	—
Commissions from finance leasing operation services	—	5	**5**	—	5	—
Commissions from Securitizations	—	7	**7**	—	7	—
Commissions from financial advice	1,373	876	**2,249**	1,199	1,050	—
Other earned commissions	3,390	740	**4,130**	—	4,130	—
Subtotal	**58,305**	**22,184**	**80,489**	**11,317**	**58,954**	**10,218**
Commission expenses						
Commissions from card operation	(6,015)	(6,522)	**(12,537)**	(5,456)	(7,081)	—
Commissions from licensing the use of card brands	—	(504)	**(504)**	(504)	—	—
Other commissions from services linked to the credit and payment system with provision funds as a means of payment	(62)	—	**(62)**	—	(62)	—
Expenses from obligations of loyalty programs and merits for card clients	(7,826)	(1,840)	**(9,666)**	—	(9,666)	—
Commissions from securities transactions	(2,727)	(558)	**(3,285)**	—	(3,285)	—
Other commissions from received services	(3,823)	(1,876)	**(5,699)**	—	(5,680)	(19)
Subtotal	**(20,453)**	**(11,300)**	**(31,753)**	**(5,960)**	**(25,774)**	**(19)**
Total Income and expenses from net commissions	**37,852**	**10,884**	**48,736**	**5,357**	**33,180**	**10,199**

Note 32 – Commission Income and Expense, continued

For the nine months periods ended as of September 30, 2025	Segments			Recognition of income from ordinary activities calendar		
	Chile	Colombia	Total	Transferred over time	Transferred at an exact time	Accrual model
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Commission income						
Commissions from prepayment of loans	6,994	123	**7,117**	—	7,117	—
Commissions from loans with letters of credit	54	—	**54**	—	54	—
Commissions from line of credit and checking account overdraft	3,106	992	**4,098**	—	4,098	—
Commissions from letters of credit and credit guarantees	20,732	3,800	**24,532**	—	24,532	—
Commissions from card services	49,203	24,773	**73,976**	20,933	53,043	—
Commissions from account management	9,250	1,276	**10,526**	—	10,526	—
Commissions from collections, payments and recoveries	18,333	19,804	**38,137**	2,556	33,068	2,513
Commissions from intermediation and securities management (Stockbrokers and/or securities agency)	3,679	5,407	**9,086**	5,340	3,746	—
Fees from mutual funds management, investment funds or others	22,639	7	**22,646**	—	22,646	—
Insurance brokerage and consulting fees						
Insurance related to the granting of loans to individuals	24,061	3,092	**27,153**	—	—	27,153
Insurance not related to the granting of loans to individuals	—	—	**—**	—	—	—
Insurance related to the granting of loans to legal entities	—	—	**—**	—	—	—
Insurance unrelated to the granting of loans to legal entities	—	—	**—**	—	—	—
Commissions from factoring services	404	—	**404**	—	404	—
Commissions from finance leasing operation services	—	24	**24**	—	24	—
Commissions from Securitizations	—	22	**22**	—	22	—
Commissions from financial advice	13,322	1,541	**14,863**	2,553	12,310	—
Other earned commissions	8,460	2,314	**10,774**	—	10,774	—
Subtotal	**180,237**	**63,175**	**243,412**	**31,382**	**182,364**	**29,666**
Commission expenses						
Commissions from card operation	(18,033)	(18,311)	**(36,344)**	(15,675)	(20,669)	—
Commissions from licensing the use of card brands	—	(1,507)	**(1,507)**	(1,507)	—	—
Other commissions from services linked to the credit and payment system with provision funds as a means of payment	(188)	—	**(188)**	—	(188)	—
Expenses from obligations of loyalty programs and merits for card clients	(19,011)	(5,441)	**(24,452)**	—	(24,452)	—
Commissions from securities transactions	(9,252)	(1,653)	**(10,905)**	—	(10,905)	—
Other commissions from received services	(10,620)	(5,444)	**(16,064)**	—	(16,017)	(47)
Subtotal	**(57,104)**	**(32,356)**	**(89,460)**	**(17,182)**	**(72,231)**	**(47)**
Total Income and expenses from net commissions	**123,133**	**30,819**	**153,952**	**14,200**	**110,133**	**29,619**

Note 33 – Net Financial Income

Detail of the amounts of net income from financial operations, shown in the Interim Consolidated Financial Statements corresponds to the following concepts:

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Results from financial assets to be traded at fair value through profit or loss				
Financial derivative contracts	74,095	61,496	46,099	23,596
Debt financial instruments	11,636	36,380	79,882	67,643
Other financial instruments	775	747	2,025	2,290
Subtotal	**86,506**	**98,623**	**128,006**	**93,529**
Results from financial liabilities to be traded at fair value through profit or loss				
Financial derivative contracts	(167)	—	4,896	—
Other financial instruments	—	—	—	—
Subtotal	**(167)**	**—**	**4,896**	**—**
Financial result for financial assets not held for trading compulsory valued at fair value through profit or loss				
Debt financial instruments	—	—	—	—
Other	(3,385)	(1,849)	(3,879)	3,034
Subtotal	**(3,385)**	**(1,849)**	**(3,879)**	**3,034**
Financial results for financial assets designated at fair value through profit or loss				
Debt financial instruments	—	—	—	—
Other financial instruments	—	—	—	—
Subtotal	**—**	**—**	**—**	**—**
Financial results for financial liabilities designated at fair value through profit or loss				
Deposits, other term deposits and other term deposits	—	—	-	—
Debt instruments issued	—	—	—	—
Other	—	—	—	—
Subtotal	**—**	**—**	**—**	**—**
Financial result from financial write-offs of assets and liabilities not measured at fair value through profit or loss				
Financial assets at amortized cost	6,523	3,580	15,600	8,067
Financial assets at fair value through other comprehensive income	(2,301)	3,154	(2,073)	1,540
Financial liabilities at amortized cost	3,317	14,289	5,623	17,921
Issued regulatory capital financial instrument	—	—	—	—
Subtotal	**7,539**	**21,023**	**19,150**	**27,528**
Results from exchanges, readjustment and hedging of foreign currency				
Result from foreign currency exchange	9,235	(8,431)	96,291	18,021
Results from adjustments in exchange rate				—
Financial assets to be traded at fair value through profit or loss	—	5	16	5
Financial assets not held for trading compulsorily valued at fair value through profit or loss	—	—	—	—
Financial assets designated at fair value through profit or loss	—	—	—	—
Financial assets at fair value through other comprehensive income	—	—	—	—
Financial assets at amortized cost	768	163	967	(289)
Other assets	8	3	18	(2)
Financial liabilities at amortized cost	(9)	(2)	(6)	28
Financial liabilities designated at fair value through profit or loss	—	—	—	—
Financial liabilities designated at fair value through profit or loss	—	—	—	—
Issued regulatory capital financial instrument	—	—	—	—
Net result of derivatives in accounting hedges of foreign currency risk	2,256	(1,262)	(1,726)	(2,322)
Subtotal	**12,258**	**(9,524)**	**95,560**	**15,441**
Financial result from reclassification of financial assets due to a change in the business model				
From financial assets at amortized cost to financial assets to be traded at fair value through profit or loss	—	—	—	—
From financial assets at fair value with changes in other comprehensive income to financial assets to be traded at fair value through profit or loss	—	—	—	—
Subtotal	**—**	**—**	**—**	**—**
Other financial result from changes in financial assets and liabilities				
Financial assets at amortized cost	—	—	—	—
Financial assets at fair value through other comprehensive income	—	—	—	—
Financial liabilities at amortized cost	—	—	—	—
Obligations from lease contracts	—	—	—	—
Issued regulatory capital financial instrument	—	—	—	—
Subtotal	**—**	**—**	**—**	**—**
Other financial result from ineffective accounting hedge	508	(149)	1,641	(1,010)
Other financial result from accounting hedges of different kind	(855)	(1,488)	(9,226)	(4,801)
Subtotal	**(347)**	**(1,637)**	**(7,585)**	**(5,811)**
Total	**102,404**	**106,636**	**236,148**	**133,721**

Note 33 – Net Financial Income, continued

The result of financial assets or liabilities includes the amount of adjustments for changes in financial instruments, except for those attributable to interest accrued by application of the effective interest rate method of asset value adjustments, as well as the results obtained in their purchase and sale.

Financial results from exchanges, readjustment and hedging of foreign currency, including incomes from foreign currency trading, the differences derived from the conversion of monetary items in foreign currency to the functional currency and those generated by non-monetary assets in foreign currency at the time of their disposal.

Financial results declared in this note do not relate to any change in the business model the bank may have had.

Note 34 – Income from Investment in Companies

a) The results from investments in associates for the three and nine months periods ended September 30, 2026 and 2025, are presented below:

Company	For the three months periods ended as of September 30,			
	2026		2025	
	Ownership interest	Investment value	Ownership interest	Investment value
	%	MCh$	%	MCh$
Investments valued at equity value				
Transbank S.A.	8.7188%	86	8.7188%	490
Combanc S.A.	10.3295%	34	9.8114%	37
Imerc OTC S.A.	8.6624%	(12)	8.6624%	(18)
Dividends received from minority investments		**(1)**		—
Total		**107**		**509**

Company	For the nine months periods ended as of September 30,			
	2026		2025	
	Ownership interest	Investment value	Ownership interest	Investment value
	%	MCh$	%	MCh$
Investments valued at equity value				
Transbank S.A.	8.7188%	31	8.7188%	1,178
Combanc S.A.	10.3295%	108	10.3295%	117
Imerc OTC S.A.	8.6624%	7	8.6624%	44
Dividends received from minority investments		**2,226**		**1,809**
Total		**2,372**		**3,148**

Note 35 – Non-Current Assets and Disposal Groups not Admissible as Discontinued Operations

The details of the item result of non-current assets and disposal groups not admissible as discontinued operations (assets received in payment) is as follows:

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Result of non-current assets and disposal groups not qualifying as discontinued operations				
Net result for goods received in payment or adjudicated in judicial auction	1,305	816	2,627	3,677
Other incomes for goods received in payment or adjudicated in judicial auction	3,551	1,097	10,602	7,046
Provisions for adjustments to the net realizable value of assets received in payment or adjudicated in judicial auction	(1,971)	(9,412)	(2,137)	(20,051)
Write-offs of goods received in payment or adjudicated in judicial auction	(386)	(50)	(1,999)	(2,574)
Expenses for maintenance of goods received in payment or awarded in judicial auction	(526)	(336)	(1,320)	(1,044)
Non-current assets for sale	(284)	(450)	(816)	843
Total	**1,689**	**(8,335)**	**6,957**	**(12,103)**

Note 36 – Other Operating Income and Expenses

During for the three and nine months ended as of September 30, 2026 and 2025, the bank presents other operating income and expenses according to the following detail:

a) Other operating incomes

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Compensation from insurance companies for claims other than operational risk events	8	—	8	2
Net income from investment properties	—	—	—	—
Income from issued card brands (VISA, MC, etc.)	278	—	278	—
Correspondent bank income	—	—	—	—
Income other than interests and commissions from lease agreements	—	—	—	—
Income from expense recovery	567	812	3,164	3,218
Other leasing income	38	—	58	52
Other income	5,033	11,173	13,343	15,887
Totals	**5,924**	**11,985**	**16,851**	**19,159**

b) Other operating expenses

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Expense of provisions for operational risk	18	497	77	(372)
Expense recoveries for operational risk events	1,180	1,295	8,372	3,439
Provisions for lawsuits and litigation	(90)	(81)	40	183
Other provisions for other contingencies	—	534	—	534
Expenses for credit operations of financial leasing	(76)	(93)	(370)	(273)
Provisions for restructuring plans (*)	(210,071)	—	(210,071)	—
Expenses for credit operations of factoring	(63)	(64)	(213)	(203)
Expenses on issuance of financial instruments of regulatory capital	(131)	(129)	(394)	(337)
Losses from commercial decision	(461)	(483)	(461)	(817)
Expenses and provisions associated with loans under Law No, 20,027	(1,244)	(297)	(1,244)	(1,710)
Other operational expenses	(2,962)	(3,803)	(14,765)	(8,269)
Total	**(213,900)**	**(2,624)**	**(219,029)**	**(7,825)**

(*) During the period ended September 30, 2026, this item includes an additional expense of MCh$216,412 associated with the sale of assets and liabilities of Itaú Colombia and Itaú Panamá.

Note 37 – Employee Benefit Obligations Expenses

The details of the item compensation and personnel expenses for the three and nine months periods ended as of September 30, 2026 and 2025, is as follows:

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Expenses for short-term employee benefit	**(86,073)**	**(84,909)**	**(252,480)**	**(241,905)**
Compensation	(56,823)	(54,356)	(165,932)	(158,741)
Incentives (performance-related bonus)	(21,028)	(22,680)	(62,220)	(59,787)
Profit-sharing	(8,183)	(7,821)	(24,211)	(23,219)
Other	(39)	(52)	(117)	(158)
Expenses for post employment employee benefits	**—**	**—**	**—**	**—**
Expenses for long-term employee benefit	**121**	**98**	**(739)**	**(124)**
Compensation	121	98	(739)	(124)
Incentives (performance-related bonus)	—	—	—	—
Profit-sharing			—	
Other	—	—	—	—
Expense for employee benefits due to termination of employment contract	**(4,395)**	**(4,108)**	**(12,555)**	**(20,235)**
Severance indemnities (1)	(4,395)	(4,108)	(12,555)	(20,235)
Other	—	—	—	—
Expenses for employee payments based on shares or equity instruments	**(3,718)**	**—**	**(7,605)**	**(3,569)**
Equity-settled share-based payment transactions	—	—	—	—
Cash-settled share-based payment transactions	(3,718)	—	(7,605)	(3,569)
Expenses for obligations for defined contribution post-employment plans	**—**	**—**	**—**	**—**
Expenses for obligations for post-employment defined benefit plans	**(784)**	**(606)**	**(2,105)**	**(1,767)**
Expenses for other obligations with personnel	**—**	**—**	**—**	**—**
Other personnel expenses	**(6,372)**	**(6,204)**	**(19,472)**	**(19,525)**
Training expenses	(578)	(456)	(1,812)	(1,853)
Expenses for nursery and kindergarten	(143)	(144)	(435)	(445)
Other	(5,651)	(5,604)	(17,225)	(17,227)
Total	**(101,221)**	**(95,729)**	**(294,956)**	**(287,125)**

(1) Includes payments due to termination of employment contract severance indemnities, associated with the restructuring and efficiency process carried out by the Bank in Colombia.

Note 38 – Administrative Expenses

The details of the item Administrative Expenses for the three and nine months periods ended as September 30, 2026 and 2025 is as follows:

	For the three months periods ended as of September 30		For the nine months periods ended as of September 30	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Administrative expenses (*)	**(59,167)**	**(55,415)**	**(166,404)**	**(158,128)**
Expenses for short-term leases	(568)	(520)	(1,533)	(1,623)
Expenses for low-value leases	—	—	—	—
Other expenses of obligations for lease contracts	(56)	(35)	(138)	(120)
Maintenance and repair of fixed assets	(12,510)	(9,686)	(32,146)	(28,670)
Insurance premiums except to cover operational risk events	(4,897)	(4,247)	(14,029)	(12,923)
Office supplies	(314)	(523)	(1,310)	(1,635)
IT and communications expenses	(15,285)	(14,195)	(46,912)	(41,986)
Lighting, heating and other services	(775)	(790)	(2,355)	(2,429)
Surveillance services and transportation of valuables	(1,441)	(1,333)	(4,305)	(3,768)
Expenses for personnel representation and travel	(1,122)	(686)	(3,134)	(2,393)
Legal and notarial expenses	(6,256)	(6,629)	(17,691)	(19,190)
Fees for review and audit of the financial statements by the external auditor	(517)	(400)	(1,332)	(1,139)
Fees for advice and consultancies carried out by the external auditor	—	—	—	—
Fees for advice and consultancies carried out by other auditing companies	(29)	(30)	(84)	(88)
Title classification fees	—	—	—	—
Fees for other technical reports	(2,427)	(2,407)	(11,715)	(9,395)
Fines applied by the Financial Market Commission	(15)	—	(15)	(8)
Fines applied by other agencies	(9)	(5)	(52)	(177)
Other general management expenses	(12,946)	(13,929)	(29,653)	(32,584)
Outsourced services	**(9,449)**	**(9,398)**	**(28,128)**	**(28,896)**
Data processing	(4,018)	(3,818)	(11,826)	(11,284)
Technological development service, certification and technological testing	—	—	—	—
External human resource administration service and external personnel	(2)	(18)	(2)	(50)
Appraisal service	(34)	(45)	(113)	(116)
Call center service for sales, marketing, quality assurance and costumer service	(68)	(111)	(205)	(332)
External collection service	(416)	(625)	(1,266)	(1,815)
External ATM administration and maintenance service	—	—	—	—
External cleaning service, casino, files and documents custody, furniture and equipment storage	(193)	(171)	(567)	(523)
Sale services and product distribution	(76)	(39)	(159)	(114)
External credit evaluation service	—	—	—	—
Other outsourced services	(4,642)	(4,571)	(13,990)	(14,662)
Board of directors expenses	**(352)**	**(290)**	**(976)**	**(833)**
Board of directors compensations	(352)	(290)	(976)	(833)
Other board of directors expenses	—	—	—	—
Advertisement	**(8,219)**	**(5,319)**	**(23,652)**	**(18,906)**
Taxes, real estate tax and other legal charges	**(16,059)**	**(12,593)**	**(49,964)**	**(36,331)**
Real estate taxes	(154)	(90)	(343)	(283)
Municipal licenses	(337)	(321)	(990)	(947)
Other taxes other than income (1)	(12,511)	(9,406)	(39,806)	(26,837)
Control contributions to the regulator	(3,057)	(2,776)	(8,825)	(8,264)
Other legal fees	—	—	—	—
Total	**(93,246)**	**(83,015)**	**(269,124)**	**(243,094)**

(1) In June 2026, Decree 0240 was issued, establishing a wealth tax on corporations in Colombia. This tax was recognized as a non-recurring expense payable on a one-time basis, as it does not represent a levy on income, in the amount of MCh$8,146.

(*) During the period ended September 30, 2026, this item includes an effect of MCh$8,004 associated with the sale of assets and liabilities of Itaú Colombia and Itaú Panamá.

Note 39 – Depreciation and Amortization

Values corresponding to fees by concept of depreciation and amortization for the three and nine months periods ended as of September 30, 2026 and 2025, is as follows:

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Depreciation and amortization				
Amortization of intangible assets (*)	(30,244)	(17,307)	(65,325)	(48,810)
Depreciation for fixed assets	(1,573)	(1,747)	(5,201)	(5,671)
Depreciation and amortizations for assets with rights to use in leases	(6,827)	(7,640)	(22,542)	(23,599)
Depreciation of other assets for investment properties	—	—	—	—
Amortization of other assets per revenue asset from ordinary activities from costumer contracts	—	—	—	—
Total Depreciation and amortization	**(38,644)**	**(26,694)**	**(93,068)**	**(78,080)**

(*) During the period ended September 30, 2026, this item includes depreciation and amortization expenses of MCh$14,027 associated with the sale of assets and liabilities of Itaú Colombia and Itaú Panamá described in Note 5.

Note 40 – Impairment of non-Financial Assets

For the three and nine months periods ended September 30, 2026 and 2025, the details are as follows:

	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Impairment of investments in associates	—	—	—	—
Impairment of intangible assets	—	—	—	—
Impairment of fixed assets	(1)	(1)	(1)	(2)
Impairment of right-of-use assets	(3)	—	(3)	—
Impairment of other assets for investment properties	—	—	—	—
Impairment of other assets for income from ordinary activities from contracts with customers	—	—	—	—
Gain on an acquisition through a business combination on highly advantageous terms	—	—	—	—
Total	**(4)**	**(1)**	**(4)**	**(2)**

Note 41 – Credit Loss Expenses

a) Summary of credit loss expense for the three and nine months periods ended as of September 30, 2026 and 2025, is as follows:

Summary of credit loss expense	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Expense of provisions constituted for loan credit risk	(99,155)	(98,766)	(295,158)	(284,702)
Expense (recovery) of special provisions for credit risk	(1,195)	1,801	(1,622)	(3,626)
Write-off credit recovery	18,608	18,972	52,178	54,087
Impairment due to credit risk of other financial assets at amortized cost	14	(6)	13	(6)
Impairment due to credit risk of financial assets at fair value through other comprehensive income	1	(23)	(67)	(38)
Total	**(81,727)**	**(78,022)**	**(244,656)**	**(234,285)**

b) Flow of provision expenses constituted for credit risk and expense for credit losses of loans for the three and nine months periods ended September 30, 2026 and 2025, is as follows:

	For the three months periods ended as of September 30, 2026							
	Normal portfolio evaluation		Substandard portfolio evaluation	Non performing portfolio evaluation		Subtotal	Deductible guarantees FOGAPE Covid-19	Total
	Individual	Group	Individual	Individual	Group			
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Interbank loans								
Creation of provisions	(81)	—	—	—	—	(81)	(71)	**(152)**
Release of provisions	147	—	—	—	—	147	—	**147**
Subtotal	**66**	**—**	**—**	**—**	**—**	**66**	**(71)**	**(5)**
Commercial loans								
Creation of provisions	(2,786)	28,411	1,374	(2,416)	8,674	33,257	3,418	**36,675**
Provisions released	(2,740)	(44,618)	(3,485)	(20,731)	(7,763)	(79,337)	4,986	**(74,351)**
Subtotal	**(5,526)**	**(16,207)**	**(2,111)**	**(23,147)**	**911**	**(46,080)**	**8,404**	**(37,676)**
Mortgage loans								
Creation of provisions	—	4,481	—	—	(451)	4,030	—	**4,030**
Provisions released	—	(6,193)	—	—	(2,038)	(8,231)	154	**(8,077)**
Subtotal	**—**	**(1,712)**	**—**	**—**	**(2,489)**	**(4,201)**	**154**	**(4,047)**
Consumer loans								
Creation of provisions	—	103,272	—	—	741	104,013	—	**104,013**
Release of provisions	—	(158,555)	—	—	(7,594)	(166,149)	4,709	**(161,440)**
Subtotal	**—**	**(55,283)**	**—**	**—**	**(6,853)**	**(62,136)**	**4,709**	**(57,427)**
Expense of constituted provisions	**(5,460)**	**(73,202)**	**(2,111)**	**(23,147)**	**(8,431)**	**(112,351)**	**13,196**	**(99,155)**
Recovery of writen-off loans								
Interbank loans	—	—	—	—	—	—	—	**—**
Commercial loans	—	—	—	—	—	—	—	**7,006**
Mortgage loans	—	—	—	—	—	—	—	**1,602**
Consumer loans	—	—	—	—	—	—	—	**10,000**
Subtotal	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**18,608**
Credit loss expense	**(5,460)**	**(73,202)**	**(2,111)**	**(23,147)**	**(8,431)**	**(112,351)**	**13,196**	**(80,547)**

Note 41 – Credit Loss Expenses, continued

	For the nine months periods ended as of September 30, 2026							
	Normal portfolio evaluation		Substandard portfolio evaluation	Non performing portfolio evaluation		Subtotal	Deductible guarantees FOGAPE Covid-19	Total
	Individual	Group	Individual	Individual	Group			
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Interbank loans								
Creation of provisions	(960)	—	—	—	—	(960)	(71)	**(1,031)**
Release of provisions	1,478	—	—	—	—	1,478	—	**1,478**
Subtotal	**518**	**—**	**—**	**—**	**—**	**518**	**(71)**	**447**
Commercial loans								
Creation of provisions	(15,739)	(334)	(7,014)	(31,429)	5,626	(48,890)	3,417	**(45,473)**
Provisions released	6,022	(44,275)	(1,739)	(17,760)	(3,152)	(60,904)	5,098	**(55,806)**
Subtotal	**(9,717)**	**(44,609)**	**(8,753)**	**(49,189)**	**2,474**	**(109,794)**	**8,515**	**(101,279)**
Mortgage loans								
Creation of provisions	—	(636)	—	—	(3,094)	(3,730)	—	**(3,730)**
Provisions released	—	(5,083)	—	—	(2,038)	(7,121)	154	**(6,967)**
Subtotal	**—**	**(5,719)**	**—**	**—**	**(5,132)**	**(10,851)**	**154**	**(10,697)**
Consumer loans								
Creation of provisions	—	(4,381)	—	—	(22,680)	(27,061)	—	**(27,061)**
Release of provisions	—	(157,244)	—	—	(4,033)	(161,277)	4,709	**(156,568)**
Subtotal	**—**	**(161,625)**	**—**	**—**	**(26,713)**	**(188,338)**	**4,709**	**(183,629)**
Expense of constituted provisions	**(9,199)**	**(211,953)**	**(8,753)**	**(49,189)**	**(29,371)**	**(308,465)**	**13,307**	**(295,158)**
Recovery of writen-off loans								
Interbank loans	—	—	—	—	—	—	—	**—**
Commercial loans	—	—	—	—	—	—	—	**15,002**
Mortgage loans	—	—	—	—	—	—	—	**4,413**
Consumer loans	—	—	—	—	—	—	—	**32,763**
Subtotal	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**52,178**
Credit loss expense	**(9,199)**	**(211,953)**	**(8,753)**	**(49,189)**	**(29,371)**	**(308,465)**	**13,307**	**(242,980)**

Note 41 – Credit Loss Expenses, continued

	For the three months periods ended as of September 30, 2025							
	Normal portfolio evaluation		Substandard portfolio evaluation	Non performing portfolio evaluation		Subtotal	Deductible guarantees FOGAPE Covid-19	Total
	Individual	Group	Individual	Individual	Group			
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Interbank loans								
Creation of provisions	(331)	—	—	—	—	(331)	—	**(331)**
Release of provisions	42	—	—	—	—	42	—	**42**
Subtotal	**(289)**	**—**	**—**	**—**	**—**	**(289)**	**—**	**(289)**
Commercial loans								
Creation of provisions	(3,326)	(13,360)	(4,100)	(18,000)	(2,701)	(41,487)	—	**(41,487)**
Provisions released	5,304	48	2,328	62	555	8,297	5	**8,302**
Subtotal	**1,978**	**(13,312)**	**(1,772)**	**(17,938)**	**(2,146)**	**(33,190)**	**5**	**(33,185)**
Mortgage loans								
Creation of provisions	—	(642)	—	—	(1,214)	(1,856)	—	**(1,856)**
Provisions released	—	547	—	—	1,207	1,754	—	**1,754**
Subtotal	**—**	**(95)**	**—**	**—**	**(7)**	**(102)**	**—**	**(102)**
Consumer loans								
Creation of provisions	—	(56,753)	—	—	(13,269)	(70,022)	—	**(70,022)**
Release of provisions	—	—	—	—	4,832	4,832	—	**4,832**
Subtotal	**—**	**(56,753)**	**—**	**—**	**(8,437)**	**(65,190)**	**—**	**(65,190)**
Expense of constituted provisions	**1,689**	**(70,160)**	**(1,772)**	**(17,938)**	**(10,590)**	**(98,771)**	**5**	**(98,766)**
Recovery of writen-off loans								
Interbank loans	—	—	—	—	—	—	—	**—**
Commercial loans	—	—	—	—	—	—	—	**5,055**
Mortgage loans	—	—	—	—	—	—	—	**834**
Consumer loans	—	—	—	—	—	—	—	**13,083**
Subtotal	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**18,972**
Credit loss expense	**1,689**	**(70,160)**	**(1,772)**	**(17,938)**	**(10,590)**	**(98,771)**	**5**	**(79,794)**

Note 41 – Credit Loss Expenses, continued

	For the nine months periods ended as of September 30, 2025							
	Normal portfolio evaluation		Substandard portfolio evaluation	Non performing portfolio evaluation		Subtotal	Deductible guarantees FOGAPE Covid-19	Total
	Individual	Group	Individual	Individual	Group			
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Interbank loans								
Creation of provisions	(412)	—	—	—	—	(412)	—	**(412)**
Release of provisions	201	—	—	—	—	201	—	**201**
Subtotal	**(211)**	**—**	**—**	**—**	**—**	**(211)**	**—**	**(211)**
Commercial loans								
Creation of provisions	(14,080)	(43,211)	(12,645)	(47,418)	(3,348)	(120,702)	—	**(120,702)**
Provisions released	13,164	196	4,918	689	6,430	25,397	46	**25,443**
Subtotal	**(916)**	**(43,015)**	**(7,727)**	**(46,729)**	**3,082**	**(95,305)**	**46**	**(95,259)**
Mortgage loans								
Creation of provisions	—	(3,013)	—	—	(4,673)	(7,686)	—	**(7,686)**
Provisions released	—	1,577	—	—	1,207	2,784	—	**2,784**
Subtotal	**—**	**(1,436)**	**—**	**—**	**(3,466)**	**(4,902)**	**—**	**(4,902)**
Consumer loans								
Creation of provisions	—	(176,236)	—	—	(35,711)	(211,947)	—	**(211,947)**
Release of provisions	—	—	—	—	27,617	27,617	—	**27,617**
Subtotal	**—**	**(176,236)**	**—**	**—**	**(8,094)**	**(184,330)**	**—**	**(184,330)**
Expense of constituted provisions	**(1,127)**	**(220,687)**	**(7,727)**	**(46,729)**	**(8,478)**	**(284,748)**	**46**	**(284,702)**
Recovery of writen-off loans								
Interbank loans	—	—	—	—	—	—	—	**—**
Commercial loans	—	—	—	—	—	—	—	**15,072**
Mortgage loans	—	—	—	—	—	—	—	**3,090**
Consumer loans	—	—	—	—	—	—	—	**35,925**
Subtotal	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**54,087**
Credit loss expense	**(1,127)**	**(220,687)**	**(7,727)**	**(46,729)**	**(8,478)**	**(284,748)**	**46**	**(230,615)**

c) Balances for the three and nine months periods ended as of September 30, 2026 and 2025 of expenses for special provisions for credit risk, are as follows:

Summary of the expense for special provisions for credit risk	For the three months periods ended as of September 30,		For the the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Expense of provisions for contingent credits	**1,097**	**693**	**3,594**	**(7,239)**
Interbank loans	—	—	—	—
Commercial Loans	1,002	(117)	1,530	1,075
Consumer loans	95	810	2,064	(8,314)
Expense of provisions for country risk for operations with debtors domiciled abroad	**(2,292)**	**1,108**	**(5,216)**	**1,892**
Expense of special provisions for contingent credits abroad	**—**	—	**—**	—
Expense of additional provisions for loans	**—**	**—**	**—**	**1,721**
Commercial loans	—	—	—	1,721
Mortgage loans	—	—	—	—
Consumer loans	—	—	—	—
Expense of provisions for adjustments to the minimum provision required for normal portfolio with individual evaluation	**—**	—	**—**	—
Expense of other special provisions constituted for credit risk	**—**	—	**—**	—
Total	**(1,195)**	**1,801**	**(1,622)**	**(3,626)**

Note 42 – Income from Discontinued Operations

As of September 30, 2026 and 2025, the Bank has no results from discontinued operations.

Note 43 – Related Party Disclosures

a) Assets and liabilities for transactions with related parties

Assets and liabilities by type of related party	As of September 30, 2026				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS					
Financial assets to be traded at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts	—	—	—	53,857	**53,857**
Debt financial instruments	—	—	—	—	—
Financial assets not intended for mandatory trading at fair value through profit or loss	—	—	—	—	—
Financial assets at fair value through profit or loss	—	—	—	—	—
Financial assets at fair value through other comprehensive income	—	—	—	—	—
Financial derivative contracts for accounting hedging	—	—	—	—	—
Financial assets at amortized cost	—	—	—	—	—
Rights on resale agreements and loans of securities	—	—	—	—	—
Debt financial instruments	—	—	—	—	—
Commercial loans	—	—	—	59,480	**59,480**
Mortgage loans	—	—	30,802	19,009	**49,811**
Consumer loans	—	—	3,673	4,304	**7,977**
Recorded provisions - loans	—	—	(331)	(551)	**(882)**
Other assets	—	—	—	239	**239**
Contingent credits	—	30,000	9,834	5,669	**45,503**
LIABILITIES					
Financial liabilities to be traded at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts	—	114	—	43,846	**43,960**
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts for accounting hedge.	—	—	—	—	—
Financial liabilities at amortized cost	—	—	—	—	—
Deposits and other demand obligations	—	73	2,990	9,852	**12,915**
Deposits and other term deposits	—	48,994	3,439	207,880	**260,313**
Repurchase agreement obligations and securities loans	—	—	—	—	—
Obligations with banks	—	—	—	—	—
Debt instruments issued	—	—	—	—	—
Other financial obligations	—	—	—	—	—
Obligations from lease contracts	—	—	—	—	—
Financial instruments of regulatory capital issued (1)	—	—	—	276,309	**276,309**
Provision for payment of interest on bonds with no fixed maturity (1)	—	—	—	2,643	**2,643**
Other liabilities	—	—	82	272	354

(1) This corresponds to an AT1 bond issued by the Bank and acquired by Itaú BBA International, a related party of the Bank's controlling shareholder. As of September 30, 2026, interest accrued on these issuances amounted to a total of MCh$18,077, of which MCh$13,292 had been paid.

Note 43 – Related Party Disclosures, continued

Assets and liabilities by type of related party	As of December 31, 2025				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS					
Financial assets to be traded at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts	—	191	—	4,413	**4,604**
Debt financial instruments	—	—	—	—	—
Financial assets not intended for mandatory trading at fair value through profit or loss	—	—	—	—	—
Financial assets at fair value through profit or loss	—	—	—	—	—
Financial assets at fair value through other comprehensive income	—	—	—	—	—
Financial derivative contracts for accounting hedging	—	—	—	—	—
Financial assets at amortized cost	—	—	—	—	—
Rights on resale agreements and loans of securities	—	—	—	—	—
Debt financial instruments	—	—	—	—	—
Commercial loans	—	5,563	20	19,557	**25,140**
Mortgage loans	—	—	28,268	17,000	**45,268**
Consumer loans	—	—	5,695	3,790	**9,485**
Recorded provisions - loans	—	(12)	(284)	(204)	**(500)**
Other assets	—	—	—	680	**680**
Contingent credits	—	24,439	8,154	4,666	**37,259**
LIABILITIES					
Financial liabilities to be traded at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts	—	—	—	2,496	**2,496**
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—
Financial derivative contracts for accounting hedge.	—	—	—	—	—
Financial liabilities at amortized cost	—	—	—	—	—
Deposits and other demand obligations	—	21	2,718	5,424	**8,163**
Deposits and other term deposits	—	94,327	4,209	181,618	**280,154**
Repurchase agreement obligations and securities loans	—	—	—	—	—
Obligations with banks	—	—	—	—	—
Debt instruments issued	—	—	—	—	—
Other financial obligations	—	—	—	—	—
Obligations from lease contracts	—	—	—	—	—
Financial instruments of regulatory capital issued (1)	—	—	—	272,070	**272,070**
Provision for payment of interest on bonds with no fixed maturity (1)	—	—	—	2,813	**2,813**
Other liabilities	—	—	—	—	—

(1) This corresponds to an AT1 bond issued by the Bank and acquired by Itaú BBA International, a related entity of the Bank's controlling shareholder. As of December 31, 2025, interest accrued on these issuances amounted to a total of MCh$21,559, of which MCh$18,746 had been paid.

Note 43 – Related Party Disclosures, continued

b) Incomes and expenses from transactions related parties for the three and nine months periods ended as of September 30, 2026 and 2025:

	For the three months periods ended as of September 30, 2026				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Interest income	—	—	180	11,393	**11,573**
Incomes from readjustments	—	—	174	134	**308**
Commission income	—	497	72	584	**1,153**
Net financial result	—	—	—	1	**1**
Other income	—	—	—	—	**—**
Total Income	**—**	**497**	**426**	**12,112**	**13,035**
Interest Expenses	—	(706)	32	(5,394)	**(6,068)**
Indexation expenses	—	—	—	(21)	**(21)**
Commission expenses	—	—	—	—	**—**
Credit loss expense	—	(32)	(455)	(983)	**(1,470)**
Expenses for employee benefit obligations	—	—	(9,721)	—	**(9,721)**
Administrative expense	382	(928)	—	(1,846)	**(2,392)**
Other expenses	—	—	—	—	—
Total Expenses	**382**	**(1,666)**	**(10,144)**	**(8,244)**	**(19,672)**

	For the nine months periods ended as of September 30, 2026				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Interest income	—	3	834	24,083	**24,920**
Incomes from readjustments	—	—	920	686	**1,606**
Commission income	—	1,154	185	1,867	**3,206**
Net financial result	—	—	—	1	**1**
Other income	—	—	—	—	**—**
Total Income	**—**	**1,157**	**1,939**	**26,637**	**29,733**
Interest Expenses	—	(2,427)	(158)	(9,844)	**(12,429)**
Indexation expenses	—	—	(4)	(393)	**(397)**
Commission expenses	—	—	—	—	**—**
Credit loss expense	—	(20)	(239)	(677)	**(936)**
Expenses for employee benefit obligations	—	—	(44,065)	—	**(44,065)**
Administrative expense	(496)	(3,418)	—	(6,081)	**(9,995)**
Other expenses	—	—	—	—	—
Total Expenses	**(496)**	**(5,865)**	**(44,466)**	**(16,995)**	**(67,822)**

Note 43 – Related Party Disclosures, continued

	For the nine months periods ended as of September 30, 2025				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Interest income	—	—	305	1,068	**1,373**
Incomes from readjustments	—	—	153	(40)	**113**
Commission income	—	160	30	673	**863**
Net financial result	—	—	—	—	**—**
Other income	—	—	—	—	**—**
Total Income	**—**	**160**	**488**	**1,701**	**2,349**
Interest Expenses	—	(818)	(70)	(2,058)	**(2,946)**
Indexation expenses	—	—	—	(74)	**(74)**
Commission expenses	—	—	—	—	**—**
Credit loss expense	—	—	(67)	94	**27**
Expenses for employee benefit obligations	—	—	(3,647)	—	**(3,647)**
Administrative expense	(110)	(945)	—	(1,888)	**(2,943)**
Other expenses	—	—	—	—	—
Total Expenses	**(110)**	**(1,763)**	**(3,784)**	**(3,926)**	**(9,583)**

	For the nine months periods ended as of September 30, 2025				
	Parent entity	Other legal entity	Key Bank consolidated personnel	Other related parties	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Interest income	—	89	926	2,034	**3,049**
Incomes from readjustments	—	—	784	398	**1,182**
Commission income	—	327	72	1,870	**2,269**
Net financial result	—	—	—	—	**—**
Other income	—	—	—	—	**—**
Total Income	**—**	**416**	**1,782**	**4,302**	**6,500**
Interest Expenses	—	(1,054)	(224)	(6,273)	**(7,551)**
Indexation expenses	—	—	(2)	(362)	**(364)**
Commission expenses	—	—	—	—	**—**
Credit loss expense	—	32	(116)	123	**39**
Expenses for employee benefit obligations	—	—	(29,508)	—	**(29,508)**
Administrative expense	(369)	(3,084)	—	(5,401)	**(8,854)**
Other expenses	—	—	—	—	—
Total Expenses	**(369)**	**(4,106)**	**(29,850)**	**(11,913)**	**(46,238)**

Note 43 – Related Party Disclosures, continued

c) Transactions with related parties in the period/year

The transactions with related entities reported herein are those which, in the opinion of the Company, exceed an accumulated total of MCh$82 (UF 2,000) as of September 30, 2026 (MCh$79 as of December 31, 2025):

Transaction description						As of September 30, 2026					As of September 30, 2025		
Business name	Nature of the relationship with the bank	Type of service	Deadline	Renewal Conditions	Transactions under equivalence conditions to those Transactions with mutual independence between parties	Amount	Effect on Income Statement		Effect on Statement of Financial Position		Amount	Effect on Income Statement	
							Incomes	Expenses	Receivable	Payable		Incomes	Expenses
						MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Combanc S.A.	Management	Data transmission services	Undefined	According to contract	Yes	(729)	—	(729)	—	—	(705)	—	(705)
Comder Contraparte Central S.A.	Management	Banking services	Undefined	According to contract	Yes	(544)	—	(544)	—	—	(1,310)	—	(1,310)
Itaú Unibanco	Direct	Reimbursement for business management	Undefined	According to contract	Yes	(496)	—	(496)	—		(369)	—	(369)
Itaú BBA Securities NY	Direct	Reimbursement for business management	Annual	According to contract	Yes	439	743	(304)	81	(346)	501	691	(190)
Itaú internacional securities	Direct	Reimbursement for business management	Annual	According to contract	Yes	135	135	—	11	—	52	52	—
Banco Itaú International	Direct	Reimbursement for business management	20 years	According to contract	Yes	472	472	—	147	—	873	873	—
Itaú Europe SA	Direct	Reimbursement for business management	Annual	According to contract	Yes	(684)	—	(684)	—	(2)	—	—	—
Itaú BBA Europa	Direct	Reimbursement for business management	Annual	According to contract	Yes	(1,134)	—	(1,134)	—	—	—	—	—
Redbanc S.A.	Management	ATM network management	Undefined	According to contract	Yes	(2,686)	—	(2,686)	—	—	(3,196)	—	(3,196)
Transbank S.A.	Management	Credit card management	Undefined	According to contract	Yes	(3,418)	—	(3,418)	—	—	(3,084)	—	(3,084)

Transaction description						As of December 31, 2025				
Business name	Nature of the relationship with the bank	Type of service	Deadline	Renewal Conditions	Transactions under equivalence conditions to those Transactions with mutual independence between parties	Amount	Effect on Income Statement		Effect on Statement of Financial Position	
							Incomes	Expenses	Receivable	Payable
						MCh$	MCh$	MCh$	MCh$	MCh$
Combanc S.A.	Management	Data transmission services	Undefined	According to contract	Yes	(944)	—	(944)	—	—
Comder Contraparte Central S.A	Management	Banking services	Undefined	According to contract	Yes	(1,462)	—	(1,462)	—	—
Itaú Unibanco	Direct	Reimbursement for business management	Undefined	According to contract	Yes	(498)	—	(498)	—	—
Itaú BBA Securities NY	Direct	Reimbursement for business management	Annual	According to contract	Yes	534	883	(349)	92	(93)
Itaú internacional securities	Direct	Reimbursement for business management	Annual	According to contract	Yes	86	86	—	85	—
Banco Itaú International	Direct	Reimbursement for business management	20 years	According to contract	Yes	1,103	1,103	—	503	—
Itaú BBA Europa	Direct	Reimbursement for business management	Annual	According to contract	Yes	(653)	—	(653)	—	(443)
Redbanc S.A.	Management	ATM network management	Undefined	According to contract	Yes	(4,333)	—	(4,333)	—	—
Transbank S.A.	Management	Credit card management	Undefined	According to contract	Yes	(4,429)	—	(4,429)	—	—

Note 43 – Related Party Disclosures, continued

d) Payments to the Board of directors and key management personnel of Consolidated Bank.

Payments to the Board of directors and key Bank Management personnel and its subsidiaries	For the three months periods ended as of September 30,		For the nine months periods ended as of September 30,	
	2026	2025	2026	2025
	MCh$	MCh$	MCh$	MCh$
Board of directors				
Compensation payments and board of directors per diem - Bank and banks subsidiaries	**(351)**	**(289)**	**(975)**	**(833)**
Key Bank Management personnel and its subsidiaries:				
Short-term employee benefit payment	(8,113)	(3,358)	(29,945)	(23,775)
Post employment employee benefit payment	—	—	—	—
Long-term employee benefit payment	—	—	—	—
Payments for employee benefits due to termination of employment contract	(231)	—	(1,639)	(1,285)
Payment to employees based on shares or equity instruments	(869)	—	(10,411)	(2,600)
Payment for obligations for defined contribution post-employment plans	—	—	—	—
Payment for obligations for defined post-employment benefit plans	—	—	—	—
Payment for other personnel obligations	—	—	—	—
Subtotal- Payments for employee benefit obligations	**(9,213)**	**(3,358)**	**(41,995)**	**(27,660)**
Total	**(9,564)**	**(3,647)**	**(42,970)**	**(28,493)**

e) Composition of the Board of directors and key Bank Management personnel and its subsidiaries

Composition of the board of directors and key Key Bank Management personnel and its subsidiaries	As of September 30,	
	2026	2025
	No. of executives	
Board of directors		
Directors - Bank and Bank Subsidiaries	**13**	**13**
Key Bank Management personnel and its subsidiaries:		
General Manager - Bank	1	1
General Manager - Bank subsidiaries	6	7
Division/Area Managers - Bank	105	86
Division/Area Managers - Bank Subsidiaries	24	58
Subtotal	**136**	**152**
Total	**149**	**165**

Note 44 – Fair Value of Financial Assets and Liabilities

This disclosure was prepared based on the application of the local regulatory guidelines stated in Chapter 7-12 "Fair value of financial instruments" of the CMF and IFRS 13 "Fair value measurement". These standards have been applied to both financial assets and non-financial assets measured at fair value (recurring and non-recurring).

The following section details the main guidelines and definitions used by the Group:

Fair value. The price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e. an exit price). The transaction is carried out in the principal or most advantageous market and is not forced, that is, it does not consider factors specific to the Group that may influence a real transaction.

Market participants. Buyers and sellers in the principal (or most advantageous) market for the asset or liability that have all of the following characteristics:

a) They are independent of each other, i.e. they are not related parties as defined in IAS 24 "Related Party Disclosures", although the price in a related party transaction may be used as an input to a fair value measurement if the entity has evidence that the transaction was entered into at market terms.

b) They are knowledgeable, having a reasonable understanding about the asset or liability and the transaction using all available information, including information that might be obtained through due diligence efforts that are usual and customary.

c) They are able to enter into a transaction for the asset or liability.

d) They are willing to enter into a transaction for the asset or liability i.e. they are motivated, but not forced or otherwise compelled, to do so.

Fair value measurement. When measuring fair value, the Group takes into account the same characteristics of the asset or liability that market participants would consider in pricing that asset or liability on the measurement date.

Aspects of the transaction. A fair value measurement assumes that the asset or liability is exchanged in an orderly transaction between market participants to sell the asset or transfer the liability at the measurement date under current market conditions. The measurement assumes that the transaction to sell the asset or transfer the liability takes place: (a) on the principal market for the asset or liability; or (b) in the absence of a principal market, on the most advantageous market for the asset.

Market participants. The fair value measurement measures the fair value of the asset or liability using the assumptions that the market participants would use in pricing the asset or liability, assuming that the participants act in their best economic interest.

Note 44 – Fair Value of Financial Assets and Liabilities, continued

Prices. Fair value is the price that will be received for the sale of an asset or paid for the transfer of a liability in an orderly transaction on the main (or most advantageous) market as of the measurement date under current market conditions (i.e. Starting price) regardless of whether that price is directly observable or estimated using another valuation technique.

Highest and best use of non-financial assets. The fair value measurement of these assets takes into account the market participant's ability to generate economic benefits through the highest and best use of the asset or through the sale of the asset to another market participant that would maximize the value of the asset.

Bank's own liabilities and equity instruments. The fair value measurement assumes that these items are transferred to a market participant on the date of measurement. The transfer of these items assumes that:

a) A liability would remain outstanding and the market participant transferee would be required to fulfill the obligation. The liability would not be settled with the counterparty or otherwise extinguished on the measurement date.
b) An entity's own equity instrument would remain outstanding and the market participant transferee would take on the rights and responsibilities associated with the instrument. The instrument would not be canceled or otherwise extinguished on the measurement date.

Default risk. The fair value of a liability reflects the effect of the default risk. This risk includes, but is not limited to, the entity's own credit risk. This risk is assumed to be the same before and after the liability is transferred.

Initial recognition. When an asset is acquired or a liability assumed in an exchange transaction involving that asset or liability, the transaction price is the price paid to acquire the asset or received to assume the liability (the entry price). In contrast, the fair value of the asset or liability is the price received to sell the asset or paid to transfer the liability (the exit price). Entities do not necessarily sell assets at the prices paid to acquire them. Likewise, they do not necessarily transfer liabilities at the price received to assume them.

Valuation techniques. The Bank will use techniques that are appropriate for the circumstances and for which sufficient data is available to measure the fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs. In this sense, the following approaches stand out, being the first two the most used by the group:

a) **Market approach.** Uses prices and other relevant information generated by market transactions involving identical or comparable assets, liabilities, or a group of assets and liabilities.
b) **Income approach.** Converts future amounts for example cash flows or income and expenses to a single current (discounted) amount, reflecting current market expectations about those future amounts. The fair value measurement is determined based on the value indicated by the current market expectations about those future amounts.
c) **Cost approach.** Reflects the amount that would be required currently to replace the service capacity of an asset (current replacement cost).

Note 44 – Fair Value of Financial Assets and Liabilities, continued

Present value techniques. Technique to adjust the discount rate and expected cash flows (expected present value). The present value technique used to measure the fair value will depend on the specific facts and circumstances of the asset or liability being measured and the availability of sufficient data.

Components of the present value measurement. Present value is the tool used to link future amounts (e.g. cash flows or values) to a present amount using a discount rate. A fair value measurement of an asset or a liability using a present value technique captures all the following elements from the perspective of market participants at the measurement date:

a) An estimate of future cash flows for the asset or liability being measured.
b) Expectations about possible variations in the amount and timing of the cash flows representing the uncertainty inherent in the cash flows.
c) The temporary value of money, represented by the rate on risk-free monetary assets that have expiration dates or duration that coincides with the period covered by the cash flows and do not raise uncertainty in the temporary distribution or risk of default for the holder (that is, risk-free interest rate).
d) The price to bear the uncertainty inherent in the cash flows (i.e., a risk premium).
e) Other factors that market participants would take into account in these circumstances.
f) For a liability, the default risk related to that liability, including the entity's own credit risk (i.e. the debtor's).

Fair value hierarchy. It gives the highest priority to quoted prices (unadjusted) in active markets for identical assets and liabilities (Level 1 inputs) and lowest priority to unobservable inputs (Level 3 inputs). Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.

Note 44 – Fair Value of Financial Assets and Liabilities, continued

Determination of fair value

The following is a summary of the fair values of the main financial assets and liabilities as of September 30, 2026 and December 31, 2025, including those that are not presented at fair value in the Interim Consolidated Statement of Financial Position:

	As of September 30, 2026		
	Carrying amount value	Estimated fair value	
		Recurrent (a)	Non recurrent (b)
	MCh$	MCh$	MCh$
ASSETS			
Cash and deposits in banks	2,863,192	—	2,863,192
Cash items in process of collection	1,750,867	—	1,750,867
Financial assets for trading at fair value through profit or loss	7,617,406	7,617,406	—
Financial derivative contracts	7,023,480	7,023,480	—
Financial debt instruments	526,665	526,665	—
Other	67,261	67,261	—
Financial assets not held for trading valued mandatorily at fair value through profit or loss	10,239	10,239	—
Financial assets designated at fair value through profit or loss	—	—	—
Financial assets at fair value through other comprehensive income	6,060,573	6,060,573	—
Financial debt instruments	6,060,573	6,060,573	—
Other	—	—	—
Derivative financial instruments held for hedge accounting	238,429	238,429	—
Financial assets at amortized cost	30,520,108	—	31,001,585
Investments under resale agreements	428,782	—	428,782
Financial debt instruments	666,204	—	655,051
Interbank loans	28,959	—	28,959
Loans and accounts receivable from customers - Commercial	18,490,557	—	18,647,394
Loans and accounts receivable from customers - Mortgage	8,594,762	—	8,564,070
Loans and accounts receivable from customers - Consumer	2,310,844	—	2,677,329
Total	**49,060,814**	**13,926,647**	**35,615,644**
LIABILITIES			
Cash in process of being cleared	1,792,431	—	1,792,431
Financial liabilities for trading at fair value through profit or loss	6,649,715	6,649,715	—
Financial derivative contracts	6,649,715	6,649,715	—
Other	—	—	—
Financial liabilities at fair value through profit or loss	—	—	—
Financial derivative contracts and accounting hedges	291,177	291,177	—
Financial liabilities at amortized cost	35,666,587	—	35,319,827
Deposits and other demand liabilities	6,632,568	—	6,632,568
Time deposits and other time liabilities	15,934,968	—	15,969,158
Obligations under repurchase agreements	1,692,215	—	1,692,215
Interbank borrowings	2,403,570	—	2,239,670
Debt instruments issued	7,378,517	—	7,161,467
Other financial liabilities	1,624,749	—	1,624,749
Lease contracts liabilities	99,580	—	78,747
Financial instruments of regulatory capital issued	1,548,366	—	1,629,125
Total	**46,047,856**	**6,940,892**	**38,820,130**

(a) Corresponds to assets and liabilities that are measured and recognized at fair value in the Interim Consolidated Financial Statements.
(b) Corresponds to assets and liabilities that are measured and recognized on a basis other than fair value in the Interim Consolidated Financial Statements. The fair value presented here are for disclosure purposes only and have no impact on the balances in the Interim Consolidated Financial Statements.

Note 44 – Fair Value of Financial Assets and Liabilities, continued

	As of December 31, 2025		
	Carrying amount value	Estimated fair value	
		Recurrent (a)	Non recurrent (b)
	MCh$	MCh$	MCh$
ASSETS			
Cash and deposits in banks	2,892,660	—	2,892,660
Cash items in process of collection	897,258	—	897,258
Financial assets for trading at fair value through profit or loss	4,620,072	4,620,072	—
Financial derivative contracts	3,956,486	3,956,486	—
Financial debt instruments	598,794	598,794	—
Other	64,792	64,792	—
Financial assets not held for trading valued mandatorily at fair value through profit or loss	8,837	8,837	—
Financial assets designated at fair value through profit or loss	—	—	—
Financial assets at fair value through other comprehensive income	3,815,427	3,815,427	—
Financial debt instruments	3,815,427	3,815,427	—
Other	—	—	—
Derivative financial instruments held for hedge accounting	139,856	139,856	—
Financial assets at amortized cost	29,356,116	—	30,221,587
Investments under resale agreements	197,770	—	197,770
Financial debt instruments	991,908	—	1,000,656
Interbank loans	47,332	—	47,332
Loans and accounts receivable from customers - Commercial	16,547,863	—	17,030,221
Loans and accounts receivable from customers - Mortgage	8,520,104	—	8,525,962
Loans and accounts receivable from customers - Consumer	3,051,139	—	3,419,646
Total	**41,730,226**	**8,584,192**	**34,011,505**
LIABILITIES			
Cash in process of being cleared	890,109	—	890,109
Financial liabilities for trading at fair value through profit or loss	3,899,837	3,899,837	—
Financial derivative contracts	3,899,837	3,899,837	—
Other	—	—	—
Financial liabilities at fair value through profit or loss	—	—	—
Financial derivative contracts and accounting hedges	104,428	104,428	—
Financial liabilities at amortized cost	31,488,777	—	31,301,493
Deposits and other demand liabilities	6,895,773	—	6,895,773
Time deposits and other time liabilities	14,561,042	—	14,533,060
Obligations under repurchase agreements	518,259	—	518,259
Interbank borrowings	1,892,176	—	1,887,367
Debt instruments issued	6,858,083	—	6,703,590
Other financial liabilities	763,444	—	763,444
Lease contracts liabilities	109,096	—	101,822
Financial instruments of regulatory capital issued	1,496,400	—	1,557,869
Total	**37,988,647**	**4,004,265**	**33,851,293**

(a) Corresponds to assets and liabilities that are measured and recognized at fair value in the Interim Consolidated Financial Statements.
(b) Correspond to assets and liabilities that are measured and recognized on a basis other than fair value in the Interim Consolidated Financial Statements. The fair values presented here are for disclosure purposes only and have no impact on the balances in the Interim Consolidated Financial Statements.

Note 44 – Fair Value of Financial Assets and Liabilities, continued

In addition, the fair value estimates presented above do not attempt to estimate the value of the Group's profits generated by its business, nor future business activities, and, therefore, do not represent the value of the Group as a going concern.

The following section describes the methods used to estimate fair value:

a) Measurement of the fair value of assets and liabilities for disclosure purposes (Non-recurring)

Cash, short-term assets and short-term liabilities

The fair value of these items approximates their book value given their short-term nature. These items include:

- Cash and deposits in Banks
- Cash in the process of collection
- Rights for repurchase agreements and securities loans and obligations for repurchase agreements and securities loans
- Demand deposits and other demand obligations
- Other financial obligations

Loans

The fair value of loans is determined using a discounted cash flow analysis. In the case of mortgage loans and consumer loans, the cash flows were discounted by using the effective average placement rate of the last month of the reporting period for each type of product. The fair value of commercial loans is determined using a discounted cash flow analysis, using a risk-free interest rate adjusted for expected losses from debtors based on their credit quality. The credit risk adjustment is based on variables observable in the market and the Group's policies for qualitative and quantitative credit risk methodologies.

This methodology was applied to:

- Interbank loans
- Loans and accounts receivable from customers

Financial instruments at amortized cost

The estimated fair value of these financial instruments is determined using quotes and transactions observed in the main market for identical instruments, or in their absence, for similar instruments. Fair value estimates of debt instruments or securities representative of debt take into account additional variables and inputs to the extent that they apply, including estimates of prepayment rates and the credit risk of issuers.

Note 44 – Fair Value of Financial Assets and Liabilities, continued

Medium and long-term liabilities

The fair value of medium and long-term liabilities is determined using a discounted cash flow analysis, using an interest rate curve that reflects current market conditions at which the entity's debt instruments are traded. Medium and long-term liabilities include:

- Term deposits and other term loans
- Interbank borrowings
- Debt instruments issued
- Instruments of regulatory capital

b) Value Measurement of financial assets and liabilities for recording purposes (recurring):

Financial instruments

The estimated fair value of these financial instruments is determined using quotes and transactions observed in the main market for identical instruments, or in their absence, for similar instruments. Fair value estimates of debt instruments or securities representative of debt take into account additional variables and inputs to the extent that they apply, including estimates of prepayment rates and the credit risk of issuers. These financial instruments are classified as follows:

- Financial instruments held for trading at fair value through profit or loss
- Financial instruments at fair value with changes in other comprehensive income

Financial derivative contracts

The estimated fair value of derivative instruments is calculated using prices quoted in the market for financial instruments with similar characteristics. The methodology recognizes the credit risk of each counterparty. The adjustment is known internationally as counterparty risk adjustment, which is composed of CVA (Credit Value Adjustment) and DVA (Debit Value Adjustment), the sum of both risk adjustments the effective counterparty risk that must be recognized. This adjustment is periodically recorded in the Interim Consolidated Financial Statements.

Note 44 – Fair Value of Financial Assets and Liabilities, continued

As of September 30, 2026, the portfolio of derivative contracts both in Chile and Colombia have an accumulate net effect of MCh$(7,312) (MCh$(5,872) as of December 31, 2025)

	As of September 30, 2026		As of December 31, 2025	
	CVA	DVA	CVA	DVA
	MCh$	MCh$	MCh$	MCh$
Derivatives held for hedging				
Fair value	—	—	—	—
Currency forwards	—	—	—	—
Currency swaps	—	—	—	—
Interest rate swaps	—	—	—	—
Cash flows	—	—	—	—
Currency forwards	—	—	—	—
Currency swaps	—	—	—	—
Interest rate swaps	—	—	—	—
Net investment in a foreign operation hedge	—	—	—	—
Currency forwards	—	—	—	—
Currency swaps	—	—	—	—
Interest rate swaps	—	—	—	—
Derivatives held for trading	(7,954)	642	(7,379)	1,507
Forward de tasa	—	—	(13)	—
Currency forwards	(1,199)	477	(2,042)	813
Currency swaps	(5,783)	110	(4,196)	531
Interest rate swaps	(972)	55	(1,128)	163
Currency call options	—	—	—	—
Currency put options	—	—	—	—
Totals financial derivatives	(7,954)	642	(7,379)	1,507

c) Fair value hierarchy

IFRS 13 establishes a fair value hierarchy that classifies assets and liabilities based on the characteristics of the data that the technique requires for its valuation:

- **Level 1**

Inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Entity can access at the measurement date. The inputs needed to value the instruments in this category are available daily and used directly.

In the case of Currency, Shares and Mutual funds, prices are observed directly in over-the-counter markets and the Stock Exchange. These prices correspond to the values at which the exact same assets are traded. As a result, the portfolio valuation does not require assumptions or models of any type.

For instruments issued by the Chilean Central Bank and the Chilean Treasury, benchmark prices are used. Benchmark prices are defined using similar durations, type of currency and are traded the equivalent of every day. The valuation of these instruments is identical to the valuation of the Santiago Stock Exchange, which is a standard international methodology. This methodology uses the internal rate of return to discount the instrument's cash flows.

Note 44 – Fair Value of Financial Assets and Liabilities, continued

- **Level 2**

The specific instrument does not have daily quotes. However, similar instruments can be observed (e.g. same issuer, different maturity; or different issuer, same maturity and risk rating). In general, they are diverse combinations of pseudo-arbitration. Although the inputs are not directly observable, observable inputs are available with the needed periodicity.

In this category, instruments are valued by discounting contractual cash flows based on a zero-coupon curve determined through the price of instruments with similar characteristics and a similar issuer risk. The income approach is used, which converts future amounts to present amounts.

For derivative instruments within this category, quotes from other-the-counter transactions reported by the most important brokers in the Chilean market and the Bloomberg platform are used. The inputs observed include forward prices, interest rates and volatilities. Based on these inputs, market curves are modeled. They are a numerical representation of the opportunity costs of the instrument's cash flows or the price volatility of an asset. Finally, cash flows are discounted.

The Black and Scholes model is used for options based on prices of brokers in the OTC market. For money market instruments, prices of transactions on the Santiago Stock Exchange are observed and used to model market curves.

For corporate or bank bonds, given the lack of market depth, the Bank uses transactions (if any) in the Chilean market, on foreign markets, zero-coupon curves of risk-free instruments, adjustment curves, spread modeling, correlation with similar financial instruments, etc. and gives market curves as the final result. These market curves are provided by a pricing supplier and are widely accepted by the market and its regulators.

- **Level 3**

This is used when prices, data or necessary inputs are not directly or indirectly observable for similar instruments for the asset or liability as of the valuation date. These fair value valuation models are subjective in nature. Therefore, they base their estimate of prices on a series of assumptions that are widely accepted by the market.

Due to the lack of liquidity in the basis of the active banking rate (TAB) over the chamber rate (camera), the price is not observable and, therefore, models must be used to estimate the future cash flows of the contract. This spread is calculated on a historical basis using the IRS with the greatest market depth, which is the chamber swap.

In addition, the Bank offers American forwards to meet its customers' needs. They do not have a secondary market and, therefore, their value is estimated using an extension of the Hull-White model, used widely by the financial services industry.

Note 44 – Fair Value of Financial Assets and Liabilities, continued

With respect to financial assets, a negotiation is not required, mandatorily valued at fair value with changes in results, the valuation is made based on the determination of a rate that allows obtaining the fair value based on market references:

- Determining an average rate from "Comparable Instruments" according to the rating of the issuer and term of the instrument.
- Decomposing the rate into a risk-free base observable in the market and a spread that represents the credit risk of the issuer.

The periodic valuation of the instrument is carried out based on the value of the risk-free rate of each day plus the determined credit spread.

The table below summarizes the impacts on the portfolio of a recalibration of the models based on a stress scenario, recalibrating parameters with the shock incorporated.

Impact calibration	As of September 30, 2026		
	American forwards USD- CLP	Basis TAB CLP	Basis TAB CLF
	MCh$	MCh$	MCh$
Volatility exchange rate USD-CLP			
TAB 30	—	10	—
TAB 90	—	—	(12)
TAB 180	—	(21)	1
TAB 360	—	—	—
Total	**—**	**(11)**	**(11)**

Impact calibration	As of December 31, 2025		
	American forwards USD- CLP	Basis TAB CLP	Basis TAB CLF
	MCh$	MCh$	MCh$
Volatility exchange rate USD-CLP			
TAB 30	—	13	—
TAB 90	—	—	—
TAB 180	—	5	—
TAB 360	—	—	—
Total	**—**	**18**	**—**

Note 44 – Fair Value of Financial Assets and Liabilities, continued

The following table summarizes the fair value hierarchy for the Group's recurring valuation of financial instruments:

Level	Instrument	Issuer	Price Source	Model
1	Currency	N/A	OTC, Bloomberg	Directly observable price.
	Shares	Others	Santiago Exchange	Directly observable price.
	Mutual funds	Asset Managers	Risk America	Directly observable price.
	Bonds	Chilean Central Bank	Santiago Stock Exchange	Internal rate of return (IRR) based on prices.
2	Derivatives	N/A	OTC (Brokers), Bloomberg	Interest rate curves based on forward prices and coupon rates.
	IIF	Chilean Central Bank and Chilean Treasury	Santiago Stock Exchange	Interest rate curves based on prices.
	IIF	Banks	Santiago Stock Exchange	Interest rate curves based on prices.
	Bonds	Companies, banks	Pricing supplier	Interest rate curves based on correlations, spreads, extrapolations, etc.
3	Derivatives TAB	N/A	OTC (Brokers)	Interest rate curves based on modeling of TAB-Chamber spread.
	Derivatives, American forwards	N/A	Blomberg	Black and Scholes with inputs from European options.
	Bonds	Companies, banks	Blomberg	Interest rate curves based on modeling of SOFR and spreads

Note 44 – Fair Value of Financial Assets and Liabilities, continued

The following table classifies assets and liabilities measured at fair value on a recurring basis, in accordance with the fair value hierarchy established in IFRS 13, as of September 30, 2026 and December 31, 2025:

	As of September 30, 2026				
Measurement at fair value of instruments on on a recurring basis using	Book Value	Fair Value	Market value of the asset for asset for identified (level 1)	Inputs Significant observable (level 2)	Inputs Significant Non-observable (level 3)
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS					
Financial instruments at fair value through profit and loss	**593,926**	**593,926**	**579,299**	**14,627**	**—**
Chilean Central Bank and Government securities	104,819	104,819	104,819	—	—
Other local financial instruments	14,627	14,627	—	14,627	—
Foreign Central Banks or Government financial instruments	407,219	407,219	407,219	—	—
Investments in mutual funds	66,305	66,305	66,305	—	—
Loans originated and acquired by the entity	956	956	956	—	—
Financial assets not held for trading mandatority measured at fair value through profit or loss	**10,239**	**10,239**	**—**	**—**	**10,239**
Commercial loans	10,239	10,239	—	—	10,239
Other	—	—	—	—	—
Financial instruments at fair value through other comprehensive income	**6,060,573**	**6,060,573**	**5,916,982**	**42,770**	**100,821**
Chilean Central Bank and Government securities	4,581,649	4,581,649	4,581,649	—	—
Other local financial instruments	14,063	14,063	—	14,063	—
Foreign Central Banks or government financial instruments	1,191,387	1,191,387	1,191,387	—	—
Other intruments issued abroad	273,474	273,474	143,946	28,707	100,821
Other financial instruments	—	—	—	—	—
Financial derivative contracts	**7,261,909**	**7,261,909**	**—**	**7,240,640**	**21,269**
Forwards	2,007,517	2,007,517	—	1,998,467	9,050
Swaps	5,250,747	5,250,747	—	5,238,528	12,219
Call options	3,643	3,643	—	3,643	—
Put options	2	2	—	2	—
Total	**13,926,647**	**13,926,647**	**6,496,281**	**7,298,037**	**132,329**
LIABILITIES					
Financial derivative contracts	**6,940,892**	**6,940,892**	**—**	**6,939,621**	**1,271**
Forwards	2,082,729	2,082,729	—	2,081,473	1,256
Swaps	4,856,849	4,856,849	—	4,856,834	15
Call options	19	19	—	19	—
Put options	1,295	1,295	—	1,295	—
Total	**6,940,892**	**6,940,892**	**—**	**6,939,621**	**1,271**

Note 44 – Fair Value of Financial Assets and Liabilities, continued

Measurement at fair value of instruments on on a recurring basis using	As of December 31, 2025				
	Book Value	Fair Value	Market value of the asset for asset for identified (level 1)	Inputs Significant observable (level 2)	Inputs Significant Non-observable (level 3)
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS					
Financial instruments at fair value through profit and loss	**663,586**	**663,586**	**647,112**	**16,474**	**—**
Chilean Central Bank and Government securities	121,400	121,400	121,400	—	—
Other local financial instruments	11,565	11,565	—	11,565	—
Foreign Central Banks or goverment financial instruments	465,829	465,829	460,920	4,909	—
Investments in mutual funds	64,009	64,009	64,009	—	—
Loans originated and acquired by the entity	783	783	783	—	—
Financial assets not held for trading mandatority measured at fair valye through profit or loss	**8,837**	**8,837**	**—**	**—**	**8,837**
Commercial loans	8,837	8,837	—	—	8,837
Other	—	—	—	—	—
Financial instruments at fair value through other comprehensive income	**3,815,427**	**3,815,427**	**3,442,452**	**269,501**	**103,474**
Chilean Central Bank and Government securities	2,562,550	2,562,550	2,562,550	—	—
Other local financial instruments	13,292	13,292	—	13,292	—
Foreign Central Banks or goverment financial instruments	976,931	976,931	724,725	252,206	—
Other intruments issued abroad	262,654	262,654	155,177	4,003	103,474
Other financial instruments	—	—	—	—	—
Financial derivative contracts	**4,096,342**	**4,096,342**	**—**	**4,079,790**	**16,552**
Forwards	892,395	892,395	—	889,860	2,535
Swaps	3,203,717	3,203,717	—	3,189,700	14,017
Call options	205	205	—	205	—
Put options	25	25	—	25	—
Total	**8,584,192**	**8,584,192**	**4,089,564**	**4,365,765**	**128,863**
LIABILITIES					
Financial derivative contracts	**4,004,265**	**4,004,265**	**—**	**4,004,029**	**236**
Forwards	1,007,735	1,007,735	—	1,007,527	208
Swaps	2,996,498	2,996,498	—	2,996,470	28
Call options	22	22	—	22	—
Put options	10	10	—	10	—
Total	**4,004,265**	**4,004,265**	**—**	**4,004,029**	**236**

Note 44 – Fair Value of Financial Assets and Liabilities, continued

d) Transfers between level 1 and level 2

For the as of September 30, 2026 and December 31, 2025, there are no transfers between levels 1 and 2, as described below:

Measurement at fair value of instruments on measured on a recurring basis	As of September 30, 2026			As of December 31, 2025		
	Value Fair	Level 1 to 2	Level 2 to 1	Value Fair	Level 1 to 2	Level 2 to 1
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS						
Financial instruments at fair value through profit or loss	593,926	—	—	663,586	—	—
Financial instruments at fair value through other comprehensive income	6,060,573	—	—	3,815,427	—	—
Financial derivative contracts	7,261,909	—	—	4,096,342	—	—
Total	**13,916,408**	**—**	**—**	**8,575,355**	**—**	**—**
LIABILITIES						
Financial derivative contracts	6,940,892	—	—	4,004,265	—	—
Total	**6,940,892**	**—**	**—**	**4,004,265**	**—**	**—**

e) Disclosures Regarding Level 3 Assets and Liabilities

Level 3 assets and liabilities are valued using techniques that require inputs that are not observable on the market, for which the income approach is used to convert future amounts to present amounts.

This category includes:

- Financial derivative instruments indexed to the TAB rate, this rate is comprised of an interbank rate and a liquidity premium charged to financial institutions and is determined using a short-rate model with mean reversion.
- American forward options.
- Financial assets whose contractual cash flows have not met the conditions of the SPPI test.
- Corporate bond whose data are not observable in the market.

As none of these products has a market, the Bank uses financial engineering valuation techniques that use unobservable variables.

These techniques use as transaction prices from the main financial instrument markets and assumptions that are widely accepted by the financial services industry. Using this information, unobservable variables are constructed such as: adjustment curves, spreads, volatilities and other variables necessary for the valuation. Lastly, all of the models are subject to internal contrasts by independent areas and have been reviewed by internal auditors and regulators.

Note 44 – Fair Value of Financial Assets and Liabilities, continued

None of these products generate significant impacts on the Bank's results as a result of recalibration. The American forward is only offered for the US dollar-Chilean peso market and until now, given the important differential between these interest rates, the product behaves like a traditional forward. The TAB swap does not have significant impacts on the valuation as the modeled liquidity premiums have a quick mean reversion for the short part and low volatility for the long part, concentrating on the book's sensitivity in the longest part of the curve.

The following table presents a reconciliation of assets and liabilities that are measured at fair value on a recurring basis as of September 30, 2026 and December 31, 2025:

Reconciliation level 3	As of September 30, 2026					
	Opening balance	Income (Loss) recognized in Income	Income (Loss) recognized in Equity	Net of Purchases, sales and agreements	Transfers from level 1 and 2	Closing balance
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS						
Financial assets not held for trading mandatorily measured at fair value throught profit or loss	**8,837**	**1,402**	**—**	**—**	**—**	**10,239**
Commercial loans	8,837	1,402	—	—	—	10,239
Financial instruments at fair value throught other comprehensive income	**103,474**	**5,722**	**11,851**	**(3,890)**	**(16,336)**	**100,821**
Other foreign institutions financial instruments	103,474	5,722	11,851	(3,890)	(16,336)	100,821
Financial derivative contracts	**16,553**	**12,002**	**—**	**(7,286)**	**—**	**21,269**
Forwards	2,535	11,002	—	(4,487)	—	9,050
Swaps	14,018	1,000	—	(2,799)	—	12,219
Total	**128,864**	**19,126**	**11,851**	**(11,176)**	**(16,336)**	**132,329**
LIABILITIES						
Financial derivative contracts	**236**	**(2,505)**	**—**	**3,540**	**—**	**1,271**
Forwards	208	(2,212)	—	3,260	—	1,256
Swaps	28	(293)	—	280	—	15
Total	**236**	**(2,505)**	**—**	**3,540**	**—**	**1,271**

Reconciliation level 3	As of December 31, 2025					
	Opening balance	Income (Loss) recognized in Income	Income (Loss) recognized in Equity	Net of Purchases, sales and agreements	Transfers from level 1 and 2	Closing balance
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS						
Financial assets not held for trading mandatorily measured at fair value throught profit or loss	**8,650**	**187**	**—**	**—**	**—**	**8,837**
Commercial loans (1)	8,650	187	—	—	—	**8,837**
Financial instruments at fair value throught other comprehensive income	**107,736**	**(3,690)**	**6,169**	**(6,741)**	**—**	**103,474**
Other foreign institutions financial instruments	107,736	(3,690)	6,169	(6,741)	—	**103,474**
Financial derivative contracts	**17,331**	**4,127**	**(4,906)**	**—**	**—**	**16,552**
Forwards	1,746	2,266	(1,477)	—	—	**2,535**
Swaps	15,585	1,861	(3,429)	—	—	**14,017**
Total	**133,717**	**624**	**1,263**	**(6,741)**	**—**	**128,863**
LIABILITIES						
Financial derivative contracts	**433**	**(3,403)**	**—**	**3,206**	**—**	**236**
Forwards	378	(2,859)	—	2,689	—	**208**
Swaps	55	(544)	—	517	—	**28**
Total	**433**	**(3,403)**	**—**	**3,206**	**—**	**236**

Note 44 – Fair Value of Financial Assets and Liabilities, continued

Hierarchy for Remaining Assets and Liabilities.

The following table discloses the classification according to the fair value hierarchy for assets and liabilities that are not measured at fair value on a recurring basis as of September 30, 2026, and December 31, 2025:

Measurement at fair value of items on non-recurring basis	As of September 30, 2026				
	Net value	Fair value estimated	Market value of the asset for identified assets identified (Level 1)	Other inputs significant observable (Level 2)	Non-observable significant inputs observable (Level 3)
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS					
Cash and deposits in banks	2,863,192	2,863,192	2,863,192	—	—
Cash items in process of collection	1,750,867	1,750,867	1,750,867	—	—
Financial assets at amortized cost	**30,520,108**	**31,001,585**	**1,112,792**	**—**	**29,888,793**
Investments under resale agreements	428,782	428,782	428,782	—	—
Financial debt instruments	666,204	655,051	655,051	—	—
Interbank loans	28,959	28,959	28,959	—	—
Loans and accounts receivable from customers - Commercial	18,490,557	18,647,394	—	—	18,647,394
Loans and accounts receivable from customers - Mortgage	8,594,762	8,564,070	—	—	8,564,070
Loans and accounts receivable from customers - Consumer	2,310,844	2,677,329	—	—	2,677,329
Total	**35,134,167**	**35,615,644**	**5,726,851**	**—**	**29,888,793**
LIABILITIES					
Cash in process of being cleared	1,792,431	1,792,431	1,792,431	—	—
Financial liabilities at amortized cost	**35,666,587**	**35,319,827**	**12,189,202**	**23,130,625**	**—**
Deposits and other demand liabilities	6,632,568	6,632,568	6,632,568	—	—
Time deposits and other time liabilities	15,934,968	15,969,158	—	15,969,158	—
Obligations under repurchase agreements	1,692,215	1,692,215	1,692,215	—	—
Interbank borrowings	2,403,570	2,239,670	2,239,670	—	—
Debt instruments issued	7,378,517	7,161,467	—	7,161,467	—
Other financial liabilities	1,624,749	1,624,749	1,624,749	—	—
Lease contracts liabilities	99,580	78,747	78,747	—	—
Financial instruments of regulatory capital issued	1,548,366	1,629,125	—	1,629,125	—
Total	**39,106,964**	**38,820,130**	**14,060,380**	**24,759,750**	**—**

Note 44 – Fair Value of Financial Assets and Liabilities, continued

Measurement at fair value of items on non-recurring basis	As of December 31, 2025				
	Net value	Fair value estimated	Market value of the asset for identified assets identified (Level 1)	Other inputs significant observable (Level 2)	Non-observable significant inputs observable (Level 3)
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS					
Cash and deposits in banks	2,892,660	2,892,660	2,892,660	—	—
Cash items in process of collection	897,258	897,258	897,258	—	—
Financial assets at amortized cost	**29,356,116**	**30,221,587**	**1,245,758**	**—**	**28,975,829**
Investments under resale agreements	197,770	197,770	197,770	—	—
Financial debt instruments	991,908	1,000,656	1,000,656	—	—
Interbank loans	47,332	47,332	47,332	—	—
Loans and accounts receivable from customers - Commercial	16,547,863	17,030,221	—	—	17,030,221
Loans and accounts receivable from customers - Mortgage	8,520,104	8,525,962	—	—	8,525,962
Loans and accounts receivable from customers - Consumer	3,051,139	3,419,646	—	—	3,419,646
Total	**33,146,034**	**34,011,505**	**5,035,676**	**—**	**28,975,829**
LIABILITIES					
Cash in process of being cleared	890,109	890,109	890,109	—	—
Financial liabilities at amortized cost	**31,488,777**	**31,301,493**	**10,064,843**	**21,236,650**	**—**
Deposits and other demand liabilities	6,895,773	6,895,773	6,895,773	—	—
Time deposits and other time liabilities	14,561,042	14,533,060	—	14,533,060	—
Obligations under repurchase agreements	518,259	518,259	518,259	—	—
Interbank borrowings	1,892,176	1,887,367	1,887,367	—	—
Debt instruments issued	6,858,083	6,703,590	—	6,703,590	—
Other financial liabilities	763,444	763,444	763,444	—	—
Lease contracts liabilities	109,096	101,822	101,822	—	—
Financial instruments of regulatory capital issued	1,496,400	1,557,869	—	1,557,869	—
Total	**33,984,382**	**33,851,293**	**11,056,774**	**22,794,519**	**—**

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Note 45 – Maturity According to Remaining Terms of Financial Assets and Liabilities

The main assets grouped by maturity, including interest accrued as of September 30, 2026 and December 31, 2025, are detailed below:

	As of September 30, 2026							
	On demand	Up to 1 months	Between 1 and 3 months	Between 3 months and 1 year	Between 1 and 3 years	Between 3 and 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Assets								
Cash and deposits in banks	**2,863,192**	—	—	—	—	—	—	**2,863,192**
Cash items in process of collection	**1,750,867**	—	—	—	—	—	—	**1,750,867**
Financial assets for trading at fair value through profit or loss	—	**1,244,378**	**1,994,902**	**3,496,607**	**412,039**	**313,183**	**156,297**	**7,617,406**
Financial derivative contracts	—	1,115,448	1,945,562	3,375,470	305,051	177,821	104,128	**7,023,480**
Financial debt instruments	—	61,752	49,340	121,137	106,905	135,362	52,169	**526,665**
Other	—	67,178	—	—	83	—	—	**67,261**
Financial assets not held for trading valued mandatorily at fair value through profit or loss	—	—	—	—	10,239	—	—	**10,239**
Financial assets at fair value through other comprehensive income	—	**333,727**	**763,931**	**1,562,194**	**2,576,192**	**301,616**	**522,913**	**6,060,573**
Financial debt instruments	—	333,727	763,931	1,562,194	2,576,192	301,616	522,913	**6,060,573**
Other	—	—	—	—	—	—	—	—
Derivative financial instruments held for hedge accounting	—	58,724	36,386	91,860	21,803	20,980	8,676	**238,429**
Financial assets at amortized cost	**619,770**	**2,804,754**	**3,256,261**	**6,586,752**	**5,532,555**	**3,743,599**	**7,976,417**	**30,520,108**
Investments under resale agreements	—	428,782	—	—	—	—	—	**428,782**
Financial debt instruments	—	224,135	35,928	298,072	61,587	374	46,108	**666,204**
Interbank loans	—	5,662	—	3,029	6,058	6,058	8,152	**28,959**
Loans and accounts receivable from customers - Commercial	323,871	1,998,869	2,919,326	5,091,227	3,649,669	2,452,043	2,055,552	**18,490,557**
Loans and accounts receivable from customers - Mortgage	480	46,611	97,775	426,465	1,106,981	1,054,966	5,861,484	**8,594,762**
Loans and accounts receivable from customers - Consumer	295,419	100,695	203,232	767,959	708,260	230,158	5,121	**2,310,844**
Total assets	**5,233,829**	**4,441,583**	**6,051,480**	**11,737,413**	**8,552,828**	**4,379,378**	**8,664,303**	**49,060,814**
Liabilities								
Cash in process of being cleared	**1,792,431**	—	—	—	—	—	—	**1,792,431**
Financial liabilities for trading at fair value through profit or loss	—	**1,165,949**	**1,612,132**	**3,303,779**	**330,838**	**161,514**	**75,503**	**6,649,715**
Financial derivative contracts	—	1,165,949	1,612,132	3,303,779	330,838	161,514	75,503	**6,649,715**
Other	—	—	—	—	—	—	—	—
Financial derivative contracts and accounting hedges	—	44,225	50,721	149,288	32,610	11,409	2,924	**291,177**
Financial liabilities at amortized cost	**7,260,264**	**7,402,652**	**3,858,942**	**7,072,092**	**4,674,708**	**2,004,151**	**3,393,778**	**35,666,587**
Deposits and other demand liabilities	6,632,584	—	—	—	(16)	—	—	**6,632,568**
Time deposits and other time liabilities	469,402	5,422,083	3,001,222	4,344,099	2,365,763	71,188	261,211	**15,934,968**
Obligations under repurchase agreements	—	1,295,447	396,768	—	—	—	—	**1,692,215**
Interbank borrowings	88,094	269,399	195,638	1,274,977	372,917	74,664	127,881	**2,403,570**
Debt instruments issued	1	232,747	14,924	737,789	1,744,224	1,674,356	2,974,476	**7,378,517**
Other financial liabilities	70,183	182,976	250,390	715,227	191,820	183,943	30,210	**1,624,749**
Lease contracts liabilities	—	1,994	5,148	14,122	44,784	11,093	22,439	**99,580**
Financial instruments of regulatory capital issued	—	—	—	—	43,474	—	1,504,892	**1,548,366**
Total liabilities	**9,052,695**	**8,614,820**	**5,526,943**	**10,539,281**	**5,126,414**	**2,188,167**	**4,999,536**	**46,047,856**
Assets (liabilities), net	**(3,818,866)**	**(4,173,237)**	**524,537**	**1,198,132**	**3,426,414**	**2,191,211**	**3,664,767**	**3,012,958**

Note 45 – Maturity According to Remaining Terms of Financial Assets and Liabilities, continued

	As of December 31, 2025							
	On demand	Up to 1 months	Between 1 and 3 months	Between 3 months and 1 year	Between 1 and 3 years	Between 3 and 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Assets								
Cash and deposits in banks	**2,892,660**	—	—	—	—	—	—	**2,892,660**
Cash items in process of collection	**897,258**	—	—	—	—	—	—	**897,258**
Financial assets for trading at fair value through profit or loss	—	**808,304**	**1,032,322**	**1,945,368**	**302,610**	**305,015**	**226,453**	**4,620,072**
Financial derivative contracts	—	720,157	1,022,999	1,868,152	188,493	91,476	65,209	**3,956,486**
Financial debt instruments	—	24,138	9,323	77,216	113,334	213,539	161,244	**598,794**
Other	—	64,009	—	—	783	—	—	**64,792**
Financial assets not held for trading valued mandatorily at fair value through profit or loss	—	—	—	8,837	—	—	—	**8,837**
Financial assets at fair value through other comprehensive income	—	**692,462**	**273,608**	**1,653,626**	**948,906**	**87,493**	**159,332**	**3,815,427**
Financial debt instruments	—	692,462	273,608	1,653,626	948,906	87,493	159,332	**3,815,427**
Other	—	—	—	—	—	—	—	—
Derivative financial instruments held for hedge accounting	—	10,779	18,240	48,861	14,324	24,011	23,641	**139,856**
Financial assets at amortized cost	**868,636**	**2,378,886**	**2,564,366**	**6,139,319**	**5,341,258**	**3,862,133**	**8,201,518**	**29,356,116**
Investments under resale agreements	—	197,770	—	—	—	—	—	**197,770**
Financial debt instruments	—	150,290	26,841	214,801	138,221	349,092	112,663	**991,908**
Interbank loans	—	14,321	—	3,915	7,830	7,830	13,436	**47,332**
Loans and accounts receivable from customers - Commercial	320,069	1,871,910	2,239,859	4,714,117	3,409,986	1,993,173	1,998,749	**16,547,863**
Loans and accounts receivable from customers - Mortgage	756	43,431	90,356	399,569	1,038,236	1,010,451	5,937,305	**8,520,104**
Loans and accounts receivable from customers - Consumer	547,811	101,164	207,310	806,917	746,985	501,587	139,365	**3,051,139**
Total assets	**4,658,554**	**3,890,431**	**3,888,536**	**9,796,011**	**6,607,098**	**4,278,652**	**8,610,944**	**41,730,226**
Liabilities								
Cash in process of being cleared	**890,109**	—	—	—	—	—	—	**890,109**
Financial liabilities for trading at fair value through profit or loss	—	**699,008**	**1,131,864**	**1,693,869**	**226,737**	**100,732**	**47,627**	**3,899,837**
Financial derivative contracts	—	699,008	1,131,864	1,693,869	226,737	100,732	47,627	**3,899,837**
Other	—	—	—	—	—	—	—	—
Financial derivative contracts and accounting hedges	—	**18,121**	**21,889**	**60,397**	**3,858**	**163**	—	**104,428**
Financial liabilities at amortized cost	**7,631,989**	**6,105,793**	**3,193,847**	**6,222,750**	**3,615,811**	**1,748,910**	**2,969,677**	**31,488,777**
Deposits and other demand liabilities	6,895,640	—	—	—	133	—	—	**6,895,773**
Time deposits and other time liabilities	598,849	5,315,714	2,876,796	3,964,627	1,404,291	87,529	313,236	**14,561,042**
Obligations under repurchase agreements	—	517,299	960	—	—	—	—	**518,259**
Interbank borrowings	64,184	149,458	198,035	970,153	372,351	31,421	106,574	**1,892,176**
Debt instruments issued	—	390	—	865,743	1,812,123	1,629,960	2,549,867	**6,858,083**
Other financial liabilities	73,316	122,932	118,056	422,227	26,913	—	—	**763,444**
Lease contracts liabilities	—	3,456	3,987	17,236	36,630	21,538	26,249	**109,096**
Financial instruments of regulatory capital issued	—	—	—	—	35,540	—	1,460,860	**1,496,400**
Total liabilities	**8,522,098**	**6,826,378**	**4,351,587**	**7,994,252**	**3,918,576**	**1,871,343**	**4,504,413**	**37,988,647**
Assets (liabilities), net	**(3,863,544)**	**(2,935,947)**	**(463,051)**	**1,801,759**	**2,688,522**	**2,407,309**	**4,106,531**	**3,741,579**

Note 46 – Financial and Non Financial Assets and Liabilities by Currency

The following are the amounts of financial and non-financial assets and liabilities for the most relevant currencies as of September 30, 2026 and December 31, 2025:

	As of September 30, 2026											
	Local currency			Foreign currency								
	CLP	CLF	Exchange rate readjustment	USD	EUR	GBP	CHF	JPY	CNY	COP	Others	Total
Financial assets	**19,257,176**	**14,207,541**	**15,735**	**8,950,238**	**92,093**	**3,536**	**50**	**67,753**	**36,103**	**6,428,084**	**2,505**	**49,060,814**
Cash and deposits in banks	455,890	—	—	2,118,415	31,958	3,536	50	4,864	13,657	232,317	2,505	2,863,192
Transactions pending settlement	751,860	—	—	987,746	11,261	—	—	—	—	—	—	1,750,867
Financial assets for trading at fair value through profit or loss	6,640,294	2,069	—	22,664	—	—	—	—	—	952,379	—	7,617,406
Financial assets not held for trading valued mandatorily at fair value through profit or loss	—	—	—	10,239	—	—	—	—	—	—	—	10,239
Financial assets at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Financial assets at fair value through other comprehensive income	3,193,611	1,369,462	—	603,788	—	—	—	—	—	893,712	—	6,060,573
Derivative financial instruments held for hedge accounting	191,274	—	—	13,188	—	—	—	—	—	33,967	—	238,429
Financial assets at amortized cost	8,024,247	12,836,010	15,735	5,194,198	48,874	—	—	62,889	22,446	4,315,709	—	30,520,108
Rights under repurchase agreements and securities lending	204,354	—	—	—	—	—	—	—	—	224,428	—	428,782
Financial debt instruments	257,665	394	—	19,567	—	—	—	—	—	388,578	—	666,204
Interbank loans	—	—	—	28,959	—	—	—	—	—	—	—	28,959
Loans and accounts receivable from customers - Commercial	5,279,104	4,242,558	15,735	5,116,923	48,874	—	—	62,889	22,446	3,702,028	—	18,490,557
Loans and accounts receivable from customers - Mortgage	1,914	8,592,213	—	—	—	—	—	—	—	635	—	8,594,762
Loans and accounts receivable from customers - Consumer	2,281,210	845	—	28,749	—	—	—	—	—	40	—	2,310,844
Non Financial assets	**1,331,725**	**4,234**	**883**	**1,439,131**	**12,872**	**790**	**29**	**—**	**—**	**464,977**	**608**	**3,255,249**
Investments in companies	31,728	—	—	192	2	—	—	—	—	33,876	—	65,798
Intangible assets	631,940	—	—	611	—	—	—	—	—	49,222	—	681,773
Fixed assets	16,208	—	—	349	—	—	—	—	—	10,194	—	26,751
Right of use assets under lease agreements	101,506	—	—	3,202	—	—	—	—	—	2,805	—	107,513
Current taxes	7,718	—	—	1,793	—	—	—	—	—	37,655	—	47,166
Deferred taxes	258,119	—	—	4,271	—	—	—	—	—	151,019	—	413,409
Other assets	274,707	4,234	883	1,428,713	12,870	790	29	—	—	166,336	608	1,889,170
Non-current assets and disposable groups for sale	9,799	—	—	—	—	—	—	—	—	13,870	—	23,669
Total assets	**20,588,901**	**14,211,775**	**16,618**	**10,389,369**	**104,965**	**4,326**	**79**	**67,753**	**36,103**	**6,893,061**	**3,113**	**52,316,063**
Financial liabilities	**22,389,071**	**8,820,479**	**149**	**8,317,819**	**55,624**	**1,432**	**140,374**	**43,170**	**30,513**	**5,947,487**	**301,738**	**46,047,856**
Transactions pending settlement	1,236,116	—	—	535,104	15,588	791	282	—	3,924	31	595	1,792,431
Financial liabilities held for trading at fair value through profit or loss	6,143,957	—	—	16,460	—	—	—	—	—	489,298	—	6,649,715
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Financial derivative contracts for hedge accounting	218,000	—	—	18,276	—	—	—	—	—	54,901	—	291,177
Financial liabilities at amortized cost	14,792,439	7,513,647	—	7,452,164	40,036	641	140,092	43,170	26,589	5,356,666	301,143	35,666,587
Deposits and other demand liabilities	3,441,389	46,729	—	1,378,615	39,577	641	90	6,846	6,928	1,711,580	173	6,632,568
Time deposits and other time liabilities	9,344,734	997,596	—	3,349,551	2	—	—	—	—	2,243,085	—	15,934,968
Obligations under repurchase agreements and securities lending	1,543,994	—	—	420	—	—	—	—	—	147,801	—	1,692,215
Obligations with banks	—	—	—	1,609,982	457	—	—	36,324	19,661	737,146	—	2,403,570
Debt securities issued	392,141	6,469,322	—	—	—	—	—	—	—	517,054	—	7,378,517
Other financial obligations	70,181	—	—	1,113,596	—	—	140,002	—	—	—	300,970	1,624,749
Lease contracts liabilities	238	92,653	149	3,423	—	—	—	—	—	3,117	—	99,580
Regulatory capital instruments issued	(1,679)	1,214,179	—	292,392	—	—	—	—	—	43,474	—	1,548,366
Non Financial liabilities	**587,037**	**279,669**	**—**	**718,830**	**21,676**	**2**	**3**	**—**	**2**	**284,928**	**6**	**1,892,153**
Provisions for contingencies	75,268	—	—	1,810	—	—	—	—	—	198,289	—	275,367
Provisions for dividends, interest payments and revaluation of bonds with no fixed maturity	43,230	—	—	4,786	—	—	—	—	—	—	—	48,016
Special provisions for credit risk	130,445	—	—	31,862	—	—	—	—	—	4,869	—	167,176
Current taxes	207	—	—	598	—	—	—	—	—	73	—	878
Deferred taxes	—	—	—	—	—	—	—	—	—	—	—	—
Other liabilities	337,887	279,669	—	679,774	21,676	2	3	—	2	81,697	6	1,400,716
Liabilities included in disposable groups for sale	—	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	**22,976,108**	**9,100,148**	**149**	**9,036,649**	**77,300**	**1,434**	**140,377**	**43,170**	**30,515**	**6,232,415**	**301,744**	**47,940,009**
Assets (liabilities)	**(2,387,207)**	**5,111,627**	**16,469**	**1,352,720**	**27,665**	**2,892**	**(140,298)**	**24,583**	**5,588**	**660,646**	**(298,631)**	**4,376,054**

Note 46 – Financial and Non Financial Assets and Liabilities by Currency, continued

	As of December 31, 2025											
	Local currency			Foreign currency								
	CLP	CLF	Exchange rate readjustment	USD	EUR	GBP	CHF	JPY	CNY	COP	Others	Total
Financial assets	**15,226,255**	**12,483,366**	**8,493**	**7,487,312**	**120,567**	**1,477**	**671**	**58,723**	**36,876**	**6,301,067**	**5,419**	**41,730,226**
Cash and deposits in banks	450,436	—	—	2,172,399	60,938	1,477	671	16,453	27,439	157,428	5,419	2,892,660
Transactions pending settlement	365,263	—	—	530,464	1,510	—	—	—	—	21	—	897,258
Financial assets for trading at fair value through profit or loss	3,814,866	—	—	33,312	—	—	—	—	—	771,894	—	4,620,072
Financial assets not held for trading valued mandatorily at fair value through profit or loss	—	—	—	8,837	—	—	—	—	—	—	—	8,837
Financial assets at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Financial assets at fair value through other comprehensive income	2,213,842	330,983	—	544,283	—	—	—	—	—	726,319	—	3,815,427
Derivative financial instruments held for hedge accounting	81,787	—	—	904	—	—	—	—	—	57,165	—	139,856
Financial assets at amortized cost	8,300,061	12,152,383	8,493	4,197,113	58,119	—	—	42,270	9,437	4,588,240	—	29,356,116
Rights under repurchase agreements and securities lending	181,784	—	—	1	—	—	—	—	—	15,985	—	197,770
Financial debt instruments	638,346	14,096	—	54,752	—	—	—	—	—	284,714	—	991,908
Interbank loans	—	—	—	26,473	—	—	—	—	—	20,859	—	47,332
Loans and accounts receivable from customers - Commercial	5,212,550	4,320,859	8,493	4,091,007	58,119	—	—	42,270	9,437	2,805,128	—	16,547,863
Loans and accounts receivable from customers - Mortgage	758	7,816,640	—	—	—	—	—	—	—	702,706	—	8,520,104
Loans and accounts receivable from customers - Consumer	2,266,623	788	—	24,880	—	—	—	—	—	758,848	—	3,051,139
Non Financial assets	**1,378,387**	**5,181**	**1,246**	**498,482**	**3,171**	**—**	**—**	**39**	**—**	**299,529**	**17**	**2,186,052**
Investments in companies	26,853	—	—	184	2	—	—	—	—	20,658	—	47,697
Intangible assets	637,785	—	—	740	—	—	—	—	—	47,700	—	686,225
Fixed assets	14,877	—	—	421	—	—	—	—	—	10,108	—	25,406
Right of use assets under lease agreements	102,992	—	—	3,498	—	—	—	—	—	13,441	—	119,931
Current taxes	18,008	—	—	1,668	—	—	—	—	—	39,201	—	58,877
Deferred taxes	288,706	—	—	4,102	—	—	—	—	—	111,705	—	404,513
Other assets	284,809	5,181	1,246	487,747	3,169	—	—	39	—	43,536	17	825,744
Non-current assets and disposable groups for sale	4,357	—	—	122	—	—	—	—	—	13,180	—	17,659
Total assets	**16,604,642**	**12,488,547**	**9,739**	**7,985,794**	**123,738**	**1,477**	**671**	**58,762**	**36,876**	**6,600,596**	**5,436**	**43,916,278**
Financial liabilities	**17,151,711**	**8,095,552**	**176**	**6,394,381**	**45,089**	**733**	**128**	**34,811**	**22,825**	**5,981,419**	**261,822**	**37,988,647**
Transactions pending settlement	554,060	—	—	324,654	501	99	—	—	9,717	5	1,073	890,109
Financial liabilities held for trading at fair value through profit or loss	3,617,897	—	—	5,688	—	—	—	—	—	276,252	—	3,899,837
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—	—	—	—	—	—	—	—
Financial derivative contracts for hedge accounting	77,835	—	—	163	—	—	—	—	—	26,430	—	104,428
Financial liabilities at amortized cost	12,903,750	6,814,502	—	5,788,078	44,588	634	128	34,811	13,108	5,628,429	260,749	31,488,777
Deposits and other demand liabilities	3,347,519	57,303	—	1,488,444	43,180	634	128	159	12,912	1,945,167	327	6,895,773
Time deposits and other time liabilities	9,011,203	720,056	—	2,580,700	2	—	—	—	—	2,249,081	—	14,561,042
Obligations under repurchase agreements and securities lending	166,529	—	—	2,717	—	—	—	—	—	349,013	—	518,259
Obligations with banks	—	—	—	1,286,510	1,406	—	—	34,652	196	569,412	—	1,892,176
Debt securities issued	305,184	6,037,143	—	—	—	—	—	—	—	515,756	—	6,858,083
Other financial obligations	73,315	—	—	429,707	—	—	—	—	—	—	260,422	763,444
Lease contracts liabilities	238	90,191	176	3,728	—	—	—	—	—	14,763	—	109,096
Regulatory capital instruments issued	(2,069)	1,190,859	—	272,070	—	—	—	—	—	35,540	—	1,496,400
Non Financial liabilities	**675,920**	**270,645**	**—**	**516,338**	**1,703**	**3**	**3**	**—**	**—**	**154,261**	**5**	**1,618,878**
Provisions for contingencies	86,303	—	—	2,593	—	—	—	—	—	60,986	—	149,882
Provisions for dividends, interest payments and revaluation of bonds with no fixed maturity	128,428	—	—	2,813	—	—	—	—	—	—	—	131,241
Special provisions for credit risk	130,689	—	—	28,313	—	—	—	—	—	4,017	—	163,019
Current taxes	1,907	—	—	540	—	—	—	—	—	2,796	—	5,243
Deferred taxes	—	—	—	—	—	—	—	—	—	—	—	—
Other liabilities	328,593	270,645	—	482,079	1,703	3	3	—	—	86,462	5	1,169,493
Liabilities included in disposable groups for sale	—	—	—	—	—	—	—	—	—	—	—	—
Total liabilities	**17,827,631**	**8,366,197**	**176**	**6,910,719**	**46,792**	**736**	**131**	**34,811**	**22,825**	**6,135,680**	**261,827**	**39,607,525**
Assets (liabilities)	**(1,222,989)**	**4,122,350**	**9,563**	**1,075,075**	**76,946**	**741**	**540**	**23,951**	**14,051**	**464,916**	**(256,391)**	**4,308,753**

Note 47 – Risk Management

The Bank and its subsidiaries, through their activity, are exposed to several types of risk mainly related to loans portfolio and financial instruments. Risk management policies are established in order to identify and analyze the risks faced by the Bank, establish adequate limits and controls, monitor risks and comply with limits. Risk management policies and risk management structures are periodically reviewed to reflect changes in the institution's activities. The Bank, through its rules and procedures, intends to develop an adequate control environment, in which all employees understand their functions and responsibilities.

The main activities and policies of the Bank in terms of risk management are described below.

1. Risk Management Structure

(i) Board of Directors

In the Bank and its Subsidiaries, the Board of Directors plays a prominent role in corporate governance. It is responsible for establishing and monitoring the Bank's risk management structure, for which it has a corporate governance system aligned with international best practices and Chilean regulations, mainly from the CMF. One of its main functions is to ensure the existence of measures that allow senior management to be supervised, evaluated and guided so that their actions are in line with best practices and defined levels of risk appetite. To this end, a governance structure has been created made up of various committees and internal standards. These committees and standards establish behavioral guidelines for the Bank's employees and help them perform their functions related to risk control and management.

(ii) Audit Committee

The Audit Committee is responsible for monitoring the control environment and the effectiveness and efficiency of the company's internal control systems as well as the compliance with regulations and internal standards, including oversight of the internal audit unit. The Audit Committee is also responsible for proposing to the Directors' Committee a list of external auditors and risk rating agencies for the Bank and subsidiaries. In addition, the Audit Committee shall be responsible for supervising the different aspects that have to do with the maintenance, application and operation of the Bank's internal controls, and shall be responsible also for closely monitoring compliance with the standards and procedures that govern its practice. It must also have a clear understanding of the risks that the Bank's business may pose to the institution and their mitigation.

To establish a link with the Audit Committee, the Board of Directors will appoint at least two of its members to this Committee. These members must inform the Board of Directors of the situations and facts the Committee is dealing with, thus committing the responsibility of the Bank's directors, both in self-control policies that are established and practiced by the institution, as well as in the compliance with the legal and regulatory standards to which the Bank is subject.

Note 47 – Risk Management, continued

The Audit Committee must reinforce and support both the role of the Bank's Internal Audit (also called Internal Comptroller in the CMF regulations) and its independence from management, and act as a liaison and coordinator of the tasks between the internal audit and the external auditors, acting as a liaison between the latter and the Bank's Board of Directors.

(iii) Director's Committee

The purpose of the Director's Committee is to make the self-regulation of the Bank and other entities within the scope of its competence stronger, thus making the performance of the Board of Directors more efficient by incorporating greater oversight over the activities carried out by management.

It will also be responsible for adopting the necessary resolutions to protect shareholders, especially minority shareholders, examining executive compensation systems and approving related party transactions.

In its role as overseer of corporate activity, the Directors' Committee must inform the market in the event of violations or major corporate events, as well as transactions that the company carries out with parties related to the controlling shareholder or takeovers in any form.

(iv) Integral Risk Management Committee

The objective of this Committee is to propose, and support the Board of Directors in, the definition of the risk appetite and the general policy framework that allows an adequate alignment with the Bank's global strategy. Oversee the correct identification, measurement and control of all risks, allocate capital to identified risks and meet regulatory requirements.

(v) Financial Management and Market Higher Commission (ALCO)

After the Board of Directors and its specialized committees, the Financial Management and Market Higher Commission (hereinafter, also "ALCO") is the highest body involved in the management of the institution's financial policies.

The main objective of the Commission is to follow the financial guidelines established by the Board of Directors. In this regard, it must approve and supervise the financial strategies that guide the Bank in terms of the composition of its assets and liabilities, cash inflows and outflows, and transactions with financial instruments.

It must ponder the various alternatives available to make decisions that ensure the highest and most sustainable profitability with financial risk levels compatible with the business, current regulations and internal standards.

(vi) Anti-Money Laundering Committee Superior (AML)

The main purpose of this Committee is to plan and coordinate the activities of compliance with the policies and procedures for anti-money laundering and prevention of funding of terrorism, to pay attention to the work carried out by the Compliance Officer, in accordance with the applicable regulations in force, as well as to adopt agreements aimed at obtaining improvements to the prevention and control measures proposed by the Compliance Officer.

Note 47 – Risk Management, continued

(vii) Operational Risk Higher Commission

The purpose of this Commission is to identify, understand and evaluate the risks involved in the Bank's processes and businesses and to define operational risk management guidelines for the Bank and evaluate the results of the audit and compliance systems. It is also responsible for defining the operational risk management framework and the structure and policies for the identification, measurement, evaluation and monitoring of risk and business continuity. In addition, it reviews the follow-up and adequacy of regulatory commitments and emerging regulations.

Evaluate the status of critical processes that are directly related to the Bank's operational risk, according to the current regulations of the Financial Market Commission, in order to detect and correct the deficiencies that may be affecting the Bank and ensure proper implementation of regulatory changes.

The goal is to ensure that critical processes run under a control environment that allows the Bank to operate with stability and consistency, achieving the objectives consisting in confidentiality, integrity and availability of information resources.

(viii) Ethics and Compliance Higher Commission

The main purpose of this Commission is to define, promote and ensure high standards of professional and personal excellence in the behavior of all Banco Itaú Chile employees, its local subsidiaries, and the representation office in Peru (the "Representation Office"). This Commission must always be guided by corporate principles and values that reflect Banco Itaú Chile´s vision, philosophy and good business practices.

The Commission must evaluate, and make decisions on, issues of conduct and ethics in business and operations. Monitor and examine compliance with policies and procedures related to the ethical conduct of the Bank's employees and suppliers.

Also, ensure the application of the Regulatory Compliance Model within the framework of the definitions established by this Commission; pay attention to the work performed by the Compliance Officer and the AML in these matters; and make agreements to obtain improvements to the control measures proposed by the Compliance Officer.

The Commission must promote, and may request, information from the international units, through the Compliance & AML Sub-Management, on the matters discussed herein, in order to align the ethical and regulatory standards across the Banco Itaú Chile Group entities.

Note 47 – Risk Management, continued

(ix) Capital Management Higher Commission

The Senior Capital Management Higher Commission was created to assist the Board of Directors and the Bank's management in the evaluation and management of market and liquidity risks, earnings, and capital adequacy, in accordance with the economic principles and standards established in local regulations, and in Basel I, II and III as applicable, in order to provide oversight and management of market and liquidity risks, accounting management and capital principles, to review the effectiveness of risk and capital policies and limits, and to review compliance with risk, liquidity and capital policies and procedures in the company.

(x) Credit Higher Commission

The purpose of this Commission is to resolve the transactions and matters submitted to its knowledge, under the defined limits and procedures, ensuring the application of and compliance with the current credit risk policies defined by Banco Itaú Chile (the "Bank").

(xi) Wholesale Credit Higher Commission

The objective of the Wholesale Credit Commission is to monitor the evolution of the Bank's wholesale portfolios in terms of their risk-return ratio, the adjustment to the risk appetite defined by the Bank and the status of progress of the short and long term strategies or instructions defined by this Commission. Analyze the behavior of the wholesale portfolio, delinquency, cost of credit, industry or economic groups concentrations and watchlist. Evaluate debt collection management and strategy, collateral structure and market benchmarks. Discuss and propose credit and credit appetite policies for the wholesale segment. Identify emerging portfolio risks and prioritize mitigation initiatives.

(xii) Retail Credit Higher Commission

The objective of the Higher Retail Credit Commission is to monitor the evolution of the Bank's retail portfolio in terms of its risk-return ratio, the adjustment to the risk appetite defined by the Bank and the status of progress of the short and long term strategies or instructions defined by this Commission. In this regard, the Commission must consider in its analysis the competition, the movements of the most relevant players and the main risks that may affect portfolio management, as well as the projects that have an impact on this matter.

(xiii) Model Evaluation Technical Commission

The purpose of this Commission is to analyze and propose the credit risk, financial risk and operational risk management models according to the different levels determined by the Models Policy.

Note 47 – Risk Management, continued

(xiv) Internal Audit Corporate Management

The main function of Internal Audit is to assist the Board of Directors and Senior Management by independently evaluating the maintenance, implementation and proper operation of the Bank's internal control system, which also involves the oversight of compliance with standards and procedures.

(xv) Code of Conduct and Market Information Manual

Our clients' trust is critical to our success. Therefore, all employees and directors must strive to preserve this trust by strictly complying with the General Code of Conduct.

2. Main Risks and Requirements Affecting the Bank and its Subsidiaries:

(i) Credit Risk

Credit risk is the risk that a client or a counterparty fails to meet its contractual obligations, resulting in a financial loss for the Bank. The Bank's main income-generating activity is lending to customers, so credit risk is one of the main risks to be managed. Credit risk arises primarily from loans and advances to customers and other banks (including related loan commitments such as loan or credit card facilities), investments in debt securities and derivatives that constitute an asset position. The Bank takes into account all the elements of exposure to credit risk, such as counterparty default risk, geographic risk and sectoral risk, for the purposes of its management.

Credit Risk Management

The Bank's credit commissions are responsible for managing the Bank's credit risk through:

- Ensure that the Bank has appropriate credit risk practices, including an effective internal control system, to systematically determine adequate provisions in accordance with the policies and procedures established by the Bank, IFRS and supervisory guidance relevant.
- Identify, assess and measure credit risk across the Bank, from an individual instrument to a portfolio level.
- Create credit policies to protect the Bank against identified risks, including the requirement to obtain guarantees from borrowers, perform a solid ongoing credit assessment of borrowers and continuously monitor exposures against internal risk limits.
- Limit concentrations of exposure by type of asset, counterparties, sector, credit rating, geographic location, etc.
- Establish a solid control framework in relation to the authorization structure for the approval and renewal of lines of credit.
- Develop and maintain the Bank's risk classification to categorize exposures according to the degree of default risk. The degrees of risk are subject to periodic review.

Note 47 – Risk Management, continued

- Develop and maintain the Bank's processes to measure the Expected Credit Loss "ECL", including credit risk monitoring, the incorporation of prospective information and the method used to measure ECL.
- Ensure that the Bank has policies and procedures to properly maintain and validate the models used to assess and measure ECL.
- Provide advice, guidance and expertise to business units to promote best practices across the Bank in credit risk management.

Credit Quality

The following table offers an analysis of the gross amount in arrears in books of loans and advances to customers by maturity:

	Balances as of September 30, 2026			
	Less than 30 days past due	Between 30 and 89 days due	More than 90 due	Total overdue
	MCh$	MCh$	MCh$	MCh$
Interbank loans	—	—	—	—
Loans and accounts receivable from customers				
Commercial loans	300,223	132,823	384,347	**817,393**
Mortgage loans	183,693	122,030	151,382	**457,105**
Consumer loans	84,290	75,870	62,500	**222,660**
Total	**568,206**	**330,723**	**598,229**	**1,497,158**

	Balances as of December 31, 2025			
	Less than 30 days past due	Between 30 and 89 days due	More than 90 due	Total overdue
	MCh$	MCh$	MCh$	MCh$
Interbank loans	—	—	—	—
Loans and accounts receivable from customers				
Commercial loans	246,654	128,580	426,888	**802,122**
Mortgage loans	219,840	135,423	152,095	**507,358**
Consumer loans	123,634	97,016	83,658	**304,308**
Total	**590,128**	**361,019**	**662,641**	**1,613,788**

Note 47 – Risk Management, continued

Maximum Exposure to Credit Risk

For financial assets recognized in the Interim Consolidated Statements of Financial Position, exposure to credit risk is equal to their book value. For the financial guarantees granted, the maximum exposure to credit risk is the maximum amount that the Bank would have to pay if the guarantee were called.

The following table shows the maximum exposure to the Bank's credit risk per financial asset as of September 30, 2026 and December 31, 2025, for different balance items, including derivatives, without deducting real guarantees or other credit enhancements received:

Maximum credit risk exposure	As of September 30, 2026 MCh$	As of December 31, 2025 MCh$
Financial assets to be traded at fair value through profit or loss		
Financial derivative contracts	7,023,480	3,956,486
Financial debt instruments	526,665	598,794
Other	67,261	64,792
Financial assets not held for trading valued mandatorily at fair value through profit or loss	10,239	8,837
Financial assets designated at fair value through profit or loss	—	—
Financial assets at fair value through other comprehensive income	6,060,573	3,815,427
Derivative financial instruments held for hedge accounting	238,429	139,856
Financial assets measured at amortized cost		
Investments under resale agreements	428,782	197,770
Financial debt instruments	666,204	991,908
Interbank loans	28,959	47,332
Loans and accounts receivable from customers - Commercial	19,015,700	17,031,906
Loans and accounts receivable from customers - Mortgage	8,636,149	8,579,878
Loans and accounts receivable from customers - Consumer	2,481,704	3,295,176
Off-Balance Sheet Assets		
Contingent loans		
Guarantees and bonds	1,067,880	924,731
Letters of credit for merchandise circulation operations	332,622	222,268
Transactions related to contingent events	2,942,019	2,494,612
Available lines of credit	—	—
Other loan commitments	347,132	272,527
Lines of credit of free disposal of immediate cancellation	5,978,249	5,906,791
Debt purchase commitments in local currency abroad	21,523	4,528
Other contingent loans	—	—
Total	**55,873,570**	**48,553,619**

The following is a summary of the provisions for loan losses:

	As of September 30, 2026 MCh$	As of December 31, 2025 MCh$
Loans and accounts receivable at amortized cost	(737,390)	(787,854)
Interbank loans	(288)	(711)
Provisions for contingent loan risks	(45,924)	(47,574)
Total provisions	**(783,602)**	**(836,139)**

Note 47 – Risk Management, continued

The following table shows the concentration of credit risk by sector for financial assets:

	As of September 30, 2026			As of December 31, 2025		
	Maximum gross exposure	Maximum net exposure		Maximum gross exposure	Maximum net exposure	
	MCh$	MCh$	%	MCh$	MCh$	%
Agriculture and Livestock	593,156	566,701	1.97%	500,175	480,330	1.74%
Fruit growing	224,793	221,580	0.75%	193,445	190,898	0.67%
Forestry	55,014	53,039	0.18%	52,278	49,857	0.18%
Fishing	105,582	102,018	0.35%	72,932	69,408	0.25%
Mining	542,951	531,800	1.80%	412,833	402,472	1.43%
Oil and natural gas	250,243	245,970	0.83%	88,160	86,062	0.30%
Product manufacturing industry:	**2,102,858**	**2,056,511**	**6.98%**	**1,987,398**	**1,947,592**	**6.88%**
Food, beverages and tobacco	917,482	901,878	3.04%	759,763	744,438	2.63%
Textile, leather and footwear	146,214	141,579	0.49%	109,808	106,295	0.38%
Wood and furniture	90,206	86,983	0.30%	82,552	79,565	0.29%
Pulp, paper and printing	110,959	109,057	0.37%	87,409	85,617	0.30%
Chemicals and petroleum products	385,251	376,646	1.28%	420,264	414,040	1.45%
Metals, non-metals, machinery, and other	452,746	440,368	1.50%	527,602	517,637	1.83%
Electricity, gas and water	1,404,437	1,371,630	4.66%	898,122	872,451	3.11%
Residential construction	551,153	500,543	1.83%	588,067	542,436	2.03%
Non-Mortgage construction (office, civil works)	1,178,952	1,157,704	3.91%	1,013,023	988,836	3.50%
Wholesale trade	2,014,286	1,951,244	6.68%	1,809,605	1,754,272	6.26%
Retail trade, restaurants and hotels	1,206,256	1,129,492	4.00%	1,079,640	1,006,735	3.73%
Transport and storage	1,163,558	1,133,274	3.86%	1,016,911	981,620	3.52%
Telecommunications	236,704	219,379	0.79%	243,262	234,275	0.84%
Financial services	1,754,829	1,744,758	5.82%	1,412,858	1,400,513	4.89%
Business services	340,727	339,170	1.13%	315,800	314,390	1.09%
Real estate services	3,185,387	3,108,473	10.57%	3,287,339	3,219,630	11.37%
Student loans	322,944	315,566	1.07%	352,646	342,905	1.22%
Public administration, defense and police	101,455	100,335	0.34%	72,047	71,380	0.25%
Social and other community services	1,646,968	1,608,952	5.47%	1,592,455	1,551,155	5.51%
Personal services	33,447	32,418	0.11%	42,910	40,646	0.15%
Subtotal commercial loans	**19,015,700**	**18,490,557**	**63.10%**	**17,031,906**	**16,547,863**	**58.92%**
Mortgage loans	8,636,149	8,594,762	28.66%	8,579,878	8,520,104	29.68%
Consumer loans	2,481,704	2,310,844	8.24%	3,295,176	3,051,139	11.40%
Total	**30,133,553**	**29,396,163**	**100.00%**	**28,906,960**	**28,119,106**	**100.00%**

Note 47 – Risk Management, continued

Guarantees and Other Credit Enhancements

In order to mitigate credit risk, guarantees have been established in favor of the Bank, credit enhancements and other actions that mitigate total exposure.

The main types of guarantees provided by customers are as follows:

For loans to companies	For loans to individuals
- Agricultural land	- Mortgage
- Machinery and/or equipment	- Parcels or urban land
- Ships and maritime aircraft	- Vehicles
- Buildings for specific purposes under construction	
- Mining infrastructure	
- Inventory	
- Agricultural assets	
- Industrial assets	
- Biological assets	
- Other guarantees	

The guarantees taken by the Bank to ensure the collection of the rights reflected in its loan portfolios are mortgage-type guarantees (urban and rural properties, agricultural land, ships and aircraft, mining claims and other assets) and pledges (inventory, agricultural assets, industrial assets, plantations and other pledged assets).

The procedures used for the valuation of the guarantees are carried out in accordance with the best market practices, which include the use of appraisals in real estate guarantees, market price in stock securities, value of shares in an investment fund, etc. All collateral received must be properly legalized and registered in the corresponding registry.

On the other hand, financial derivative operations are guaranteed by guarantee agreements, which are deposited or transferred by a third party in favor of the other, these can be in cash or in financial instruments, and reduce the counter party's credit risk.

Credit limits of debtors related to the property or bank management

The Bank manages credit limits, in accordance with Article 84 of the General Banking Law ("LGB"), which establishes prudential limits for credit exposures to a single individual or related group. This management seeks to prevent excessive concentrations of risk that could compromise the stability of the Bank.

The General Banking Law stipulates that no financial institution may grant direct or indirect credit to a single natural or legal person for an amount exceeding 10% of its effective equity. This limit may be increased to 15% if the excess relates to loans destined for the financing of public works awarded through a concession system, provided that such loans are collateralized by the special pledge associated with public works concessions, or where two or more banks have entered into a joint credit agreement with the concessionaire. Additionally, the limit may be increased up to 30% of effective equity if the excess over 10% is fully secured by real guarantees, including corporate movable assets or real estate, or financial instruments that meet specific standards established by regulation. Based on this, the Bank has implemented appropriate controls and procedures to measure, monitor, and mitigate the risk of concentration in its portfolio.

Note 47 – Risk Management, continued

In line with the above, the Bank also manages credit limits for debtors related to the ownership or management of the Bank, according to Article 84 Nº2 of the General Banking Law ("LGB") and Chapter 12-4 of the Compendium of Accounting Standards ("RAN")."

- The set of credits granted to a group of related persons may not exceed 5% of the effective equity of the bank, this limit increases to 25% if what exceeds 5% corresponds to credits secured by guarantees. In no case may the total of these credits granted by a bank exceed the amount of its effective equity.
- These loans shall not be granted under more favorable terms in connection with term, interest rates or guarantees than those granted to third parties in similar transactions.
- The relationship of a person with the Bank occurs when they have direct, indirect or through third party participation in the property of the Bank, participate in the management or it is presumed that there is relationship as long as sufficient background information is not presented to eliminate that presumption. It will be understood that the same group of people related to the Bank is made up of all those natural and legal persons that can exert significant and permanent influence on the decisions of the other, there is a presumption that the credits granted to one person will be used for the benefit of another or the founded presumption that people maintain a relationship and form a unit of economic interest.
- Subsidiaries, business support companies and associates constitute companies related to a bank.
- Guarantees on movable or immovable property, or any other property legitimately susceptible of being received as collateral, constitute valid guarantees.

As of September 30, 2026 and December 31, 2025, the credit limit to debtors related to the ownership or management of the Bank according to article 84 No. 2 of the GBL and Chapter 12-4 of the RAN are the following:

	As of September 30, 2026		As of December 31, 2025	
	MCh$	%	MCh$	%
Global limit to groups of related people(1)	5,082,676		5,159,787	
Use of the global limit for loans granted to groups of people related to the bank	133,187	2.62	148,031	2.87

(1) Corresponds to effective equity

ii) Financial Risk

- **Market Risk**

Market Risk is the exposure to economic gains or losses caused by movements in prices and market variables. This risk stems from the activities of the Trading and Banking Books. In the first case, it comes from activities intended to obtain short-term gains and from the intensive use of fair value instruments. In the second case, with a more long-term vision, it stems from commercial activities with products valued at amortized cost.

The following section describes the main market risk factors to which the Bank and its subsidiaries are exposed:

Note 47 – Risk Management, continued

- **Currency Risk**

Currency risk is the exposure to adverse movements in the exchange rates of currencies other than their base currency (CLP in the case of operations in Chile and COP in the case of operations in Colombia) for all those positions inside and outside of balance. The main sources of exchange risk are:

- Positions in foreign currency (MX) within the attributions of the Trading Book.
- Currency mismatches between the assets and liabilities of the Banking Book.
- Currency flow mismatches.

- **Inflation and Other Indexes Adjustments Risk**

The risk of readjustment is the exposure due to changes in the units or indexes of readjustment (such as UF, UVR or others) defined in national or foreign currency, in which some of the instruments, contracts or other operations registered in the balance with such characteristics.

- **Interest Rate Risk**

Interest Rate Risk is the exposure to movements in market interest rates. Changes in market interest rates can affect both the price of instruments recorded at fair value and the financial margin and other gains from the Banking Book such as fees. Fluctuations in interest rates also affect the Bank's economic value.

Interest rate risk can be represented by sensitivities to parallel and/or non-parallel yield shifts with the effects reflected in the prices of instruments, the financial margin, equity and economic value.

The measurement of the structural interest rate risk is carried out through the representation by risk factor of the cash flows expressed in fair value, assigned on the dates of re-pricing and by currency. This methodology facilitates the detection of interest risk concentrations in the different terms.

All the balance sheet and off balance sheet items are unbundled in their flows and placed at the re-pricing/maturity. In the case of those accounts that do not have a contractual maturity, an internal model of analysis and estimation of their durations and sensitivities is used.

- **Volatility Risk**

In addition to the exposure related to the underlying asset, issuing options has other risks. These risks arise from the non-linear relationship between the gain generated by the option and the price and level of the underlying factors, as well as exposure to changes in the price volatility of the underlying asset.

Note 47 – Risk Management, continued

- **Liquidity Risk**

Liquidity Risk is the exposure of the Bank's and its subsidiaries to events that affect their ability to meet, in a timely manner and at reasonable costs, cash payment obligations arising from maturities of time deposits that are not renewed, withdrawals from demand accounts, maturities or settlements of derivatives, liquidations of investments or any other payment obligation.

Financial institutions are exposed to funding liquidity risk that is intrinsic to the role of intermediary that they play in the economy. In general, in financial markets demand for medium or long-term financing is usually much greater than the supply of funds for those terms while short-term financing is in considerable supply. In this sense, the role of intermediary played by financial institutions, which assume the risk of satisfying the demand for medium and long-term financing by brokering short-term available funds, is essential for the economy to function properly.

Appropriately managing funding liquidity risk not only allows contractual obligations to be met in a timely manner, but also enables:

- The liquidation of positions, when it so decides, to occur without significant losses.
- The commercial and treasury activities of the Bank and its subsidiaries to be financed at competitive rates.
- The Bank to avoid fines or regulatory penalties for not complying with regulations.

Regulatory measurement of adjusted liquidity mismatch

The mismatch in the net foreign currency position at the 7, 15 and 30-day terms as of September 30, 2026 and December 31, 2025, is as follows:

Net position	As of September 30, 2026		
	7 days	15 days	30 days
	MCh$	MCh$	MCh$
Foreign currency			
Income	2,964,037	3,127,173	3,418,789
Expenses	(1,685,261)	(1,929,424)	(2,238,927)
Income (expenses), net	**1,278,776**	**1,197,749**	**1,179,862**

Net position	As of December 31, 2025		
	7 days	15 days	30 days
	MCh$	MCh$	MCh$
Foreign currency			
Income	2,033,523	2,155,381	2,379,831
Expenses	(1,333,301)	(1,797,434)	(2,585,742)
Income (expenses), net	**700,222**	**357,947**	**(205,911)**

Note 47 – Risk Management, continued

The contractual maturities (capital plus interest) as of September 30, 2026 and December 31, 2025, are as follows:

	As of September 30, 2026							
	On demand	Up to 1 months	Between 1 and 3 months	More than 3 months up to 1 year	Between 1 and 3 years	Between 3 and 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Financial liabilities	**6,951,606**	**8,788,393**	**5,515,502**	**8,989,287**	**5,424,083**	**2,007,396**	**4,705,290**	**42,381,557**
Financial liabilities to be traded at fair value through profit or loss	—	1,165,949	1,612,132	3,303,779	330,838	161,514	75,503	**6,649,715**
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—	—	—	**—**
Financial derivative contracts and accounting hedges	—	44,225	50,721	149,288	32,610	11,409	2,924	**291,177**
Financial liabilities at amortized cost	6,951,606	7,573,906	3,848,137	5,521,271	5,008,559	1,812,857	3,421,559	**34,137,895**
Lease contracts liabilities	—	1,606	4,512	12,834	43,618	13,158	23,037	**98,765**
Financial instruments of regulatory capital issued	—	2,707	—	2,115	8,458	8,458	1,182,267	**1,204,005**

	As of December 31, 2025							
	On demand	Up to 1 months	Between 1 and 3 months	More than 3 months up to 1 year	Between 1 and 3 years	Between 3 and 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Financial liabilities	**7,303,765**	**7,210,656**	**4,667,697**	**7,012,993**	**4,043,879**	**1,924,207**	**4,313,664**	**36,476,861**
Financial liabilities to be traded at fair value through profit or loss	—	699,008	1,131,864	1,693,869	226,737	100,732	47,627	**3,899,837**
Financial liabilities designated at fair value through profit or loss	—	—	—	—	—	—	—	**—**
Financial derivative contracts and accounting hedges	—	18,121	21,889	60,397	3,858	163	—	**104,428**
Financial liabilities at amortized cost	7,303,765	6,477,543	3,501,764	5,243,084	3,763,271	1,804,037	3,094,020	**31,187,484**
Lease contracts liabilities	—	1,588	4,566	13,593	41,812	11,074	23,697	**96,330**
Financial instruments of regulatory capital issued	—	14,396	7,614	2,050	8,201	8,201	1,148,320	**1,188,782**

The volume of liquid assets as of September 30, 2026 and December 31, 2025, are as follows:

Liquid assets (consolidated balance)	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Level 1	3,952,461	3,868,718
Level 2	—	—
Other	542,583	6,766,469
Total	**4,495,044**	**10,635,187**

Note 47 – Risk Management, continued

Liquid assets are in compliance with the regulatory definition established in Section 9.1 of Chapter III.B.2.1 of the Compendium of Financial Regulations issued by the Central Bank of Chile. Level 1 liquid assets comprise cash on hand, debt securities issued by the General Treasury of the Republic or the Central Bank of Chile, and financial instruments issued by foreign sovereigns or central banks that are rated in the highest credit risk category.

Level 2 liquid assets include mortgage bonds and credit notes without special guarantees, as well as financial instruments denominated in the currency of their country of origin, issued or guaranteed by foreign sovereigns, multilateral development banks, or central banks of countries rated between categories A- and AA+.

The composition of the main sources of financing of liquid assets as of September 30, 2026 and December 31, 2025, is as follows:

Main sources of individual financing Consolidated	As of September 30, 2026	As of December 31, 2025
	%	%
Deposits and other obligations on demand	11.20	14.03
Transactions with settlement in progress	4.34	2.70
Repurchase agreements and securities Loans	3.73	0.51
Deposits and other term collections	32.81	36.69
Term savings accounts	—	—
Obligations with banks	4.30	4.33
Debt instruments issued	20.24	23.60
Other financial liabilities	23.38	18.14
Total	**100.00**	**100.00**

Main sources of consolidated financing Individual	As of September 30, 2026	As of December 31, 2025
	%	%
Deposits and other obligations on demand	10.33	12.74
Transactions with settlement in progress	4.72	2.88
Repurchase agreements and securities Loans	4.00	0.50
Deposits and other term collections	34.67	38.76
Term savings accounts	—	—
Obligations with banks	3.16	3.11
Debt instruments issued	22.11	25.25
Other financial liabilities	21.01	16.76
Total	**100.00**	**100.00**

Note 47 – Risk Management, continued

The Liquidity Coverage Ratio (LCR) and Net Stable Financing Ratio (NSFR) as of September 30, 2026 and December 31, 2025, is as follows:

Liquidity Coverage Ratio	As of September 30, 2026	As of December 31, 2025
	%	%
NSFR	108.73	110.47
LCR	156.19	224.29

Financial Risk Management

Continuous and interconnected process that originates in the first instance with the identification of the risks to which the Institution is exposed, in order to then quantify the potential impact as a result of said exposure and to limit it to the level desired by the Bank. The above implies an active monitoring of the risks, studying their temporal evolution. The risk management process can be subdivided into the following stages:

- **Financial Risks Identification**

The Financial Risk Management has a high-level technical team that constantly monitors the activities of the bank transfer and its subsidiaries in search of potential unquantified and controlled risks. In addition, the Bank Treasury as the first line of defense also plays a fundamental role in the detection of risks. Banco Itaú Chile provides a structure that facilitates this risk identification role by maintaining independence in its tasks and ensuring the active participation of management in the creation/ modification of products.

- **Quantification and Control of Exposure to Financial Risk**

Once all the risks have been identified, the Financial Risk Management is responsible for the quantification of the financial risk factors and the establishment of limits at different levels, according to the risk defined by the Board of Directors and the applicable regulations.

The Financial Risk Management proposes a framework of quantitative and qualitative limits and alerts that are reviewed and approved by the ALCO and the Board of Directors. Additionally, it periodically measures the risk incurred, develops valuation tools and models, performs periodic stress analyses, measures the degree of concentration with interbank counterparties, prepares the manual of policies and procedures, as well as monitoring authorized limits and alerts, which are reviewed at least annually.

Note 47 – Risk Management, continued

The metrics, by type of risk, used to quantify exposures are explained below:

- **Market Risk Metrics and Limits for the Trading and Banking Portfolio**

In accordance with current regulations, the Bank measures its market risk exposures using standardized methodologies established by the CMF, as set forth in Chapters 21-7 and 21-13 of the RAN, in line with the provisions of the first paragraph of Article 67 and Title V of the General Banking Law, as well as Chapter 1-13 of the Updated Compilation of Regulations. This is consistent with the international standards established by the Basel Committee

The measurement of regulatory risk for the Banking Portfolio is used to estimate the Bank's potential losses from standardized adverse movements in interest and exchange rates.

The standardized regulatory report for the Banking Book is used to estimate the Bank's potential economic losses resulting from standardized adverse interest rate movements as defined by the Financial Market Commission (CMF). Currently, the limit on the net interest income margin (Δ NII) for the Banking Book must not exceed 17% of the Bank's annual operating income (LTM period) or 5% of the Bank's Tier 1 capital, while the consumption of the limit on the Bank's economic value (Δ EVE) must remain below 13% of the Bank's Tier 1 capital.

As of September 30, 2026 and December 31, 2025, the Bank has complied with all regulatory requirements and limits, as well as with all financial covenants, such as risk-weighted capital adequacy ratio, single borrower exposure, aggregate exposure, concentration risk, equity to asset ratio, provision coverage ratio, among others.

Value at Risk (VaR)

Calculation of Historical Value at Risk (Non-parametric). This measurement provides the maximum potential economic loss at a certain confidence level and a given time horizon. Historical VaR, as opposed to Statistical or Parametric VaR, is based on the observed distribution of past returns, does not need to make assumptions of probability distributions (frequently normal distribution) and, therefore, does not need a mean (assumed 0), standard deviation and correlations across returns (parameters). The Bank's uses a 99% confidence level and a time horizon of 1 day.

- Calculation of Volatility-Adjusted Historical Value at Risk (Non-parametric). This measurement is based on the above and the profit and loss vector is adjusted according to whether it is facing a period of greater or less volatility.

The Board of Directors and senior management define the limits on the Value at Risk, which is monitored on a daily basis. In turn, the measurement is subjected to retrospective tests that allow verifying that the losses actually incurred do not exceed the VaR, more than once every 100 days. The result is monitored daily to test the validity of the assumptions, hypotheses and the adequacy of the parameters and risk factors used in the calculation of the VaR.

Note 47 – Risk Management, continued

The Bank calculates the VaR for sub-portfolios and risk factors, which allows it to quickly detect sources of risk. Since the VaR does not take into account stress scenarios, it is complemented with stress tests taking into account prospective, historical and standardized scenarios. Although the VaR is one of the most frequently used models by the local financial industry, and considering that it is a model, as such it has limitations that must be considered:

- It does not take into account the expected loss in the event that the return on the portfolio is above the confidence level defined in the VaR. That is, in the case of the Bank it does not reflect what happens in the 1% of the queue. This is mitigated with the stress measures detailed below.
- It does not consider intraday results, but only reflects the potential loss given current positions.
- It does not take into account the potential changes in the dynamics of the movements of the market variables (that is, the possible changes in the variance and covariance matrix).

Sensitivity measures

The Bank uses stress tests as a sensitivity analysis tool to control financial risk. This measurement is performed separately for the trading and banking portfolios.

The sensitivity is estimated using the DV01 indicator, which corresponds to a measure of sensitivity of the portfolio results if the zero coupon interest rate of the risk factor increases by 1 basis point (0.01%) for different maturities and in annualized terms.

In accordance with IFRS 7, it in presented an estimate of the likely, but reasonable, impact of fluctuations in interest rates, exchange rates and implied volatilities (market factors) that would affect the trading and banking portfolios.

The fluctuations in market factors correspond to highly probable scenarios chosen from a set of scenarios agreed on the basis of the opinion of specialists in economics and financial risk and traders. To estimate the sensitivity, the sensitivity (DV01) and the reasonably probable scenarios are multiplied by the market factor.

Interest rate scenarios - Chile (basis points - 0.01%)

The interest rate shock scenarios on income accounting average +532 basis points in the case of the CLP chamber. An average of +171 basis points for CLF chamber and government factors (CLF y CLP) and +542 for the rest of the yields.

In the case of interest rate shock associated with fair value accounting in other comprehensive income, this shock averages +532 basis points in the case of the CLP chamber factor, -159 basis points for CLF chamber and +416 for the rest of the yields.

Note 47 – Risk Management, continued

Interest rate scenarios Colombia (basis points - 0.01%)

Interest rate shock scenarios on income accounting and fair value accounting in other comprehensive income average +67 basis points for all yields.

Chile exchange rate scenarios

As of September 30, 2026, for the exchange rate impact scenarios, both in profit or loss, fair value accounting in other comprehensive income and equity, the worst result shock would imply a change of +6.69% in the Chilean peso-US dollar parity, and +9.47% in the COP-US dollar parity.

As of December 31, 2025, for the exchange rate impact scenarios, both in profit or loss, fair value accounting in other comprehensive income and equity, the worst result shock would imply a change of –14.60% in the Chilean peso-US dollar parity, and +9.95% in the COP-US dollar parity.

Colombia exchange rate scenarios

As of September 30, 2026, for the exchange rate impact scenarios, both in profit or loss, fair value accounting in other comprehensive income and equity, the worst result shock would imply a change of +3.05% in the COP-US dollar parity.

As of December 31, 2025, for the exchange rate impact scenarios, both in profit or loss, fair value accounting in other comprehensive income and equity, the worst result shock would imply a change of +6.33% in the COP-US dollar parity.

Note 47 – Risk Management, continued

Impact on P&L derived from the sensitivity analysis

The following table presents the impact of the movements or reasonably probable scenarios explained above applied to the positions of the Trading Portfolio that affect the P&L (net income from financial operations, net foreign exchange gains/losses and interest margin, as applicable) as of September 30, 2026 and December 31, 2025.

Potential impact on P&L	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
CLP rate risk	**(27,633)**	**(25,574)**
Derivatives	(24,838)	(8,089)
Debt instruments	(2,795)	(17,485)
CLF rate risk	**(6,371)**	**(450)**
Derivatives	(6,232)	(450)
Debt instruments	(139)	—
COP rate risk	**686**	**673**
Derivatives	686	673
Debt instruments	—	—
UVR rate risk	**—**	**—**
Derivatives	—	—
Debt instruments	—	—
USD rate risk	**(20,310)**	**(10,432)**
Risk rate other currencies	**(10,829)**	**(4,772)**
Total rate risk	**(64,457)**	**(40,555)**
Exchange rate risk	(18,343)	(18,609)
Risk options	25	(7)
Total impact	**(82,775)**	**(59,171)**

The impact on the margin of reasonably possible movements or scenarios on positions in the Accrual accounting banking book at the end of September 30, 2026 and December 31, 2025 is presented below.

Potential Impact on Accrual Accounting	As of September 30, 2026	As of December 31, 2025
	MCh$	MCh$
Interest rate shock sensitivity impact	52,511	59,746

The impact on the Banking Book does not necessarily mean a gain/loss but it does mean smaller/larger net income from the generation of funds (net funding income, which is the net interest from the accrual portfolio) for the next 12 months.

Note 47 – Risk Management, continued

Impact on net equity derived from the sensitivity analysis

As well as the effects on profit and loss of positions carried at fair value and at amortized cost, variations in market factors due to reasonably possible movements in interest rates and exchange rates also generate impacts on the equity accounts as a result of the possible variation in the market value of the investment portfolio at fair value/available-for-sale instruments and of the cash flow hedge and net foreign investment portfolios, which are presented in the following table:

Potential impact on FVTOCI	Potential impact on FVTOCI					
	As of September 30, 2026			As of December 31, 2025		
	DV01 (+1 bp)	Impact of interest change intereses		DV01 (+1 bp)	Impact of interest change intereses	
	USD	MUSD	MCh$	USD	MUSD	MCh$
CLP	(732,384)	(368.88)	(359,528)	(295,802)	(128.86)	(116,866)
CLF	(121,685)	(163.27)	(159,126)	335,048	(97.36)	(88,299)
COP	(186,723)	(0.05)	(53)	81,021	0.13	118
UVR	(120)	—	2	(174)	—	—
USD	(110,633)	(53.63)	(52,835)	(43,902)	(3.48)	(3,937)
Other	—	—	—	—	—	—
Total impact of interest rates	**(1,151,545)**	**(585.83)**	**(571,540)**	**76,191**	**(229.57)**	**(208,984)**

Exchange rate	Impact due to changes in prices			
	As of September 30, 2026		As of December 31, 2025	
	US$	MCh$	US$	MCh$
USD	(1,495.35)	(1,457,431)	(26.77)	(24,273)
COP	(66.74)	(65,052)	(59.49)	(53,952)
Total exchange rate risk	**(1,562.09)**	**(1,522,483)**	**(86.26)**	**(78,225)**
Total impact	**(2,147.92)**	**(2,094,023)**	**(315.83)**	**(287,209)**

Hedge

The Bank uses a variety of hedging strategies and instruments to manage the risks generated in the trading book and bank. In the case where the hedging instrument is subject to an accounting treatment different from the exposure of the underlying object of coverage, the Bank may use the accounting hedge treatment to eliminate the accounting asymmetries that could generate undue volatility in the results and/or Bank assets.

The use of accounting hedges is subject to the limits defined by the Board of Directors, to the definitions of the Financial Management and Market Higher Commission (ALCO) and to the Hedging Policy.

The Treasury is responsible for designing and implementing the strategies, the Financial Risk Management is responsible for measuring and monitoring the effectiveness of the hedges, generating effectiveness indicators that are constantly monitored, and the Financial Control Management is responsible for qualifying adequate regulatory compliance. In the case of accounting hedges (For more details on accounting hedge strategies, review Note 12 “Derivative contracts for accounting hedges”).

Note 47 – Risk Management, continued

Operational Risk

The Bank and its subsidiaries define operational risk as the possibility of occurrence of losses resulting from failures, deficiencies or inadequacies in internal processes, people, and systems or external events, including in this definition the legal risk and excluding strategic risks and reputation. Operational risk is recognized as a manageable risk, for which it has defined a function in charge of this task within its corporate structure.

The Bank adopts a model of three lines of defense as the primary way to implement its operational risk management structure, internal controls and compliance, ensuring compliance with corporate guidelines.

The defense lines are composed by; the business and support areas (first line of defense) responsible for managing the risks related to their processes; Operational Risk, Internal Control, and the area of AML and Compliance (second line of defense) area in charge of supporting the first line of defense in relation to the fulfillment of its direct responsibilities; and Internal Audit function (third line of defense) responsible for verifying, independently and periodically, the adequacy of the risk identification and management processes and procedures, in accordance with the guidelines established in the Internal Audit Policy and submitting the results of its recommendations for improvement to the Audit Committee.

The risk management program contemplates that all relevant risk issues must be reported to the higher levels and to the Operational Risk Higher Commission.

Our methodology consists in the evaluation of the risks and controls of a business from a broad perspective and includes a plan to monitor the effectiveness of such controls and the identification of eventual weaknesses. The main objectives of the Bank and its subsidiaries in terms of operational risk management are the following:

- Identification, evaluation, information, management, and monitoring of the operational risk in connection with activities, products, and processes carried out or commercialized by the Bank and its subsidiaries;
- Build a strong culture of operational risk management and internal controls, with clearly defined and adequately segregated responsibilities between business and support functions;
- Generate effective internal reports in connection with issues related to operational risk management, with a clearly defined escalation protocol;
- Control the design and application of effective plans to deal with contingencies that ensure business continuity and losses control.

Note 47 – Risk Management, continued

Regarding training and awareness, the risk culture continues to be reinforced through face-to-face training in the field of operational risk, internal control, prevention of external and internal fraud, and the implementation of the annual "more security" program for all collaborators and induction programs for new employees.

Finally, it is worth mentioning that Sarbanes-Oxley methodologies (SOX) continue to be applied for their main products and processes, the application of this methodology is annually certified by an external consultant.

Below are the net losses due to operational risk events as of September 30, 2026 and 2025:

	As of September 30, 2026		
	Gross loss in the period due to operational risk events	Recovery of Gross loss in the period due to operational risk events	Exposure to net loss
Internal fraud	527	135	392
External fraud	8,749	8,456	293
Labor practices and safety in the business	254	290	(36)
Customers, products and business practices	6	—	6
Damage to physical assets	134	33	101
Business interruption and system failures	122	1	121
Execution, delivery and process management	1,618	125	1,493
Total	**11,410**	**9,040**	**2,370**

	As of September 30, 2025		
	Gross loss in the year due to operational risk events	Recovery of Gross loss in the year due to operational risk events	Exposure to net loss
Internal fraud	269	4	265
External fraud	15,795	3,810	11,985
Labor practices and safety in the business	465	362	103
Customers, products and business practices	11	9	2
Damage to physical assets	250	38	212
Business interruption and system failures	171	190	(19)
Execution, delivery and process management	2,398	886	1,512
Total	**19,359**	**5,299**	**14,060**

Note 48 - Information on Regulatory Capital and Capital Adequacy Indicators

Objectives of capital management, policies and governance

Proper capital management plays a fundamental role in the Bank, requiring constant monitoring and analysis to ensure compliance with current regulations and the Bank's internal objectives in this area.

In this regard, the Bank has a Capital Management unit, responsible for ensuring that the nature and levels of risk assumed by the Bank are consistent with the business strategy and with the level of capital required to meet its strategic objectives. To comply with this, the Bank relies on different management tools that allow it to identify, analyze, evaluate and monitor the risks that may affect capital.

Itaú Chile, within its management framework, has a "Capital Management Policy" that contains the guidelines and directives provided by the Board of Directors to guide the management decision-making process. This policy also includes the monitoring and control of the Bank's capital level, with the aim of ensuring the solvency and profitability of the ongoing business, as well as ensuring adequate regulatory compliance in this area. The Capital Management Policy establishes the guiding principles and objectives that govern this area, and defines the responsibilities associated with the capital function and its respective governance.

The Bank's internal regulations also establish that capital management must adhere to specific objectives to comply with regulatory requirements and correctly manage financial resources. The general objectives that the functions associated with capital management must ensure are:

- Determine the level of capital required by the Bank at the individual, subsidiary, and consolidated levels, in accordance with the risk appetite profile established by the Board of Directors and the approved strategy and business plans.

- Define the optimal level of capital required by the Bank, ensuring adequate compliance with the rules and other regulations established on the matter by the competent authority.

- Identify possible macro-financial scenarios, both internal and external, that may affect the Bank's capital and evaluate their potential impacts through stress testing methodologies or other methodologies appropriate for that purpose.

A key element of capital management is the definition of the internal effective equity target, which is formally set out in the Bank's capital planning process. This process is both annual and dynamic. Based on this, the Bank can assess its current and future capital needs and establish action plans to return to the capital levels admissible for the Bank, in accordance with its defined risk appetite.

In relation to roles and responsibilities, the Board of Directors is the primary entity responsible for the prudent management of the risks faced by the organization and the associated capital. In this regard, the Board of Directors, in accordance with its functions, must define and approve both the objectives and the strategic plan of the Bank. It should promote medium and long-term capital management in line with the defined risk profile, while ensuring the protection of shareholders and other stakeholders who may be affected by decisions in this area.

Note 48 - Information on regulatory capital and capital adequacy indicators, continued

To support the Board of Directors in the functions described above, the Higher Capital Management Commission has been established. This commission assists the Board of Directors and the Bank's management in the assessment, management, and adequacy of capital, in accordance with local regulations and international standards (such as Basel). It also reviews the effectiveness of risk and capital policies and limits, and ensures adherence to these policies and procedures within the Company.

Capital Management Processes

The following processes are developed to carry out capital management in the Bank:

- Regular measurement of key capital indicators.
- Review of limits in relation to regulatory minimums and risk appetite, with escalation in case of excesses.
- Allocation of capital to the Bank's businesses.
- Capital projections in a base scenario and stress scenarios.
- Determination of the internal capital target and the limits and alert levels for risk appetite.
- Management of the capital self-assessment process.

This, together with policies and governance, allows capital management objectives to be met.

Capital requirements

In January 2019, Law No. 21,130 was published in the Official Gazette, modernizing banking legislation with the aim of implementing the practices promoted internationally by the Basel III agreement and introducing modifications to the Chilean General Banking Law. In order to implement the standards, the Financial Market Commission initiated the regulatory process by incorporating amendments and new chapters into the Updated Compilation of Standards (referred to as 'RAN'), providing guidelines for the calculation of risk-weighted assets, capital deductions, and additional capital requirements.

Effective equity corresponds to the sum of core capital (CET1) after regulatory adjustments[1], plus instruments eligible as Additional Tier 1 (AT1) capital (perpetual bonds and preferred shares), in addition to Tier 2 capital instruments, which include subordinated bonds and additional provisions.

According to Article 66 of the Chilean General Banking Law, the base capital requirement corresponds to 4.5% of CET1 on risk-weighted assets (or RWA), 6.0% of T1 on RWA, and 8.0% of effective equity on RWA. In addition, a leverage ratio greater than or equal to 3.0% must be maintained.

[1] As of December 2025, the adjustments have been fully implemented.

Note 48 - Information on regulatory capital and capital adequacy indicators, continued

The Bank is also subject to an additional core capital requirement due to systemic importance, as indicated in Article 66 quarter of the Chilean General Banking Law. The requirement determined for the Bank is 1.0%, and it is subject to gradual implementation until December 2025. Currently, 75% of the total charge must be constituted. On the other hand, Article 66 'Quinquies' of the General Banking Law empowers the CMF to determine a Pillar 2 charge of up to 4.0% of the total RWA. The Bank is not currently subject to capital requirements for this item.

On the other hand, Article 66 bis of the Chilean General Banking Law determines the capital conservation buffer, which corresponds to an additional 2.5% of basic capital on risk-weighted assets. Finally, Article 66 ter of the Chilean General Banking Law empowers the Central Bank of Chile to impose a counter-cyclical capital requirement of up to 2.5% of risk-weighted assets. The current charge in the country is 0.5%.

As a result, the Bank's current total capital requirement amounts to 12%. As of the end of September 2026, the Bank's consolidated capital ratio was 16.6%, comfortably exceeding the minimum regulatory requirements.

Note 48 - Information on regulatory capital and capital adequacy indicators, continued

a) The total assets, risk-weighted assets and components of effective equity are detailed below:

Item No	Note Total assets, risk-weighted assets and components of effective equity according to Basel III -Item Description	Note	Global consolidated	Local consolidated	Global consolidated	Local consolidated
			As of September 30, 2026		As of December 31, 2025	
			MCh$	MCh$	MCh$	MCh$
1	Total assets according to the statement of financial position		52,316,063	45,701,964	43,916,278	37,363,542
2	Investment in subsidiaries that are not consolidated	a	—	793,130	—	695,231
3	Assets discounted from regulatory capital, other than item 2	b	802,550	612,638	847,079	686,422
4	Credit Equivalents	c	(2,813,797)	(2,401,549)	(992,754)	(737,830)
5	Contingent loans	d	3,475,998	3,144,849	2,987,502	2,703,051
6	Assets generated by brokering financial instruments	e	85,265	85,265	85,609	85,609
7	**= (1-2-3+4+5-6) Total assets for regulatory purposes**		**52,090,449**	**44,954,231**	**44,978,339**	**37,861,501**
8.a	Assets weighted by credit risk, estimated according to the standard methodology (APRC)	f	25,107,541	21,001,748	22,694,047	18,721,012
8.b	Assets weighted by credit risk, estimated according to the internal methodology (APRC	f	—	—	—	—
9	Market Risk-Weighted Assets (MRWA))	g	3,534,213	3,244,331	3,067,574	2,902,831
10	Operational risk weighted assets	h	2,695,325	2,056,108	2,690,966	2,048,859
11.a	**= (8.a/8.b+9+10) Risk-Weighted Assets (RWA)**		**31,337,079**	**26,302,187**	**28,452,587**	**23,672,702**
11.b	**= (8.a/8.b+9+10) Risk-weighted assets, after applying the output floor (RWA)**		**31,337,079**	**26,302,187**	**28,452,587**	**23,672,702**
12	Owners' equity		4,372,085	4,372,085	4,305,006	4,305,006
13	Non controlling interest	i	3,969	—	3,747	—
14	Goodwill	j	492,512	492,512	492,512	492,512
15	Excess minority investments	k	—	—	—	—
16	**= (12+13-14-15) Common Equity Tier 1 Capital (CET1)**		**3,883,542**	**3,879,573**	**3,816,241**	**3,812,494**
17	Additional deductions to ordinary capital level 1, other than item 2	l	312,614	120,770	357,744	195,419
18	**= (16-17-2) Common Equity Tier 1 (CET1)**		**3,570,928**	**2,965,673**	**3,458,497**	**2,921,844**
19	Voluntary provisions (additional) imputed as additional capital level 1 (AT1)	m	—	—	—	—
20	Subordinated bonds imputed as additional capital level 1 (AT1)	m	—	—	—	—
21	Preferred shares allocated to additional tier 1 capital (AT1)		—	—	—	—
22	Bonds without a fixed term of maturity imputed to additional capital level 1 (AT1)		290,713	290,713	270,001	270,001
23	Discounts applied to AT1	l	—	—	—	—
24	**= (19+20+21+22-23) Additional tier 1 capital (AT1)**		**290,713**	**290,713**	**270,001**	**270,001**
25	**= (18+24) Capital level 1**		**3,861,641**	**3,256,386**	**3,728,498**	**3,191,845**
26	Voluntary provisions (additional) imputed as capital level 2 (T2)	n	107,379	107,379	107,379	107,379
27	Subordinated bonds imputed as capital level 2 (T2)	n	1,219,397	1,214,180	1,199,388	1,190,858
28	**= (26+27) Capital level equivalent 2 (T2)**		**1,326,776**	**1,321,559**	**1,306,767**	**1,298,237**
29	Discounts applied to T2	l	—	—	—	—
30	**= (28-29) Capital level 2 (T2)**		**1,326,776**	**1,321,559**	**1,306,767**	**1,298,237**
31	**= (25+30) Effective equity**		**5,188,417**	**4,577,945**	**5,035,265**	**4,490,083**
32	**Additional basic capital required for the constitution of the conservation buffer**	p	**783,427**	**657,555**	**711,315**	**591,818**
33	**Additional basic capital required to set up the countercyclical buffer**	q	**156,685**	**131,511**	**142,263**	**118,364**
34	**Additional basic capital required for banks qualified as systemic**	r	**313,371**	**263,022**	**284,526**	**236,727**
35	**Additional capital required for the evaluation of the adequacy of effective equity (Pillar 2)**	s	—	—	—	—

Note 48 - Information on Regulatory Capital and Capital Adequacy Indicators, continued

a) This corresponds to the value of the investment in subsidiaries that are not consolidated. It applies only in local consolidation when the bank has subsidiaries abroad, deducting their full value in assets and CET1.
b) It corresponds to the value of the asset items that are deducted from regulatory capital, in accordance with paragraph a) of Title No. 3 of Chapter 21-30 of the Updated Compilation of Standards (RAN). Item No. Note Total assets, risk-weighted assets and components of effective equity according to Basel III - Description of the item
c) It corresponds to the credit equivalents of derivative instruments in accordance with paragraph b) of Title No. 3 of Chapter 21-30 of the Updated Compilation of Standards (RAN).
d) It corresponds to contingent exposures as established in paragraph c) of Title No. 3 of Chapter 21-30 of the Updated Compilation of Standards (RAN).
e) It corresponds to the assets related to the intermediation of financial instruments in one's own name on behalf of third parties, which are within the consolidation perimeter of the bank, as established in paragraph d) of Title No. 3 of Chapter 21-30 of the Updated Compilation of Standards (RAN).
f) It corresponds to the assets weighted by credit risk, estimated according to Chapter 21-6 of the Updated Compilation of Standards (RAN). If the bank is not authorized to apply internal methodologies, it must report field 8.b with zero and add 8.a in the field 11.a. If it has the authorization, it must add 8.b in 11.a.
g) It corresponds to assets weighted by market risk, estimated according to Chapter 21-7 of the Updated Compilation of Standards (RAN).
h) It corresponds to assets weighted by transactional risk, estimated according to Chapter 21-8 of the Updated Compilation of Standards (RAN)
I) It corresponds to the non-controlling interest, depending on the level of consolidation, for up to 20% of the owners' equity.
j) Assets that correspond to goodwill
k) It corresponds to the balances of investment assets in companies other than line-of-business support companies that do not participate in consolidation, in excess of 5% of the owners' equity.
l) In the case of CET1 and T2, banks must estimate the equivalent value for each level of capital, as well as the value obtained by fully applying Chapter 21-1 of the Updated Compilation of Standards (RAN). The difference between the equivalent value and the value obtained by fully applying the above Chapter 21-1 must then be weighted by the discount factor in force on the reporting date, according to the interim standards of Chapter 21-1 of the Updated Compilation of Standards (RAN), and reported in this row. For AT1, discounts apply directly if they exist.
m) Provisions and subordinated bonds charged to Additional Tier 1 (AT1) capital, as set out in Chapter 21-2 of the Updated Compilation of Standards (RAN)
n) Provisions and subordinated bonds charged to the equivalent definition of Tier 2 (T2) capital, as set out in Chapter 21-1 of the Updated Compilation of Standards (RAN).
o) In accordance with the interim standards, as of 1 December 2022, solvency requirements will also be applied at the local consolidated level, with the figures at this level being reported in this column. Banks without subsidiaries abroad do not have to fill in this data.
p) It corresponds to the additional Common Equity Tier 1 (CET1) capital required for the capital conservation buffer, as established in Chapter 21-12 of the Updated Compilation of Standards (RAN).
q) It corresponds to the additional Common Equity Tier 1 (CET1) capital required for the countercyclical buffer, as established in Chapter 21-12 of the Updated Compilation of Standards (RAN).
r) It corresponds to the additional Common Equity Tier 1 (CET1) capital required for banks designated as systemic, as established in Chapter 21-11 of the Updated Compilation of Standards (RAN).
s) It corresponds to the additional capital required for the assessment of the adequacy of the bank's effective equity (Pillar 2), as established in Chapter 21-13 of the Updated Compilation of Standards (RAN).

Note 48 - Information on Regulatory Capital and Capital Adequacy Indicators, continued

b) Below are the solvency and regulatory compliance indicators according to Basel III (expressed as percentages with two decimal places).

Item No	Item Description	Note	Global consolidated	Local consolidated (i)	Global consolidated	Local consolidated (i)
			As of September 30, 2026		As of December 31, 2025	
			%	%	%	%
1	**Leverage Indicator (T1_I18/T1_I7)**		**6.86**	**6.60**	**7.69**	**7.72**
1.a	Leverage indicator that the bank must meet, considering the minimum requirements	a	3.00	3.00	3.00	3.00
2	**Basic capital indicator (T1_I18/T1_I11.b)**		**11.40**	**11.28**	**12.16**	**12.34**
2.a	Indicator of basic capital that the bank must meet, considering the minimum requirements	a	5.50	5.50	5.50	5.50
2.b	Capital buffer shortfall	b	—	—	—	—
3	**Tier 1 capital indicator (T1_I25/T1_I11.b)**		**12.32**	**12.38**	**13.10**	**13.48**
3.a	Indicator of capital level 1 that the bank must meet, considering the minimum requirements	a	6.00	6.00	6.00	6.00
4	**Effective equity indicator (T1_I31/T1_I11.b)**		**16.56**	**17.41**	**17.70**	**18.97**
4.a	Effective equity indicator that the bank must meet, considering the minimum requirements	a	9.00	9.00	9.00	9.00
4.b	Indicator of effective equity that the bank must comply with, considering the charge for articles 35 bis, if applicable	c	—	—	—	—
4.c	Effective equity indicator that the bank must meet, considering the minimum requirements, conservation buffer and countercyclical buffer	b	12.00	12.00	12.00	12.00
5	**Solvency rating**	d	**A**	**A**	**A**	**A**
	Regulatory compliance indicators for solvency					
6	**Voluntary provisions (additional) imputed in tier 2 capital (T2) in relation to APRC (T1_I26/(T1_I8.a or 8.b))**	e	**0.43**	**0.51**	**0.47**	**0.57**
7	**Subordinated bonds imputed in capital level 2 (T2) in relation to basic capital**	f	**34.15**	**40.94**	**34.68**	**40.76**
8	**Tier 1 additional capital (AT1) in relation to basic capital (T1_I24/T1_I18)**	g	**8.14**	**9.80**	**7.81**	**9.24**
9	**Voluntary provisions (additional) and subordinated bonds that are charged to additional tier 1 capital (AT1) in relation to RWAs ((T1_I19+T1_I20)/(T1_I11.b)**	h	—	—	—	—

Note 48 - Information on Regulatory Capital and Capital Adequacy Indicators, continued

a) In the case of leverage, the minimum level is 3%, without prejudice to the additional requirements for systemic banks that may be set under Chapter 21-30 of the Updated Compilation of Standards (RAN). In the case of core capital, the bank should consider a minimum limit of 4.5% of risk-weighted assets (RWA), In addition, if applicable, the bank must include the systemic charge in force according to the interim standards, as well as the Pillar 2 requirement defined for this capital level. For new banks that have not paid the paid-in capital of UF 400,000, they must add 2% to their minimum requirement in accordance with Article 51 of the Chilean General Banking Law. This percentage decreases to 1% if the paid capital is above UF 600,000 but less than UF 800,000. For Tier 1 capital, the bank must consider a minimum requirement of 6% and the Pillar 2 charge defined for this capital tier. Finally, at the level of effective equity, the bank must consider a minimum requirement of 8% of risk-weighted assets (RWA). Additional charges for Pillar 2, systemic bank and those indicated in Article 51 of the Chilean General Banking Law for new banks must be added to this.

b) The capital buffer deficit must be estimated in accordance with Chapter 21-12 of the Updated Compilation of Standards (RAN). This figure defines the restriction on the distribution of dividends if it is positive, in accordance with the aforementioned Chapter. For effective equity, the figures for the capital conservation and countercyclical buffers in force on the reporting date according to interim standards must be added to the amount defined in note a), even if there is a requirement under Article 35 bis of the Chilean General Banking Law.

c) If the bank has an effective equity requirement in force under Article 35 bis of the Chilean General Banking Law, it must report this amount in this cell in accordance with the interim standards.

d) It corresponds to the solvency classification as established in Article 61 of the General Banking Law.

e) Limit of 1.25% if the bank uses standard methodologies (field T1_8.a), or 0.625% if the bank uses internal methodologies (field T1_8.b) in the estimation of RWAs.

f) Subordinated bonds charged to Tier 2 capital must not exceed 50% of Common Equity Tier 1 (CET1) capital, taking into account the discounts applied to these instruments under Chapter 21-1 of the Updated Compilation of Standards (RAN).

g) Additional Tier 1 (AT1) capital cannot exceed one-third of Common Equity Tier 1 (CET1) capital.

h) Additional provisions and subordinated bonds charged to AT1 may not exceed 0.5% of RWAs as of December 1, 2022, in accordance with the interim rules of Chapter 21-2 of the Updated Compilation of Standards (RAN).

i) In accordance with the interim rules, as of December 1, 2022, solvency requirements are also applied at the local consolidated level. The figures at this level are reported in this column. Banks without subsidiaries abroad do not have to fill in this data.

Note 49 - Subsequent Events

During the period from October 1, 2026, to the date of issuance of these Interim Consolidated Financial Statements, the following subsequent events have occurred.

Enactment of Tax Reform – Reconstruction Law

On October 17, 2026, the National Reconstruction and Economic and Social Development Law was published in the Official Gazette. Among other measures, the Law provides for a gradual reduction in the First Category Income Tax rate applicable to companies subject to the general tax regime, from the current rate of 27% to 25.5% for the 2027 tax year, 24% for the 2028 tax year, and 23% from the 2029 tax year onwards.

In accordance with IAS 12, deferred tax assets and liabilities are measured using the tax rates and tax laws that have been enacted or substantively enacted by the end of the reporting period. Since the aforementioned Law was published after September 30, 2026, its effects were not considered in the Interim Consolidated Financial Statements as of that date.

As a result of the amendments introduced by the aforementioned law, the Bank has preliminarily estimated negative impacts of MCh$32,369 million on profit or loss and MCh$2,624 million on equity. These estimates are subject to the final determination of the effects of the law and the tax rates applicable to the reversal of temporary differences.

The effects arising from the remeasurement of deferred tax asset and liability balances will be recognized in the corresponding reporting period, in accordance with IAS 12 and applicable regulations.

Placement of debt securities in the local market

Date of placement	Serie	Currency	Amount placed	Date of maturity
10-01-2026	BITAF20426	CLP	20,000,000,000	04-10-2034
10-06-2026	BITAF10226	CLP	3,500,000,000	02-10-2030
10-06-2026	BITAF30526	CLP	1,000,000,000	05-10-2035

Alexis Espinoza
Chief Accounting Officer

André Gailey
Chief Executive Officer