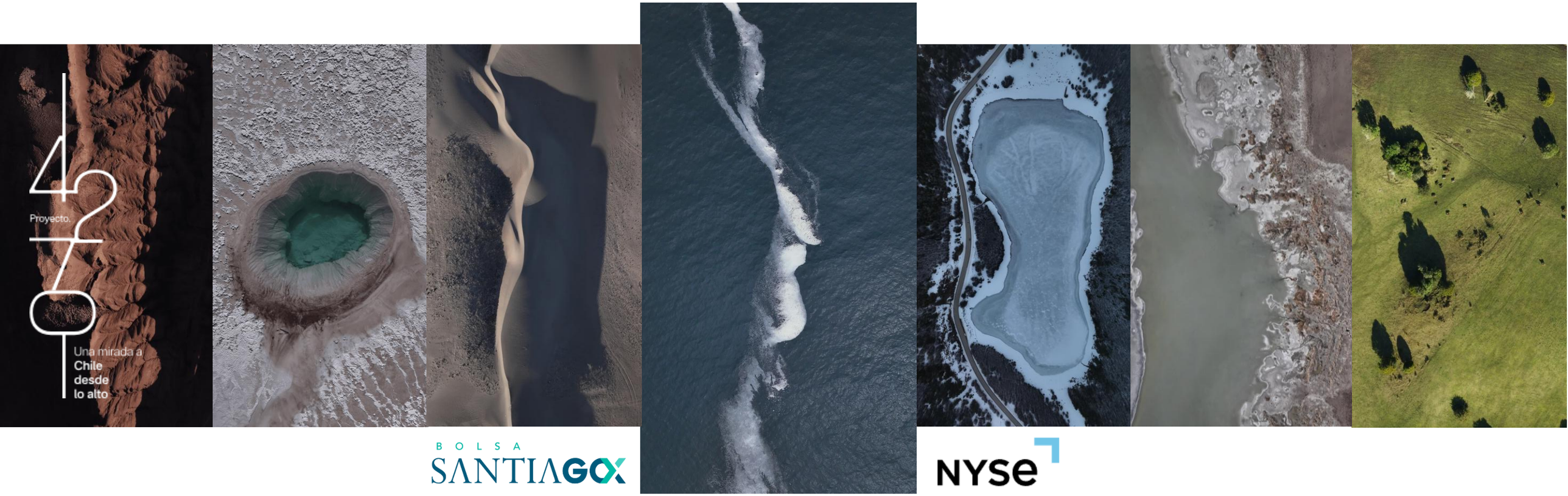
Banco de Chile

November 6, 2026

Earnings Presentation

3Q26 & YTD



BOLSA SANTIAGO

NYSE



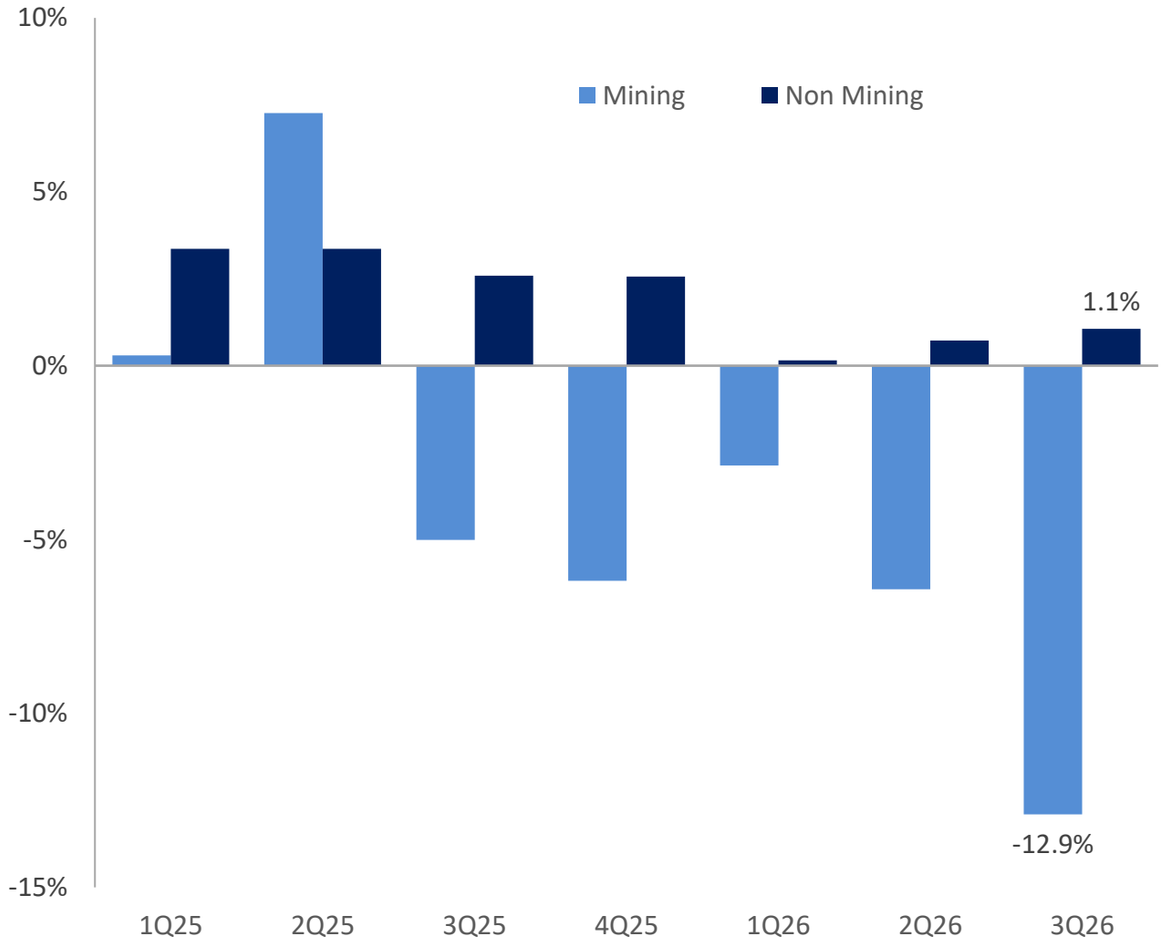
Costa Central

Economic & Banking
Industry Overview

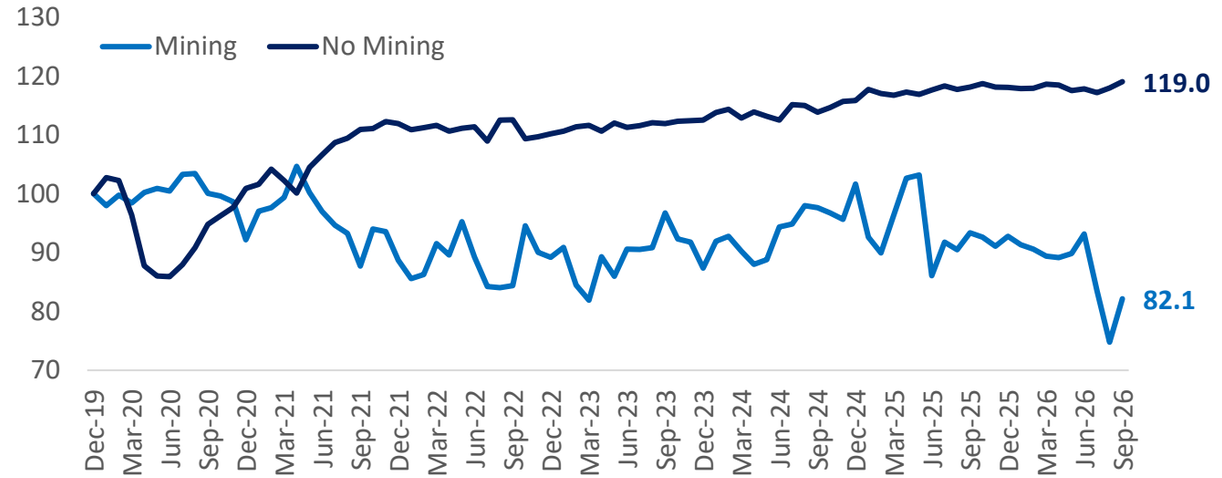
Banco de Chile

Growth has slowed temporarily in 2026, driven by mining

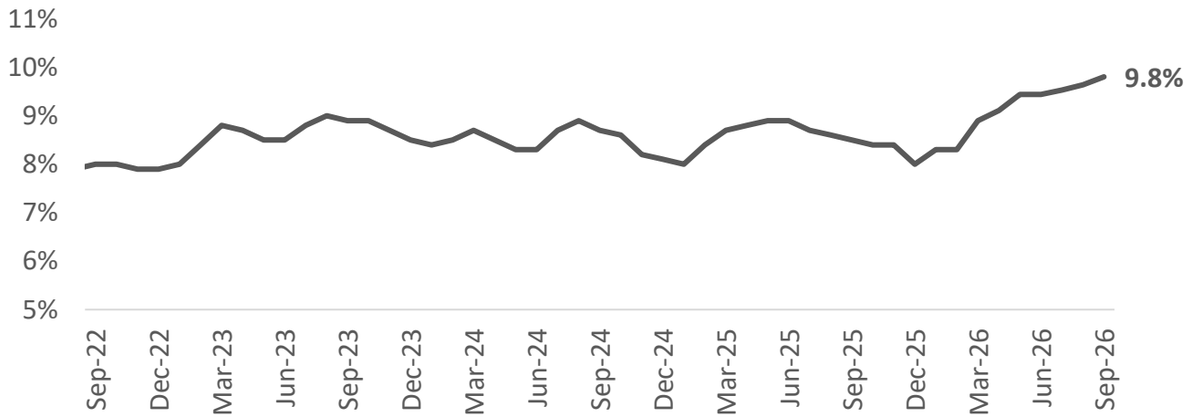
Mining and Non Mining GDP
YoY, %



Mining and Non-Mining GDP
Dec 2019 = 100



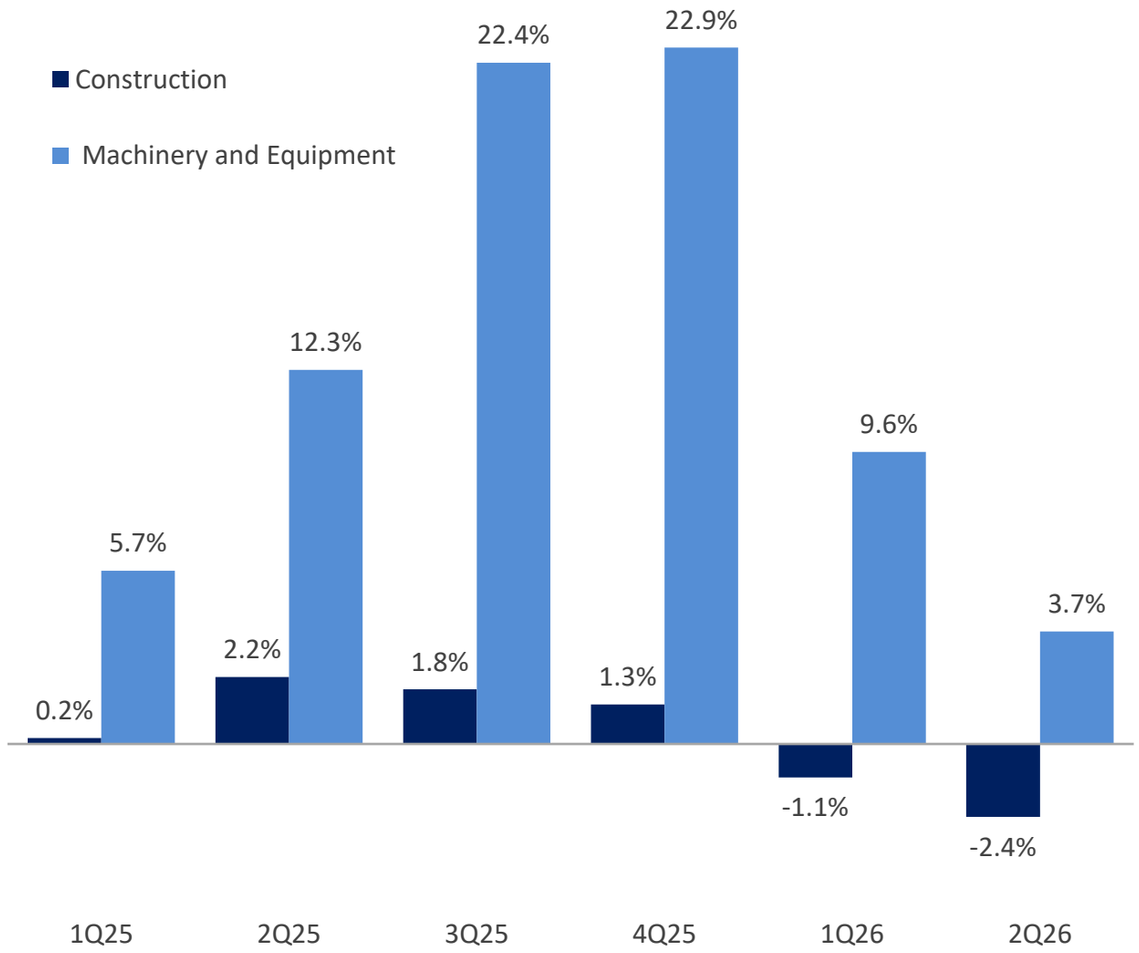
Unemployment Rate
% of Labor Force



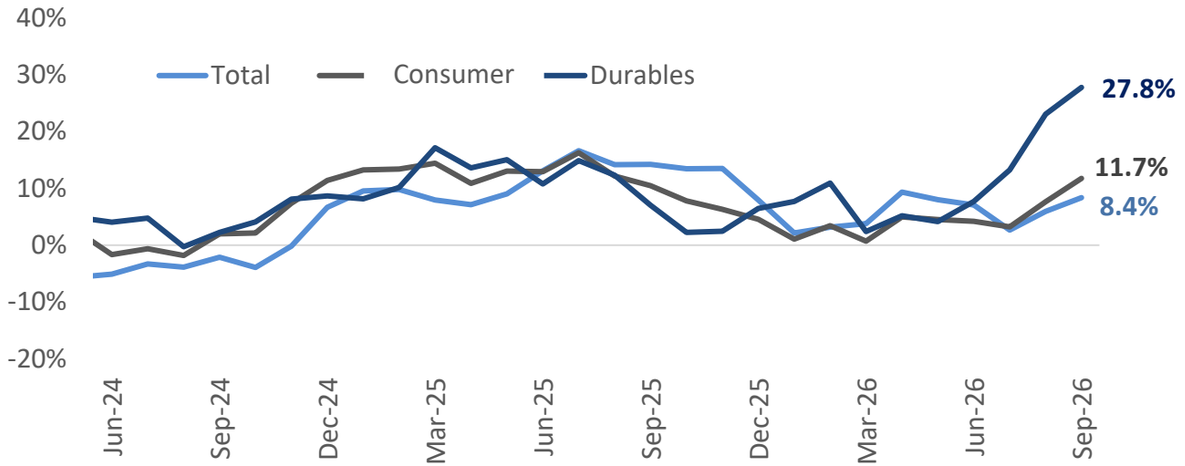
Source: Central Bank of Chile.

Early signs of a recovery in domestic demand

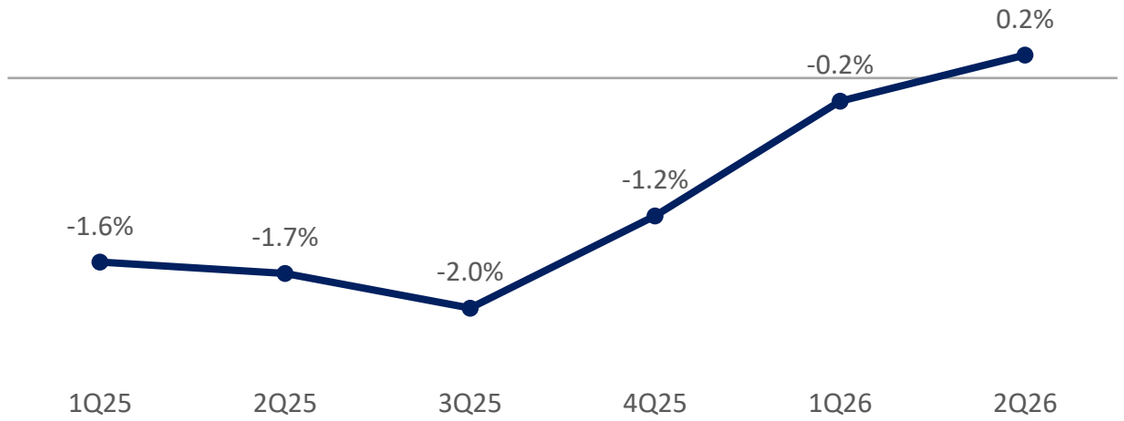
Gross Investment Growth Breakdown
YoY, %



Consumer Imports Breakdown
MA3 YoY, %



Current Account Balance
LTM, % of GDP



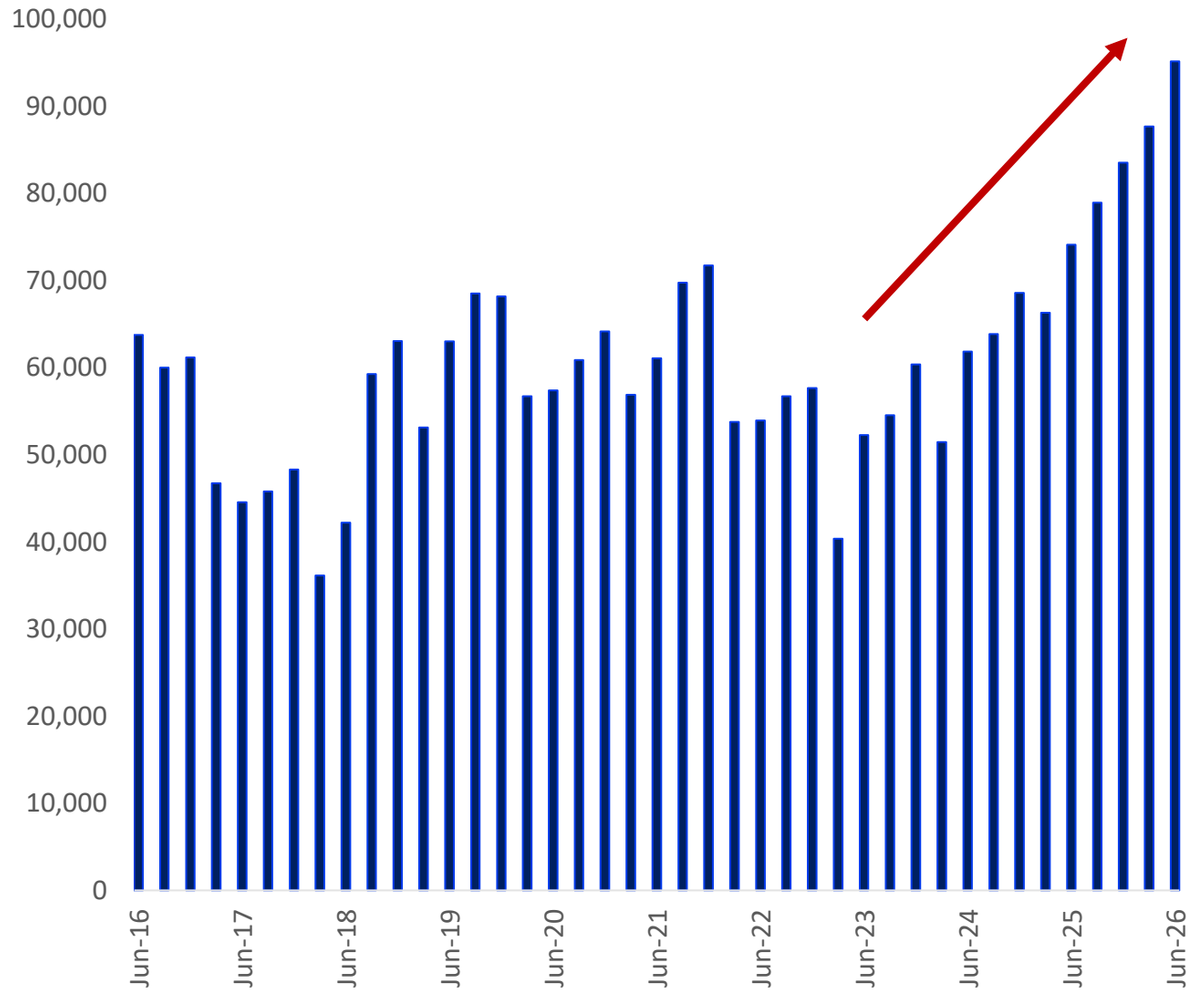
Source: Central Bank of Chile.

Investment will drive GDP in 2027

Reconstruction Law: a growth-oriented reform

Policy area	Main impacts
Corporate tax cut	Rate falls gradually from 27% to 23% by 2029, improving project returns and tax competitiveness.
Permitting reform	Shorter approval times and fewer bottlenecks should help unlock delayed investment.
Tax invariability	10/15/20-year stability framework strengthens certainty for large-scale projects.
Sectoral measures	Targeted measures on reconstruction, employment and capital markets taxation provide an additional boost to growth.

5Y Investment pipeline projects
MM USD



Source: Capital Goods Corporation.

Chile Baseline Scenario

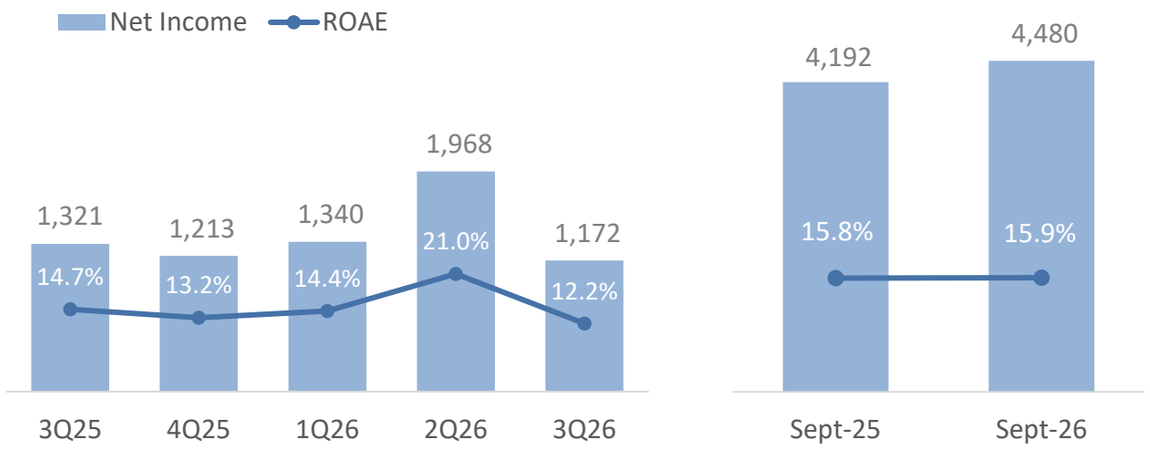
Banco de Chile's Forecast
YoY, % change, unless otherwise stated

	2022	2023	2024	2025	2026f	2027f
GDP	2.1	0.7	2.8	2.5	0.4	3.0
Consumption	2.5	-3.4	1.4	2.8	1.1	2.8
Investment	4.6	0.3	-1.6	7.0	0.1	7.5
Exports	0.8	0.3	7.2	4.6	-1.5	3.1
Imports	1.3	-11.1	2.1	10.5	-1.2	5.5
CPI	12.8	3.9	4.5	3.5	4.7	3.0
Overnight Rate (EOP, %)	11.25	8.25	5.00	4.50	4.50	4.50
Exchange Rate (EOP, CLP/USD)	860	885	992	911	950	923
Fiscal Balance (% GDP)	1.1	-2.4	-2.9	-2.8	-2.0	-1.7
Current Account (% GDP)	-8.9	-3.2	-1.1	-1.2	0.5	-2.0
Unemployment Rate (%)	7.9	8.7	8.5	8.5	9.2	8.7

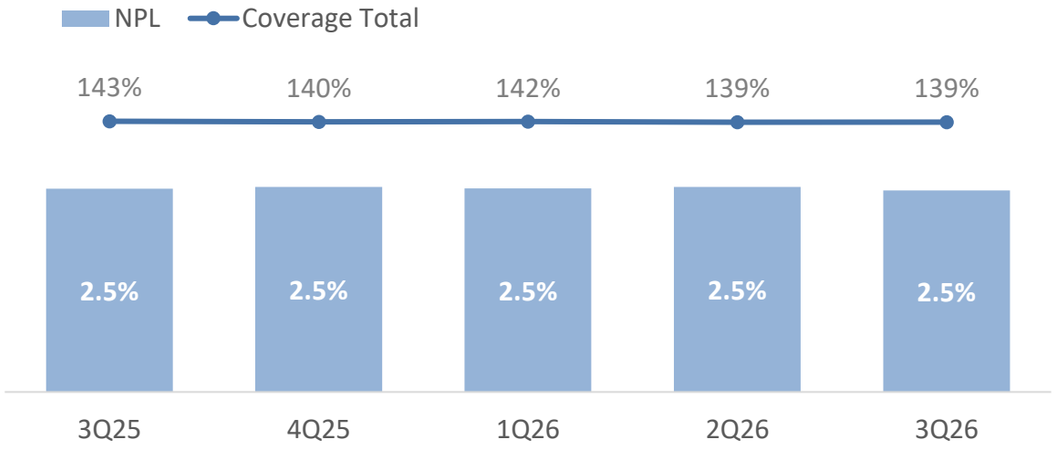
Source: Central Bank of Chile, Banco de Chile.

Industry profitability remains resilient amid weak credit demand

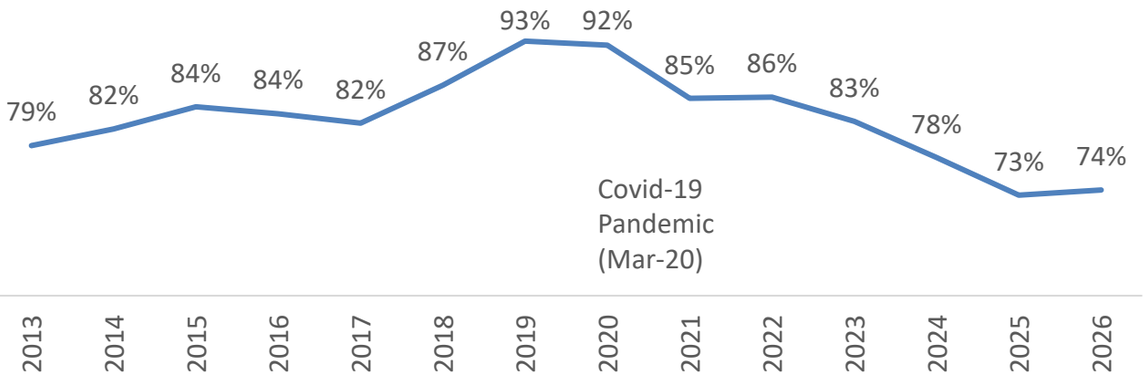
Net Income
Billions of CLP



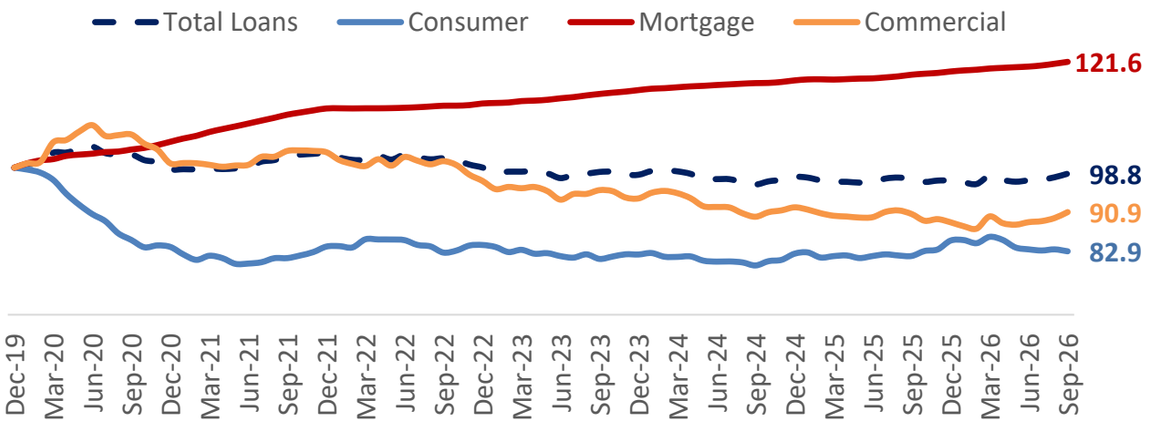
Coverage[1] and NPLs[2]
90d NPLs Ratio & Coverage Ratio



Loans to GDP Ratio[3,4]
%



Real Loan Growth by Product[3]
2019=100



1. Including additional provisions. 2. Individual Financial Statements. 3. Excluding foreign subsidiaries. 4. GDP as of June 2026 (LTM).

Banco de Chile

Strategy & Financial Results



Lagunas Cotacotani

A strategy built to deliver sustainable results

Strategic pillars

Customer centricity
Customers first and at the center of everything we do.

Efficiency & productivity
Transforming how we operate and connect with customers by reinforcing the use of technology.

Sustainability
Strengthening ESG initiatives to create long-term value for our stakeholders.

Core priorities

- Strengthen **commercial activity**
- Scale **digital solutions & technology adoption**
- Consolidate **efficiency** & **productivity**
- Enhance **customer experience**
- Develop **culture**, **capabilities** & **talent**
- Manage **sustainability**

Mid-Term Targets

≥73%	Top 1	≤ 40%	Top 1	Top 3
Net Promoter Score	DDA[1], Commercial & Consumer Loans	Cost to Income Ratio	Return on Average Capital and Reserves[2]	Corporate Reputation[3]

1. Demand Deposits Account Balances in Local Currency. 2. Among relevant peers. Excluding operations of subsidiaries abroad for market share. 3. Based on Merco Ranking.

3Q26: Another quarter of solid financial results

Total Loans (Bn CLP) | YoY	
3Q26	40,768 | +2.9%

CET1	
3Q26	14.1%

Op. Revenues (Bn CLP)	
3Q26	757.6

Net Interest Margin	
3Q26	4.4%

Cost of Risk | NPL	
3Q26	0.96% | 1.7%

Efficiency Ratio	
3Q26	39.1%

Net Income (Bn CLP)	
3Q26	287.7

ROAC[1] | ROAE	
3Q26	21.4% | 19.9%

2026 YTD Advances

Commercial Momentum

- +18% YoY SME commercial loan origination.
- +5% YoY outstanding commercial credit balances to SMEs.
- +4% YoY total commercial loans.

Customer Acquisition

- +37% YoY origination of digital current accounts.
- +10% YoY origination of FAN Emprende accounts (SMEs).
- Launch of digital onboarding for Plan Emprendedor.

Efficiency

- Digitalization driving productivity gains.
- Strategic negotiations, including with IT providers.
- Infrastructure optimization, with branches down 4.6% YoY.

Business Initiatives

- B-Startup: new service model for startups and tech companies.
- Fintech partnership to expand SME factoring solutions.
- Despegar Alliance to strengthen travel loyalty program.
- VisaDirect: International transfers.

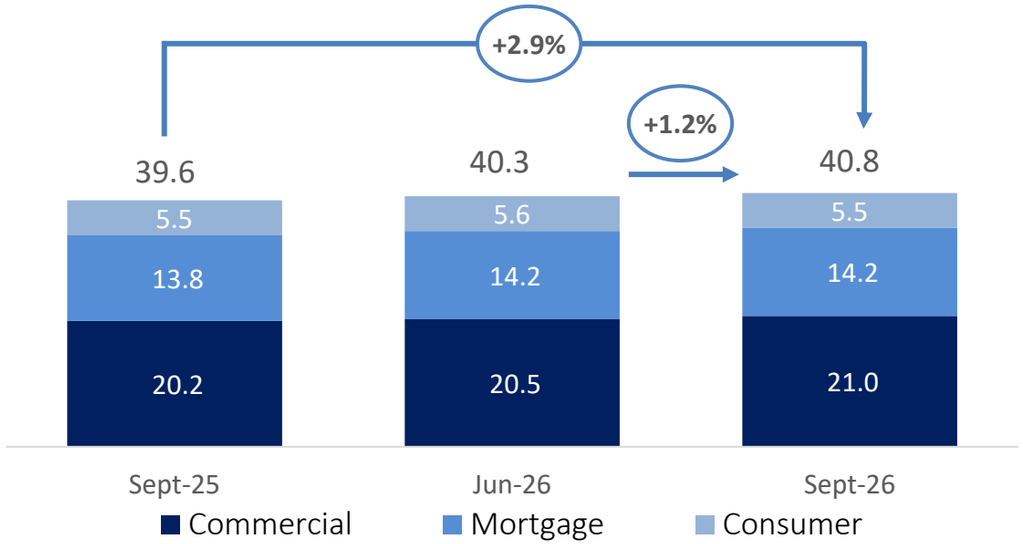
2026 Guidance[2]

5% - 6%	~4.8%	~1.2%	~36%	~22%
Loan Growth (Nominal)	Net Interest Margin	Cost of Risk	Efficiency Ratio	Return on Average Capital & Reserves

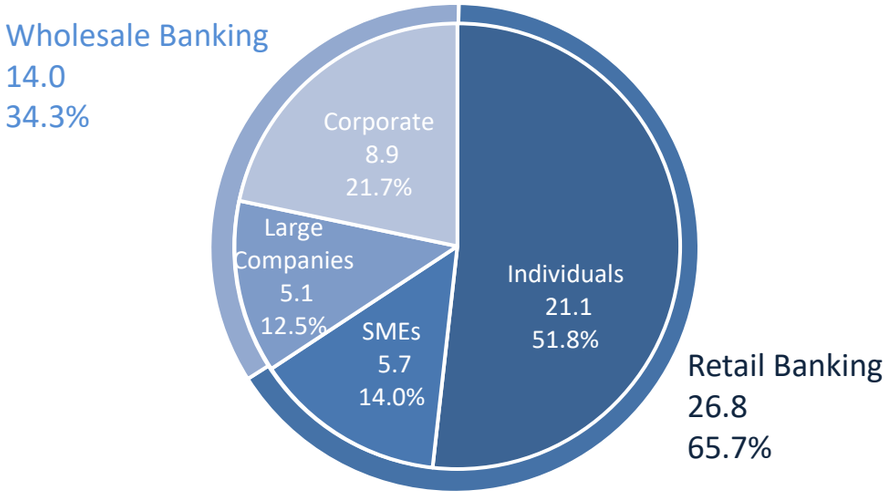
1. Return on Average Capital and Reserves. 2. Guidance based on the Bank's baseline macroeconomic scenario.

Our diversified loan portfolio is capturing renewed momentum in corporate lending…

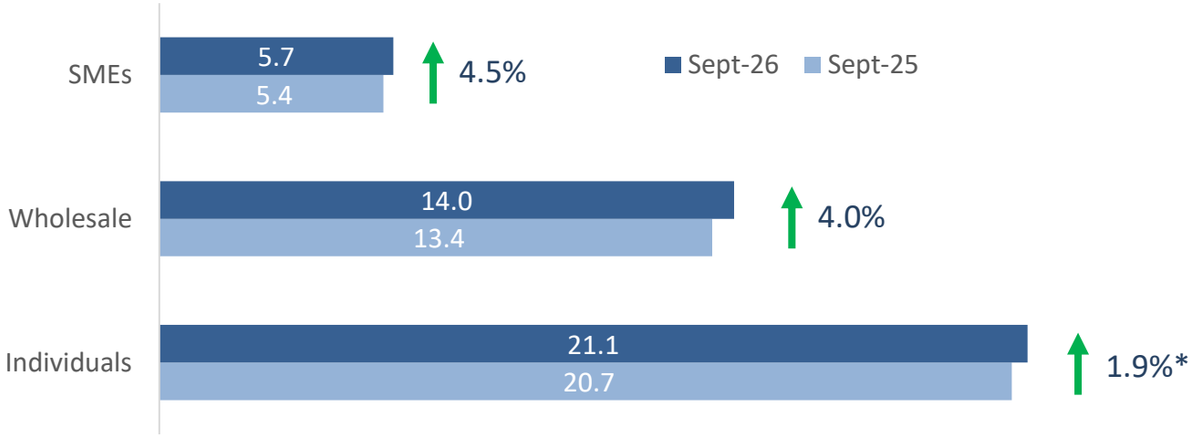
Total Loans
Trillions of CLP



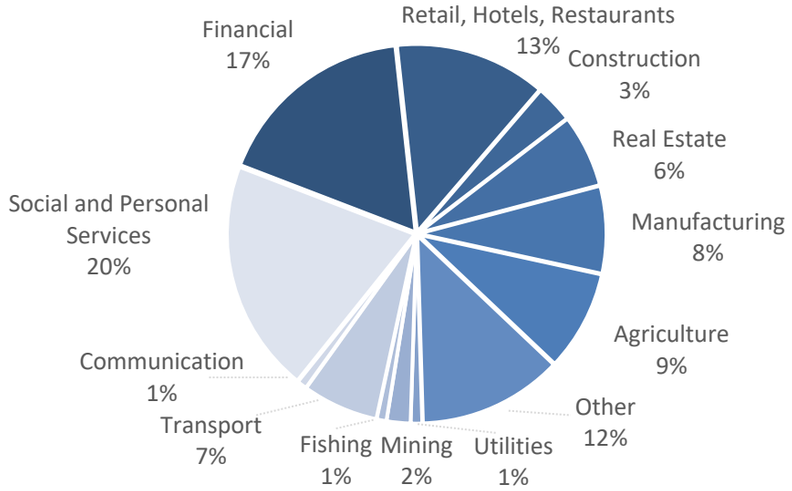
Loans by Segment
Trillions of CLP and %, as of September 2026



Loan Growth Breakdown by Segment
Trillions of CLP



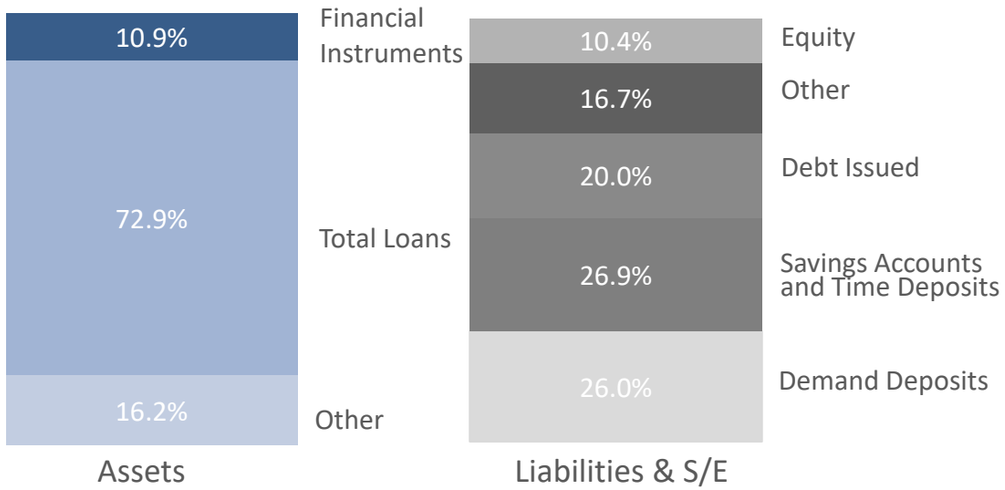
Commercial Loans by Economic Sector
% of total, as of September 2026



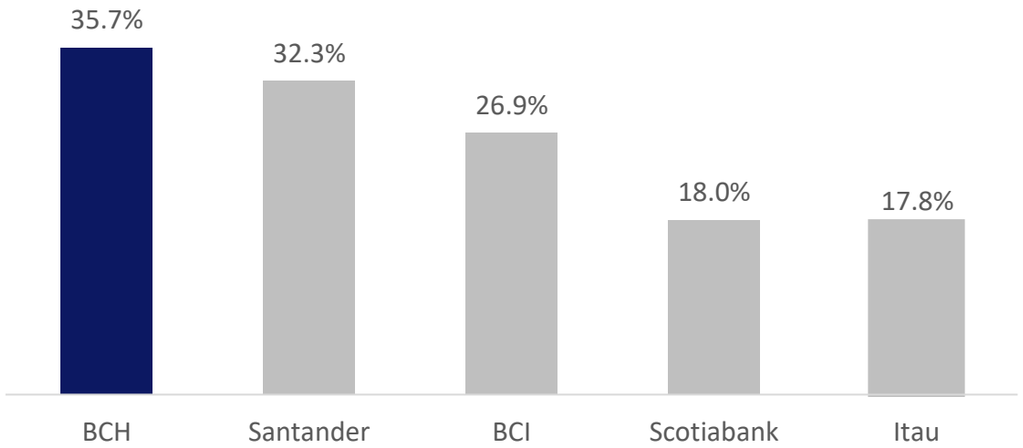
* Excluding the credit card migration effect: +2.9%.

…supported by a solid funding and capital base…

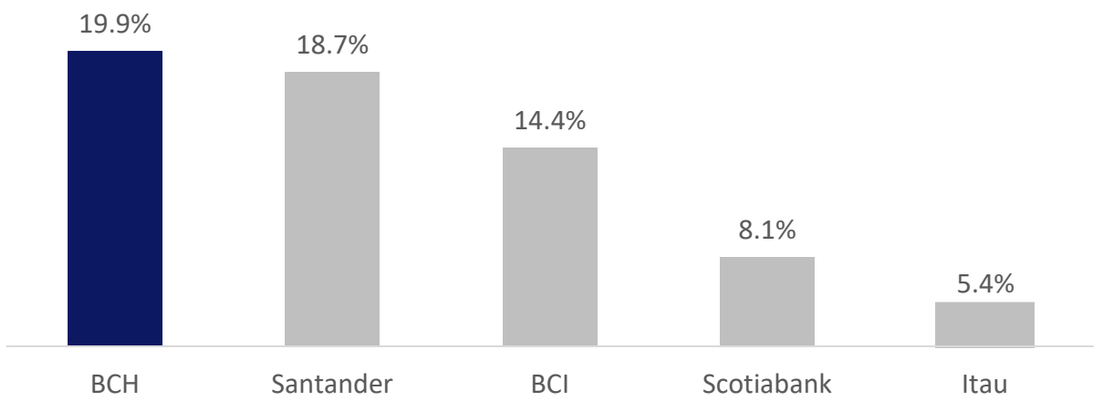
Balance Structure
% of total, as of September 2026



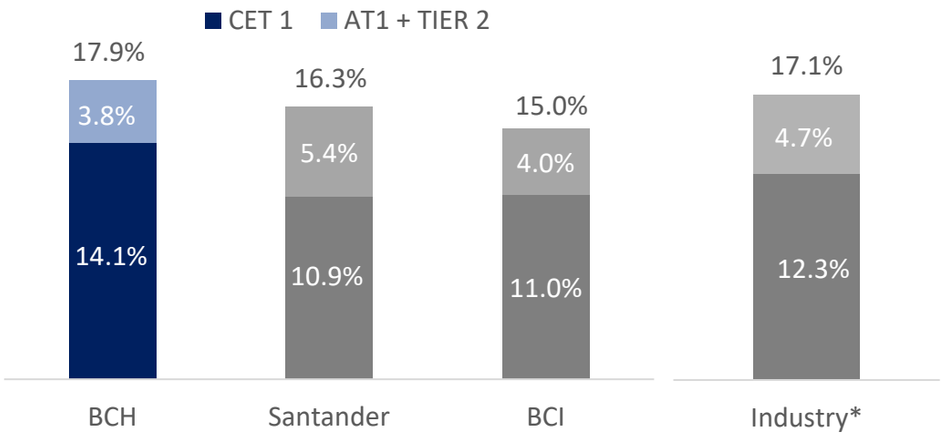
Demand Deposits to Loans[1]
% of total loans, as of September 2026



Demand Deposit in Local Currency Market Share[1]
% as of September 2026



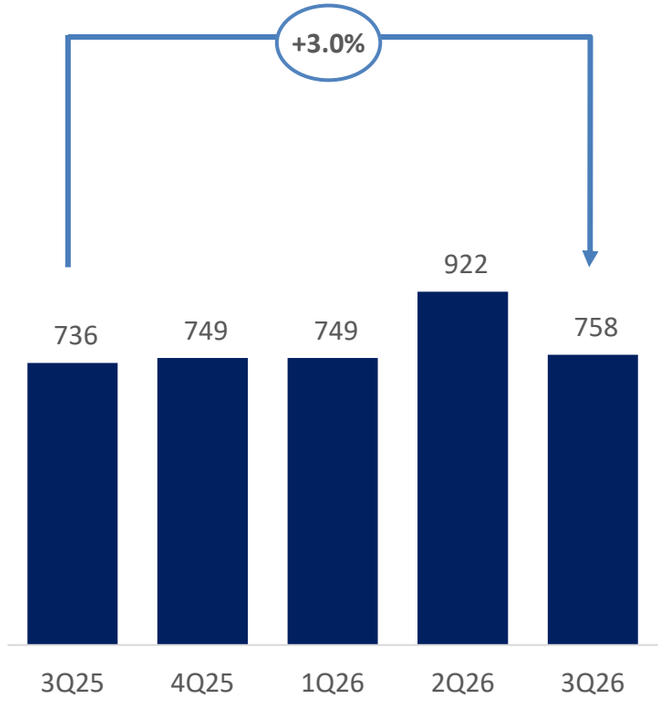
Basel III Ratio
As of September 2026



1. Private banks and excluding operations of subsidiaries abroad. *As of August 2026.

…translating into resilient revenues and superior margins

Total Operating Revenues
Billions of CLP

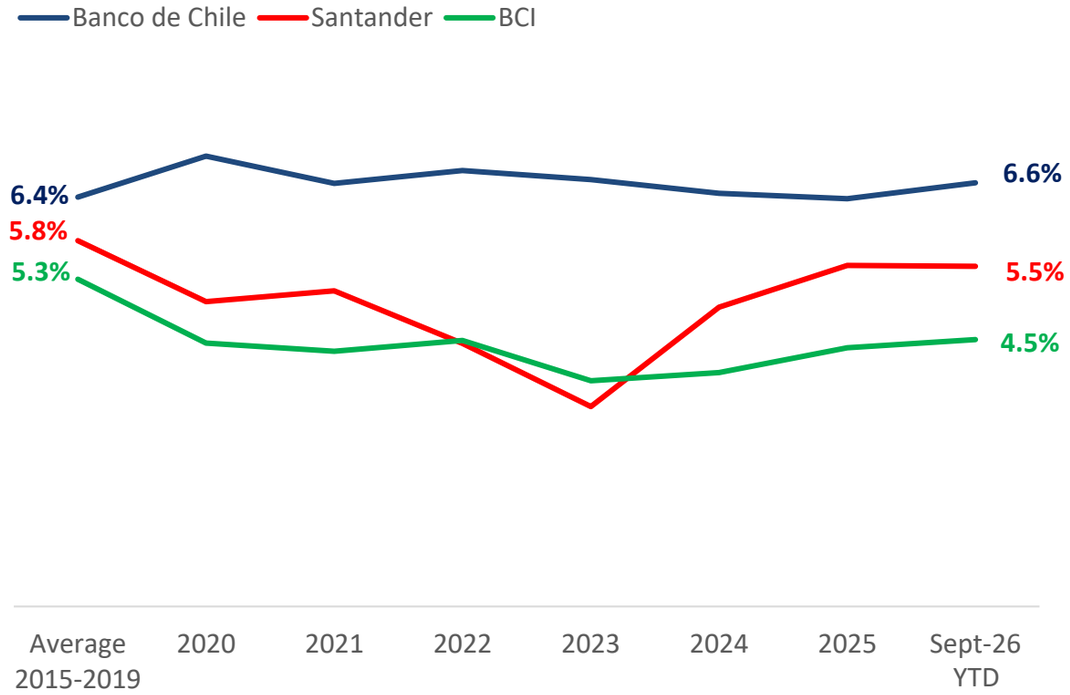




	3Q25	4Q25	1Q26	2Q26	3Q26
UF Var.	0.6%	0.6%	0.3%	2.5%	0.6%

Sept-25 YTD	Sept-26 YTD
2.8%	3.3%

Operating Margin
Total Operating Income/Avg. Interest Earning Assets, Annualized



Structural advantages driving recurring customer financial income

4.4% 3Q26
NIM

0.6% 3Q26
UF variation

+3.5% YoY
Proforma total loans

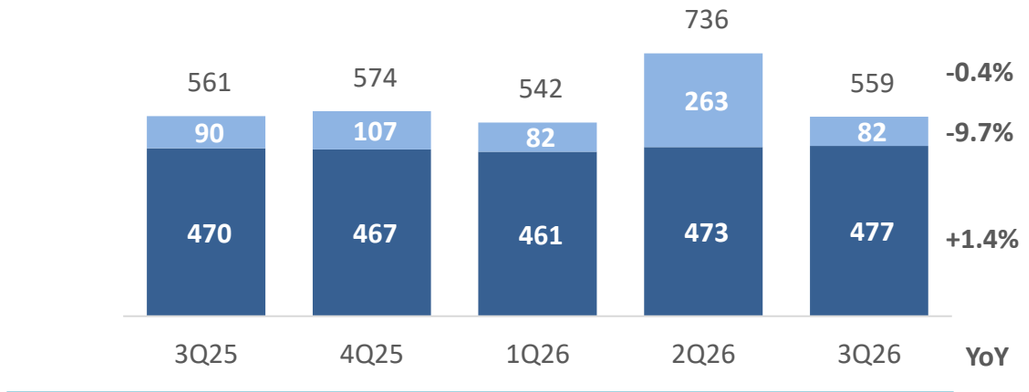
Customer income: Resilient recurring income supported by portfolio growth.

Non-customer income: Normalization of UF variation following a strong 2Q26.

Loan growth: Broad-based growth and practice management of spreads supports recurring interest income generation.

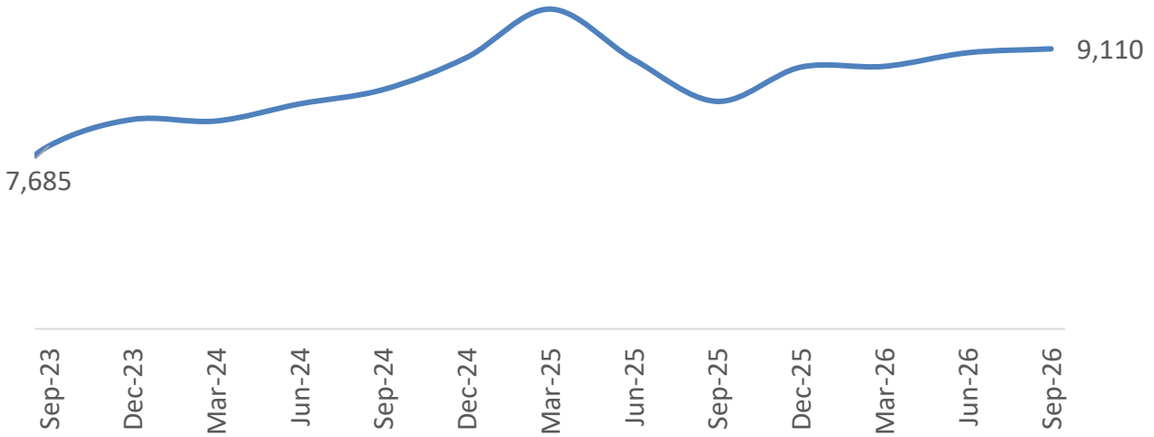
Sensitivity
- A 100bp change in inflation translates into Ch$91.1 billion in NII.
- A 100bp change in interest rates is approx. 30 basis points change in NIM, *ceteris paribus*, once all assets and liabilities are fully repriced (~3 years).

Net Financial Income Breakdown
Billions of CLP

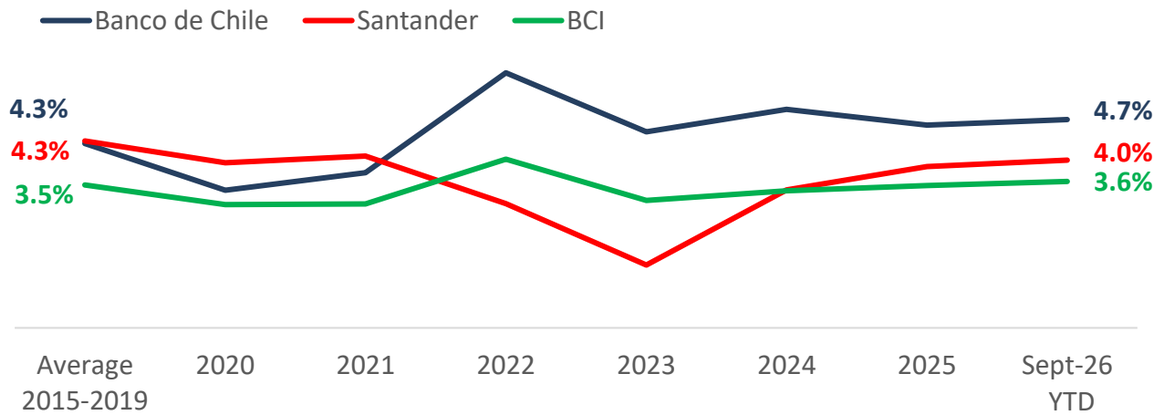


	3Q25	4Q25	1Q26	2Q26	3Q26
UF Var.	0.6%	0.6%	0.3%	2.5%	0.6%
NIM	4.3%	4.4%	4.1%	5.8%	4.4%

UF GAP Evolution in the Banking Book
Billions of CLP



NIM
Net Interest Income[1]/Avg. Interest Earning Assets, Annualized



1. Includes interest income from trading.

Growing customer base boosting fee generation

3.0 million active customers[1]

2.7 million FAN accounts[2]

1.7 million current accounts

77.5% Net Promoter Score





3Q26 vs 3Q25

CLP Billions & % YoY

+Ch$3.8 bn | 7.1% Transactional services

+Ch$2.4 bn Acquiring and processing services

+Ch$0.8 bn | 5.1% Current accounts and overdrafts

+Ch$3.6 bn | 8.2% Mutual funds (+11% in AUM)

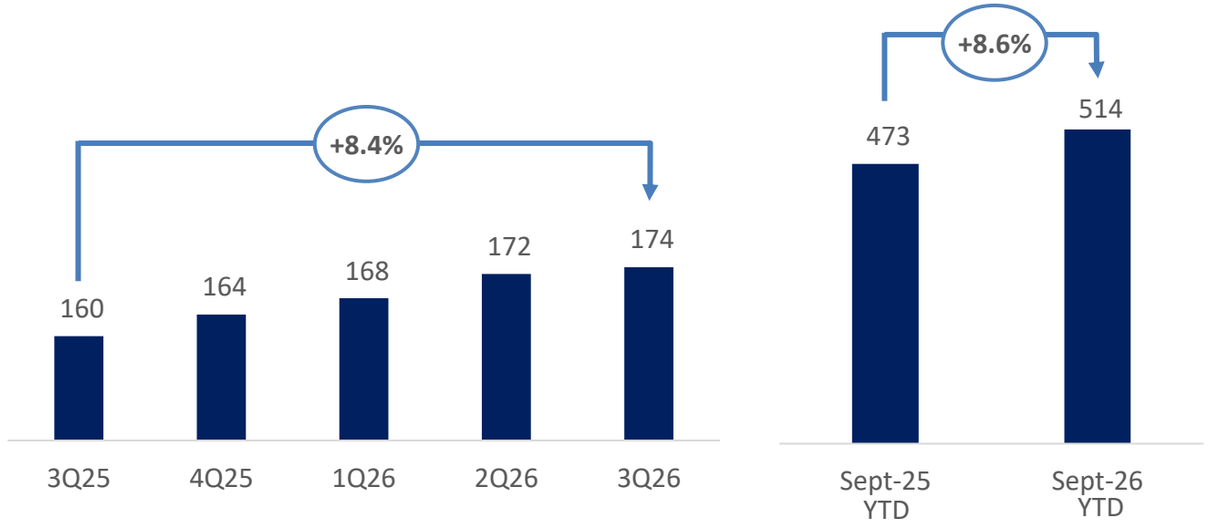
+Ch$2.3 bn Financial advisory fees

+Ch$1.3 bn | 7.6% Credit, contingent loans & repayments

+Ch$0.9 bn | 21.9% Securities brokerage

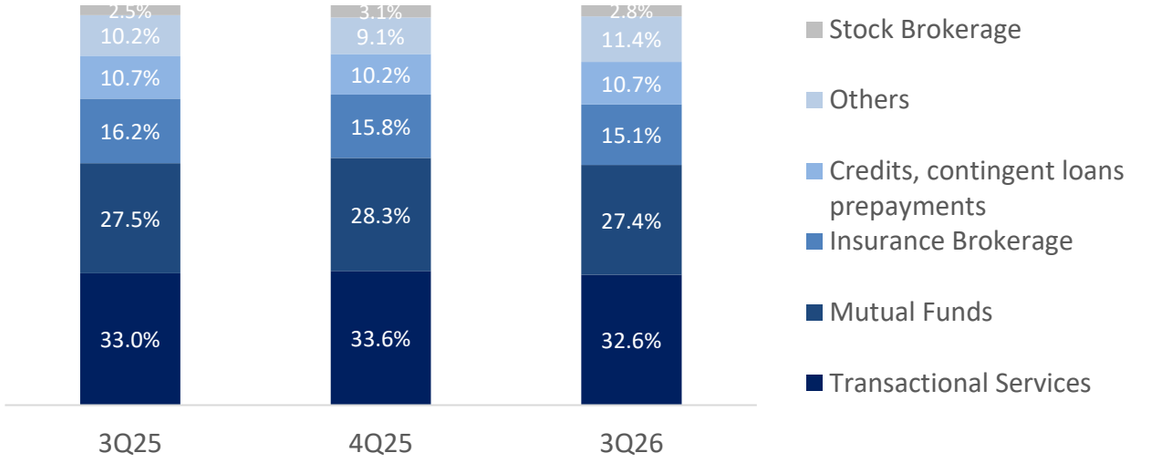
Total Fees

Billions of CLP



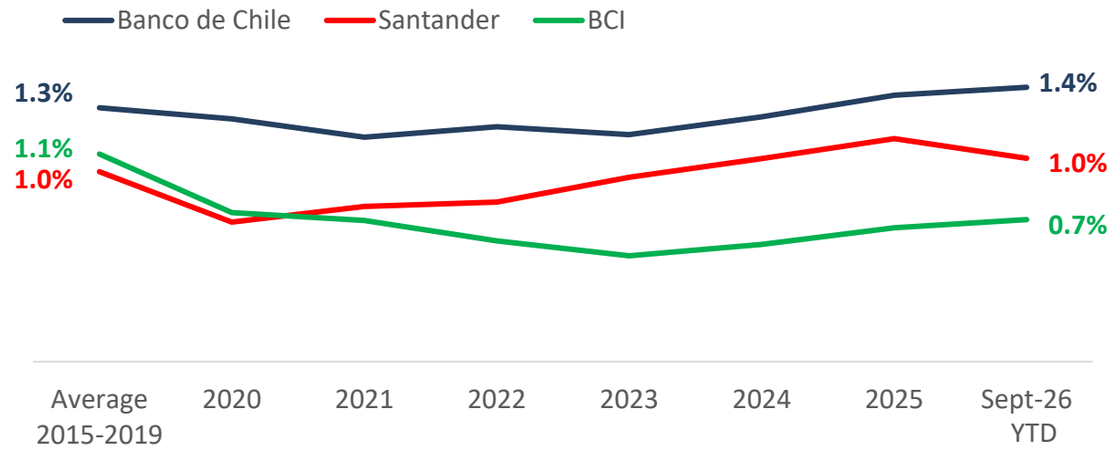
Fee Breakdown

% of total fees



Fees Margin

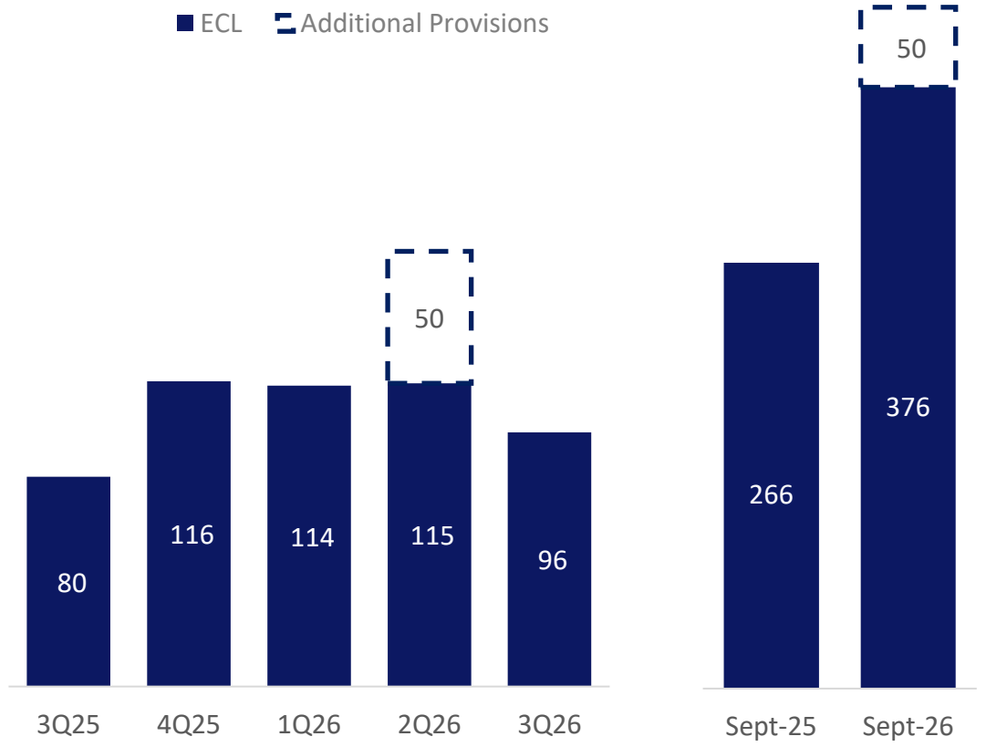
Net Fees / Avg. Interest Earning Assets, Annualized



1. Considers customers with financial activity in at least one product in the last six months. 2.Considers FAN demand accounts (Cuenta FAN, FAN Clan, FAN Ahorro and FAN Emprende).

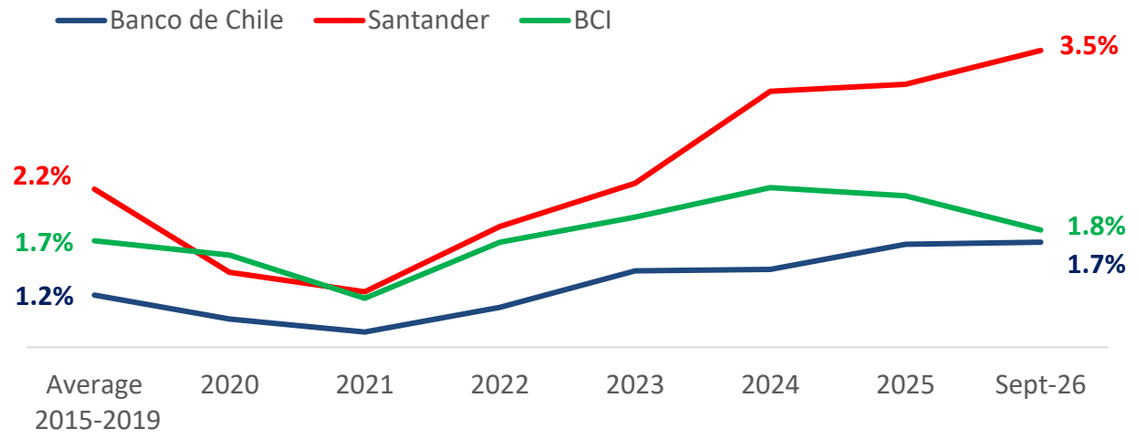
Prudent risk management keeping expected credit losses under control

Expected Credit Losses
Billions of CLP

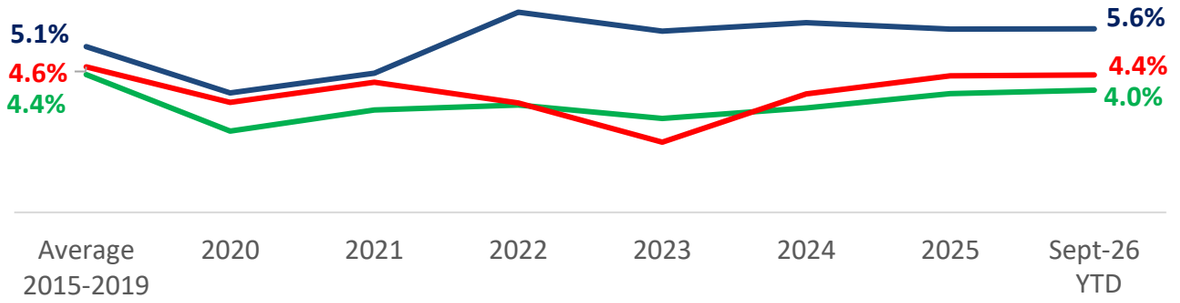


	3Q25	4Q25	1Q26	2Q26	3Q26	Sept-25 YTD	Sept-26 YTD
Cost of Risk (CoR)	0.80%	1.18%	1.16%	1.65%	0.96%	0.90%	1.26%
CoR excl. Add. Provisions	0.80%	1.18%	1.16%	1.15%	0.96%	0.90%	1.09%

Delinquency Ratio[1]
NPLs to Total Loans



Net Operating Margin
Total Operating Income + ECL[2] /Avg. Interest Earnings Assets, Annualized



1. Individual Financial Statements. 2. Expected credit losses

Cost discipline and digitalization enhancing operational efficiency

Sept-26 vs Sept-25:

0.1% Real YoY
Expenses

Ch$3.7 bn | **+3.0%** YoY
Loans/Employees ratio

59% | **245** bps YoY
Fees/Expenses ratio

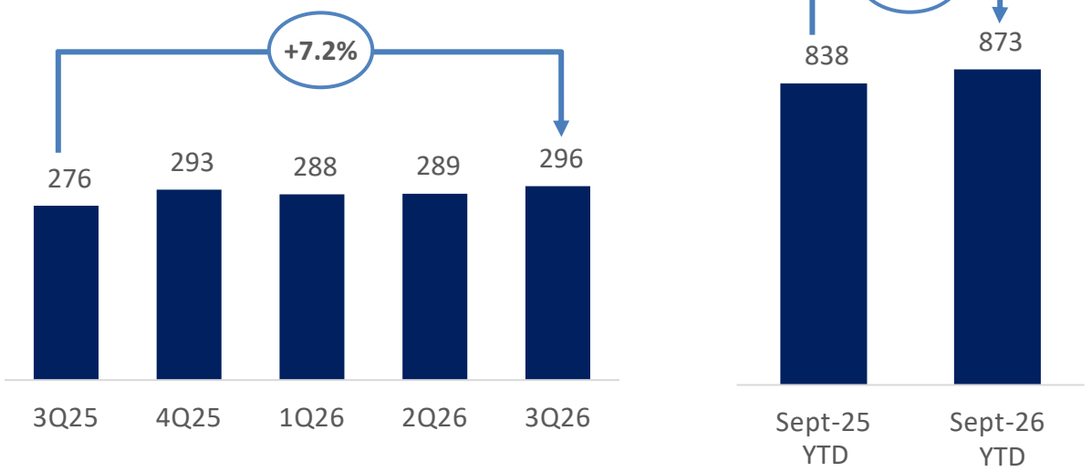
Highlights:

- Service model & branch network redesign.
- Automation & digitalization of customer processes.
- IT infrastructure, cloud & licensing rationalization.
- Vendor management, sourcing efficiencies & organizational simplification.

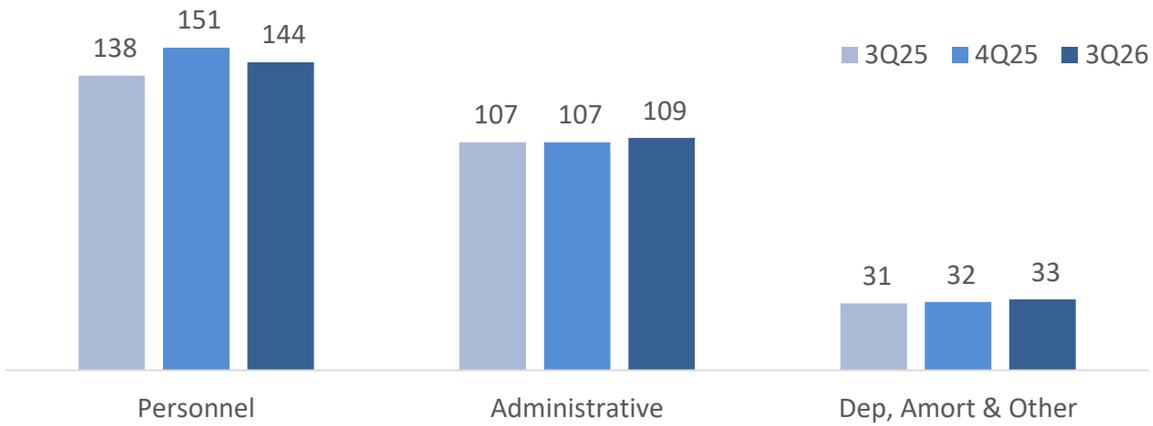
Digital enhancements driving efficient growth:

- **Personnel** expenses +3.6% YoY.
- **Administrative** expenses +3.8% YoY.
- **Branches** -4.6% YoY.

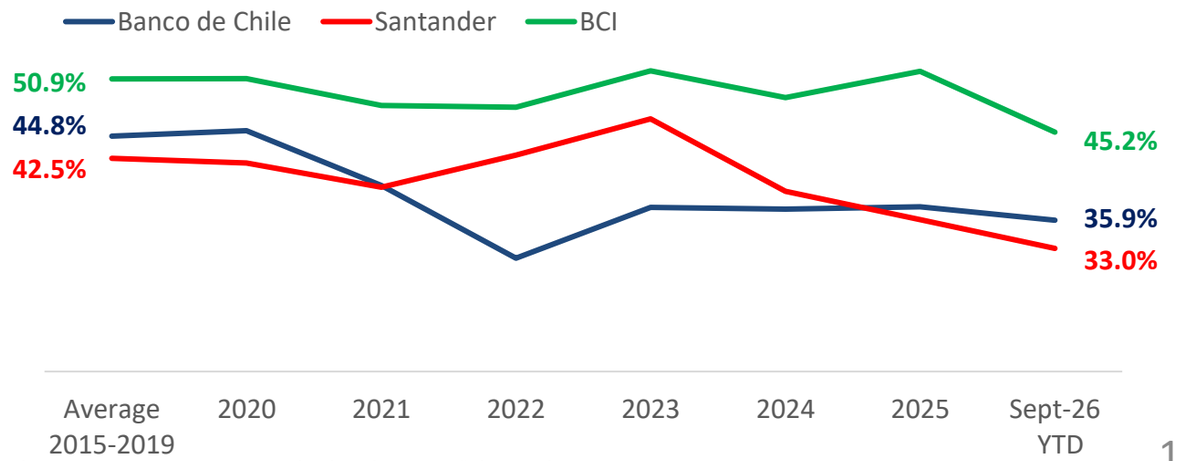
Total Expenses
Billions of CLP



Breakdown of Adjusted Operating Expenses[1]
Billions of CLP



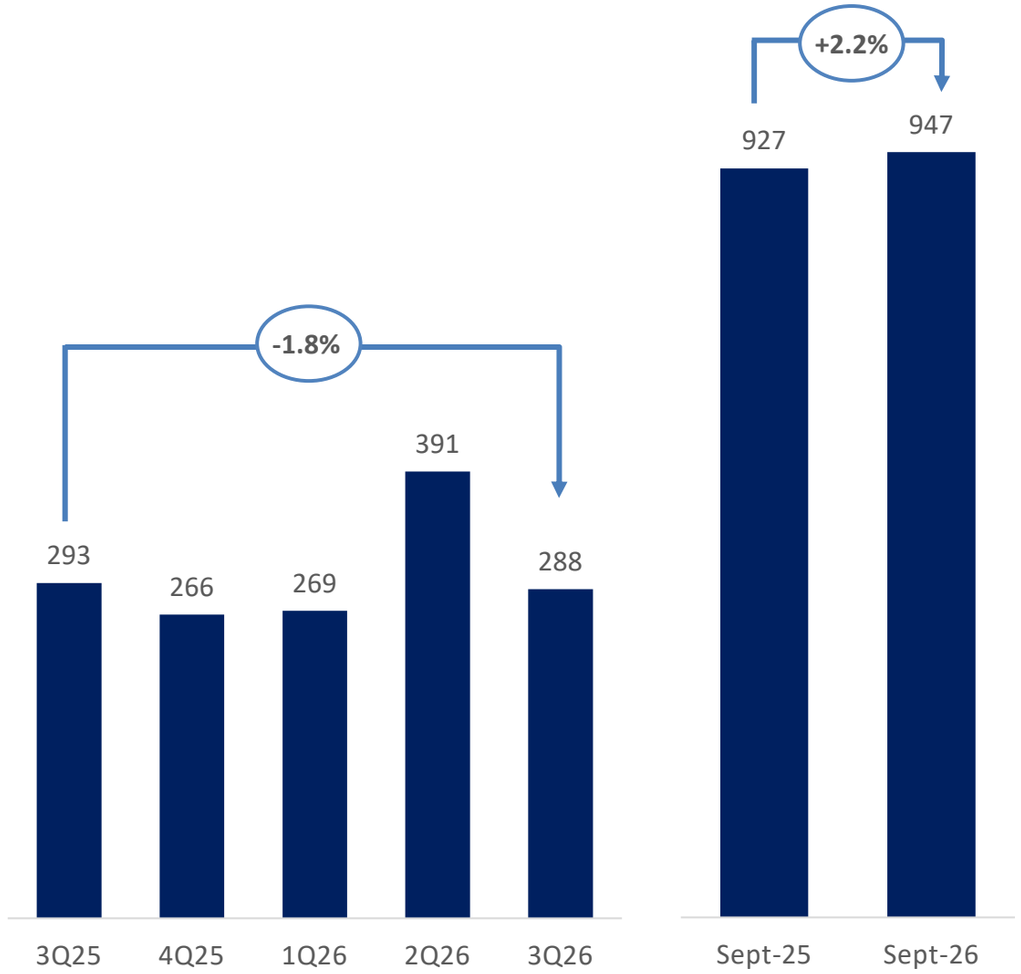
Efficiency vs Peers
Operating expenses to Operating Income



1. Excluding BanChile Pagos expenses and the recognition of part of the special bonus granted to part of the staff following the collective bargaining agreements reached with most of the Bank's unions in 3Q26.

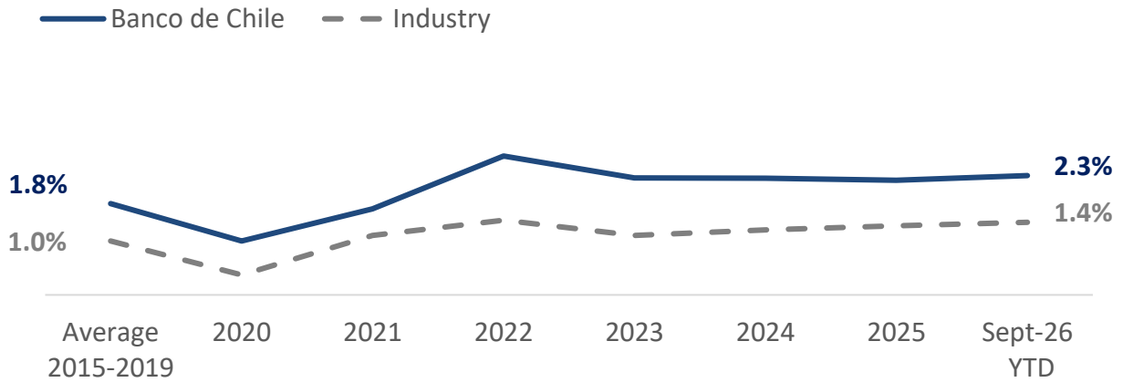
Solid profitability driven by our core competitive advantages

Net Income
Billions of CLP

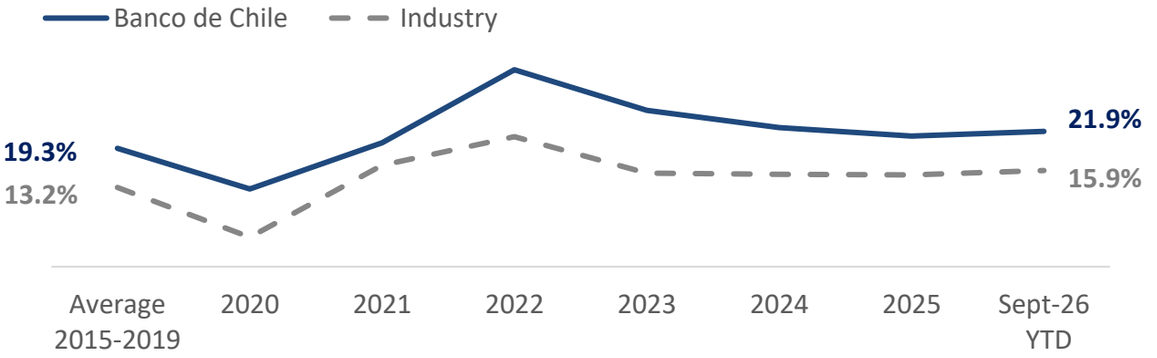


	3Q25	4Q25	1Q26	2Q26	3Q26	Sept-25 YTD	Sept-26 YTD
UF Var.	0.56%	0.61%	0.29%	2.46%	0.58%	2.78%	3.35%

ROAA
Return on Average Assets



ROAE
Return on Average Equity



	Average 2015-2019	2020	2021	2022	2023	2024	2025	Sept-26 YTD
UF Var.	2.8%	2.7%	6.6%	13.3%	4.8%	4.4%	3.4%	3.3%

3Q26 Key takeaways

Outlook: We expect an investment-led recovery following a transitory slowdown, amid still-elevated inflation.

2026 (f)
GDP: ~0.4%
MPR: ~4.50%

Profitability: Core competitive advantages drive returns well above the industry.

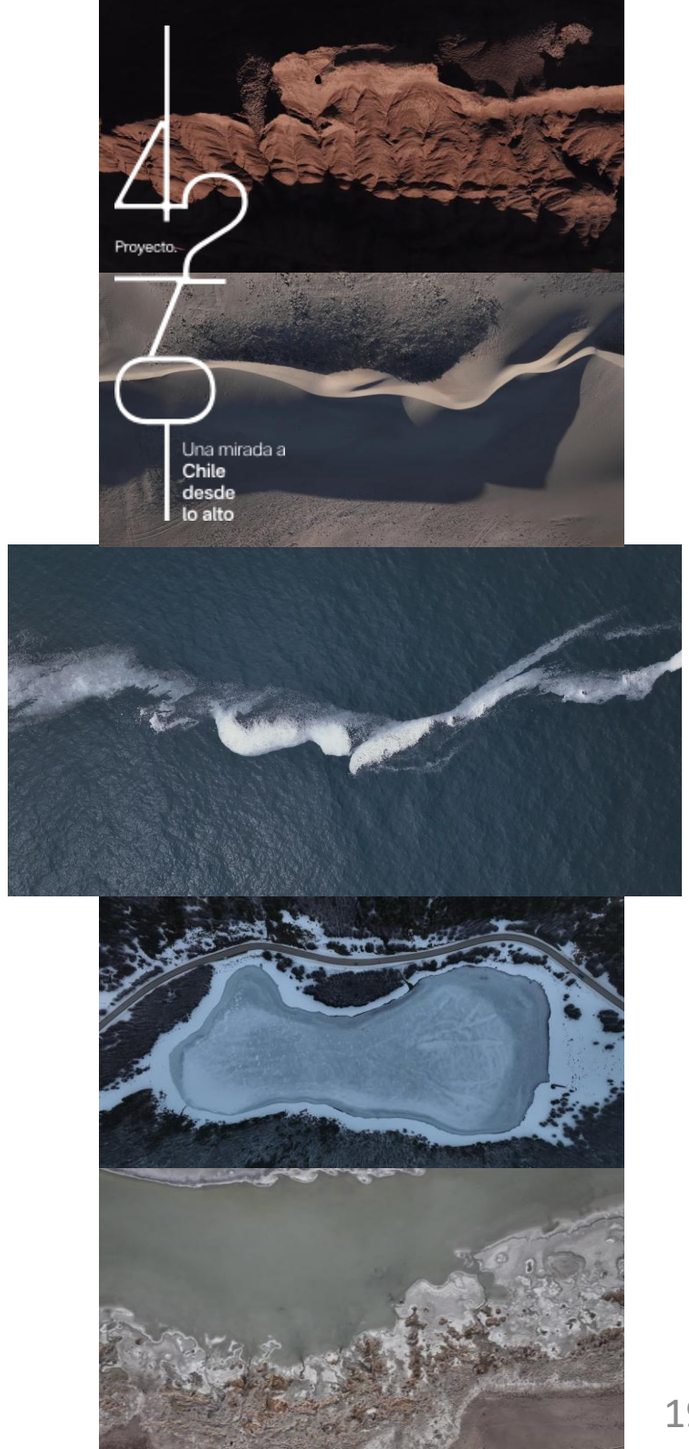
2026 (f)
ROAC
~22%

Efficiency & Productivity: Ongoing digital transformation and cost discipline create lasting efficiency gains.

2026 (f)
Efficiency
~36%

Growth: Superior asset quality and capital adequacy provide the basis to accelerate future loan expansion.

2026 (f)
CoR
~1.2%



Appendix: Consolidated Balance Sheet

Chilean GAAP- In millions of Chilean pesos (MCh$) and US dollars (MUS$)

ASSETS	Sep-25 MCh$	Dec-25 MCh$	Sep-26 MCh$	Sep-26 MUS$	% Change Sep-26/Sep-25
Cash and deposits in banks	**2,055,697**	**2,590,986**	**3,165,155**	**3,247.8**	**54.0 %**
Transactions in the course of collection	**586,308**	**414,419**	**362,105**	**371.6**	**(38.2) %**
Financial Assets held for Trading at Fair Value through P&L	**5,367,989**	**5,393,428**	**4,244,817**	**4,355.7**	**(20.9) %**
Derivative financial instruments	*1,766,262*	*1,869,467*	*2,406,284*	*2,469.1*	*36.2 %*
Debt financial instruments	*3,197,813*	*3,121,702*	*1,416,779*	*1,453.8*	*(55.7) %*
Others	*403,914*	*402,259*	*421,754*	*432.8*	*4.4 %*
Financial Assets at Fair Value Through OCI	**3,283,820**	**3,548,971**	**4,239,432**	**4,350.1**	**29.1 %**
Debt financial instruments	*3,283,820*	*3,548,971*	*4,239,432*	*4,350.1*	*29.1 %*
Derivative Financial Instruments for Hedging Purposes	**69,057**	**29,714**	**43,950**	**45.1**	**(36.4) %**
Financial Assets at Amortized Cost	**41,413,496**	**39,315,702**	**41,079,398**	**42,152.2**	**(0.8) %**
Rights by Resale Agreements	*106,523*	*100,643*	*96,631*	*99.2*	*(9.3) %*
Debt Financial Instruments	*458,332*	*460,937*	*453,575*	*465.4*	*(1.0) %*
Loans to Banks	*2,061,577*	*399,123*	*609,731*	*625.7*	*(70.4) %*
Commercial loans	*20,220,411*	*19,509,355*	*21,033,299*	*21,582.6*	*4.0 %*
Residential mortgage loans	*13,845,219*	*13,916,618*	*14,185,503*	*14,556.0*	*2.5 %*
Consumer loans	*5,542,171*	*5,765,997*	*5,548,903*	*5,693.8*	*0.1 %*
Allowances for loan losses	*(820,737)*	*(836,971)*	*(848,244)*	*(870.4)*	*3.4 %*
Investments in other companies	**83,265**	**87,060**	**94,925**	**97.4**	**14.0 %**
Intangible assets	**168,125**	**174,578**	**182,743**	**187.5**	**8.7 %**
Property and Equipment	**179,177**	**179,414**	**175,571**	**180.2**	**(2.0) %**
Right-of-use assets	**84,621**	**79,245**	**76,631**	**78.6**	**(9.4) %**
Current tax assets	**5,819**	**1,846**	**58,636**	**60.2**	**907.7 %**
Deferred tax assets	**562,607**	**563,906**	**579,398**	**594.5**	**3.0 %**
Other assets	**1,610,112**	**1,721,634**	**1,609,571**	**1,651.6**	**(0.0) %**
Total Assets	**55,470,093**	**54,100,903**	**55,912,332**	**57,372.5**	**0.8 %**

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Appendix: Consolidated Balance Sheet

Chilean GAAP- In millions of Chilean pesos (MCh$) and US dollars (MUS$)

LIABILITIES & EQUITY	Sep-25 MCh$	Dec-25 MCh$	Sep-26 MCh$	Sep-26 MUS$	% Change Sep-26/Sep-25
Liabilities					
Transactions in the course of payment	**519,938**	**564,172**	**698,623**	**716.9**	**34.4 %**
Financial Liabilities for Trading at Fair Value through P&L	**1,913,665**	**2,080,734**	**2,515,354**	**2,581.0**	**31.4 %**
Derivative financial instruments	*1,912,284*	*2,080,222*	*2,513,730*	*2,579.4*	*31.5 %*
Others	*1,381*	*512*	*1,624*	*1.7*	*17.6 %*
Derivative Financial Instruments for Hedging Purposes	**184,481**	**297,817**	**272,772**	**279.9**	**47.9 %**
Financial Liabilities at Amortized Cost	**42,773,033**	**41,222,004**	**42,434,811**	**43,543.0**	**(0.8) %**
Current Accounts and Other Demand Deposits	*14,323,346*	*14,498,196*	*14,551,566*	*14,931.6*	*1.6 %*
Time Deposits and Saving Accounts	*15,139,286*	*13,971,968*	*15,049,344*	*15,442.4*	*(0.6) %*
Obligations by Repurchase Agreements	*168,080*	*286,915*	*122,886*	*126.1*	*(26.9) %*
Borrowings from financial institutions	*1,525,228*	*1,296,751*	*1,218,163*	*1,250.0*	*(20.1) %*
Mortgage Bonds	*604*	*521*	*435*	*0.4*	*(28.1) %*
Senior Bonds	*11,334,947*	*10,800,330*	*11,163,812*	*11,455.4*	*(1.5) %*
Debt financial instruments issued	*11,335,551*	*10,800,851*	*11,164,247*	*11,455.8*	*(1.5) %*
Other financial obligations	*281,542*	*367,323*	*328,605*	*337.2*	*16.7 %*
Lease liabilities	**79,704**	**74,343**	**72,432**	**74.3**	**(9.1) %**
Regulatory capital financial instruments	**1,095,083**	**1,087,093**	**1,119,252**	**1,148.5**	**2.2 %**
Provisions for dividends and contingencies	**1,370,246**	**1,507,785**	**1,393,263**	**1,429.6**	**1.7 %**
Current tax liabilities	**49,996**	**33,809**	**984**	**1.0**	**(98.0) %**
Deferred tax liabilities	**1,323**	**1,422**	**3,489**	**3.6**	**163.7 %**
Other liabilities	**1,801,079**	**1,432,189**	**1,577,057**	**1,618.2**	**(12.4) %**
Total liabilities	**49,788,548**	**48,301,368**	**50,088,037**	**51,396.0**	**0.6 %**
Equity					
Capital	2,420,538	2,420,538	2,420,538	2,483.7	0.0 %
Reserves	711,658	711,658	711,658	730.2	0.0 %
Other comprehensive income	165	(9,759)	(70,797)	(72.6)	(43,007.3) %
Retained earnings from previous periods	2,090,790	2,090,790	2,273,127	2,332.5	8.7 %
Income for the period	926,725	1,192,262	946,928	971.7	2.2 %
Provisions for dividends	(468,332)	(605,955)	(457,161)	(469.1)	(2.4) %
Non-Controlling Interest	1	1	2	0	100.0 %
Total equity	**5,681,545**	**5,799,535**	**5,824,295**	**5,976.3**	**2.5 %**
Total Liabilities & Equity	**55,470,093**	**54,100,903**	**55,912,332**	**57,372.3**	**0.8 %**

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Appendix: Consolidated Statement of Income

Chilean GAAP- In millions of Chilean pesos (MCh$) and US dollars (MUS$)

	Quarter					Year-to-Date			
	3Q25 MCh$	2Q26 MCh$	3Q26 MCh$	3Q26 MUS$	% Change 3Q26/3Q25	Sep-25 MCh$	Sep-26 MCh$	Sep-26 MUS$	% Change Sep-26/Sep-25
Interest revenue	687,107	703,951	706,263	724.7	2.8 %	2,033,098	2,082,661	2,137.0	2.4 %
Interest expense	(248,900)	(239,983)	(240,563)	(246.8)	(3.3) %	(734,552)	(707,962)	(726.5)	(3.6) %
Net Interest Income	**438,207**	**463,968**	**465,700**	**477.9**	**6.3 %**	**1,298,546**	**1,374,699**	**1,410.5**	**5.9 %**
Inflation indexation revenue	110,529	488,374	117,793	120.9	6.6 %	552,569	664,872	682.2	20.3 %
Inflation indexation expense	(60,893)	(272,448)	(65,106)	(66.8)	6.9 %	(299,355)	(370,140)	(379.8)	23.6 %
Net inflation indexation income	**49,636**	**215,926**	**52,687**	**54.1**	**6.1 %**	**253,214**	**294,732**	**302.4**	**16.4 %**
Fee and commission income	199,017	212,685	217,066	222.7	9.1 %	586,936	637,098	653.7	8.5 %
Fee and commission expense	(38,768)	(40,356)	(43,407)	(44.5)	12.0 %	(114,163)	(123,487)	(126.7)	8.2 %
Net fee and commission income	**160,249**	**172,329**	**173,659**	**178.2**	**8.4 %**	**472,773**	**513,611**	**527.0**	**8.6 %**
Results from Assets/Liabilities held for Trading	**42,386**	**36,664**	**12,206**	**12.5**	**(71.2) %**	**120,193**	**91,074**	**93.5**	**(24.2) %**
Debt Financial Instruments	32,391	25,765	10,103	10.4	(68.8) %	101,652	72,611	74.5	(28.6) %
Interest and UF indexation revenue	*29,281*	*32,021*	*18,813*	*19.3*	*(35.8) %*	*88,420*	*80,725*	*82.8*	*(8.7) %*
Gain (loss) from valuation	*3,110*	*(6,256)*	*(8,710)*	*(8.9)*	-	*13,232*	*(8,114)*	*(8.3)*	-
Financial derivative contracts	4,446	6,740	(2,367)	(2.4)	-	2,192	4,770	4.9	117.6 %
Other financial instruments	5,549	4,159	4,470	4.6	(19.4) %	16,349	13,693	14.1	(16.2) %
Income (expense) from derecognition of Asset/Liabilities at AC and Assets at FVTOCI	**9,400**	**(85)**	**(19)**	**(0.0)**	**-**	**11,446**	**7,901**	**8.1**	**(31.0) %**
Exchange, Indexation and Accounting Hedging of Foreign Currency	**20,952**	**19,440**	**28,000**	**28.7**	**33.6 %**	**70,692**	**68,510**	**70.3**	**(3.1) %**
Net Financial Result	**72,738**	**56,019**	**40,187**	**41.3**	**(44.8) %**	**202,331**	**167,485**	**171.9**	**(17.2) %**
Income from investments in other companies	**2,670**	**2,597**	**2,290**	**2.3**	**(14.2) %**	**8,481**	**4,989**	**5.1**	**(41.2) %**
Income (expense) from non-current assets and disposal groups held for sale not admissible as discontinued operations	**2,789**	**1,009**	**2,815**	**2.9**	**0.9 %**	**3,761**	**7,316**	**7.5**	**94.5 %**
Other operating income	**9,394**	**10,178**	**20,249**	**20.8**	**115.6 %**	**38,357**	**65,666**	**67.4**	**71.2 %**
Total Operating Revenues	**735,683**	**922,026**	**757,587**	**777.5**	**3.0 %**	**2,277,463**	**2,428,498**	**2,491.8**	**6.6 %**

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Appendix: Consolidated Statement of Income

Chilean GAAP- In millions of Chilean pesos (MCh$) and US dollars (MUS$)

	Quarter					Year-to-Date			
	3Q25 MCh$	2Q26 MCh$	3Q26 MCh$	3Q26 MUS$	% Change 3Q26/3Q25	Sep-25 MCh$	Sep-26 MCh$	Sep-26 MUS$	% Change Sep-26/Sep-25
Personnel Expenses	(138,125)	(141,416)	(151,810)	(155.8)	9.9 %	(418,563)	(433,558)	(444.9)	3.6 %
Administrative Expenses	(106,927)	(109,036)	(110,374)	(113.3)	3.2 %	(321,097)	(333,374)	(342.1)	3.8 %
Depreciation and Amortization	(23,668)	(24,215)	(24,867)	(25.5)	5.1 %	(71,023)	(72,930)	(74.8)	2.7 %
Impairment of non-financial assets	(386)	(154)	(226)	(0.2)	(41.5) %	(2,826)	(559)	(0.6)	(80.2) %
Other Operating Expenses	(7,240)	(13,853)	(8,954)	(9.2)	23.7 %	(24,809)	(32,409)	(33.3)	30.6 %
Total Operating Expenses	**(276,346)**	**(288,674)**	**(296,231)**	**(304.0)**	**7.2 %**	**(838,318)**	**(872,830)**	**(895.7)**	**4.1 %**
Provisions for Loans at Amortized Cost	(105,363)	(127,801)	(128,009)	(131.4)	21.5 %	(359,665)	(390,774)	(401.0)	8.6 %
Special Provisions for Credit Risk	9,399	(54,370)	353	0.4	(96.2) %	45,140	(52,144)	(53.5)	-
Recovery of written-off loans	17,904	16,158	29,010	29.8	62.0 %	51,580	62,674	64.3	21.5 %
Impairment for credit risk of other financial assets at amortized cost and financial assets at FVTOCI	(1,500)	933	2,254	2.3	-	(3,135)	4,594	4.7	-
Credit Loss Expense	**(79,560)**	**(165,080)**	**(96,392)**	**(98.9)**	**21.2 %**	**(266,080)**	**(375,650)**	**(385.5)**	**41.2 %**
Operating Result	**379,777**	**468,272**	**364,964**	**374.6**	**(3.9) %**	**1,173,065**	**1,180,018**	**1,210.8**	**0.6 %**
Income tax	(86,863)	(77,705)	(77,230)	(79.2)	(11.1) %	(246,340)	(233,089)	(239.2)	(5.4) %
Net Income for the Period	**292,914**	**390,567**	**287,734**	**295.4**	**(1.8) %**	**926,725**	**946,929**	**971.7**	**2.2 %**
Non-Controlling interest	-	-	1	0	-	-	1	-	-
Net Income for the Period attributable to Bank's Shareholders	**292,914**	**390,567**	**287,733**	**295.2**	**(1.8) %**	**926,725**	**946,928**	**971.6**	**2.2 %**
Fair Value Adj. Securities FTVOCI	967	(9,084)	(23,511)	(24.1)	-	8,698	(38,724)	(39.7)	-
Fair Value Adj. Hedge Accounting	(26,994)	37,333	(23,534)	(24.1)	(12.8) %	(14,892)	(43,731)	(44.9)	193.7 %
Income Tax & Other effects	7,348	(7,646)	12,592	12.9	71.4 %	2,582	21,417	22.0	729.4 %
Comprehensive Income for the Period	**274,235**	**411,170**	**253,281**	**259.9**	**(7.6) %**	**923,113**	**885,891**	**909.0**	**(4.0) %**

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Appendix: Selected Statistical Information

Chilean GAAP- In millions of Chilean pesos (MCh$) and US dollars (MUS$)

Key Performance Ratios	Quarter			Year-to-Date		
	3Q25	2Q26	3Q26	Sep-25	Jun-26	Sep-26
Earnings per Share (1) (2)						
Net income per Share (Ch$)	2.90	3.87	2.84	9.17	6.53	9.37
Net income per ADS (Ch$)	579.93	773.27	569.67	1,834.79	1,305.12	1,874.79
Net income per ADS (US$)	0.60	0.84	0.58	1.91	1.42	1.92
Book value per Share (Ch$)	56.24	56.60	57.66	56.24	56.60	57.66
Shares outstanding (Millions)	101,017	101,017	101,017	101,017	101,017	101,017
Profitability Ratios (3) (4)						
Net Interest Margin	4.29%	5.76%	4.37%	4.65%	4.93%	4.75%
Net Financial Margin	4.65%	5.95%	4.54%	4.97%	5.20%	4.98%
Fees & Comm. / Avg. Interest Earnings Assets	1.33%	1.39%	1.41%	1.34%	1.38%	1.39%
Operating Income / Avg. Interest Earnings Assets	6.08%	7.43%	6.14%	6.43%	6.79%	6.57%
Return on Average Total Assets	2.15%	2.84%	2.09%	2.30%	2.40%	2.30%
Return on Average Equity	20.90%	27.87%	19.93%	22.13%	22.92%	21.92%
Return on Average Capital and Reserves	22.42%	29.13%	21.45%	22.33%	22.37%	22.08%
Capital Ratios						
Common Equity Tier 1 (CET1) / Total Assets	9.67%	9.62%	9.81%	9.67%	9.62%	9.81%
Common Equity Tier 1 (CET1) / Risk Weighted Assets (RWA)	14.21%	13.87%	14.11%	14.21%	13.87%	14.11%
Tier1 Capital / Risk Weighted Assets (RWA)	14.21%	13.87%	14.11%	14.21%	13.87%	14.11%
Total Capital / Risk Weighted Assets (RWA)	17.97%	17.64%	17.88%	17.97%	17.64%	17.88%

(1) Figures are expressed in nominal Chilean pesos.
(2) Figures are calculated considering nominal net income, the shares outstanding and the exchange rate existing at the end of each period.
(3) Ratios consider daily average balances.
(4) Annualized data.
(5) Including additional allowances.

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Key Performance Ratios	Quarter			Year-to-Date		
	3Q25	2Q26	3Q26	Sep-25	Jun-26	Sep-26
Credit Quality Ratios						
Total Past Due / Total Loans to Customers	1.56%	1.65%	1.70%	1.56%	1.65%	1.70%
Allowance for Loan Losses / Total Past Due	132.42%	127.21%	122.45%	132.42%	127.21%	122.45%
Total Allowance for Loan Losses / Total Past Due (5)	234.26%	229.77%	220.79%	234.26%	229.77%	220.79%
Impaired Loans / Total Loans to Customers	3.51%	3.70%	3.72%	3.51%	3.70%	3.72%
Loan Loss Allowances / Impaired Loans	59.03%	56.73%	55.99%	59.03%	56.73%	55.99%
Loan Loss Allowances / Total Loans to Customers	2.07%	2.10%	2.08%	2.07%	2.10%	2.08%
Credit Loss Expense / Avg. Loans to Customers (4)	0.80%	1.65%	0.96%	0.90%	1.41%	1.26%
Operating and Productivity Ratios						
Operating Expenses / Operating Revenues	37.56%	31.31%	39.10%	36.81%	34.51%	35.94%
Operating Expenses / Average Total Assets (3) (4)	2.03%	2.10%	2.16%	2.08%	2.10%	2.12%
Balance Sheet Data (1) (3)						
Avg. Interest Earnings Assets (million Ch$)	48,263,071	49,468,363	49,168,041	47,063,198	49,160,027	49,162,698
Avg. Assets (million Ch$)	54,407,613	55,051,568	54,938,516	53,828,677	54,878,361	54,898,412
Avg. Equity (million Ch$)	5,606,776	5,606,524	5,775,153	5,582,840	5,751,879	5,759,637
Avg. Loans to Customers (million Ch$)	39,552,284	40,126,666	40,078,931	39,271,070	39,747,548	39,858,009
Avg. Interest Bearing Liabilities (million Ch$)	29,065,063	28,954,796	29,063,877	28,384,443	28,660,834	28,795,181
Risk-Weighted Assets (Million Ch$)	39,199,658	39,906,208	40,239,180	39,199,658	39,906,208	40,239,180
Additional Data						
Exchange rate (Ch$/US$) - EOP	962.27	921.00	974.55	962.27	921.00	974.55
Employees (#) - EOP	11,172	11,221	11,165	11,172	11,221	11,165
Branches (#) - EOP	217	214	207	217	214	207

(1) Figures are expressed in nominal Chilean pesos.
(2) Figures are calculated considering nominal net income, the shares outstanding and the exchange rate existing at the end of each period.
(3) Ratios consider daily average balances.
(4) Annualized data.
(5) Including additional allowances.

These results have been prepared in accordance with Chilean GAAP on an unaudited, consolidated basis.
All figures are expressed in nominal Chilean pesos (historical pesos), unless otherwise stated. All figures expressed in US dollars (except earnings per ADR) were converted using the exchange rate of Ch$974.55 per US$1.00 as of September 30, 2026. Earnings per ADR were calculated considering the nominal net income, the exchange rate and the number of shares outstanding at the end of each period.
Banco de Chile files its consolidated financial statements, together with those of its subsidiaries, with the Financial Market Commission, on a monthly basis. In addition, Banco de Chile files its quarterly financial statements (notes included) with the SEC in form 6K, simultaneously or previously to file this quarterly earnings report. Such documentation is equally available at Banco de Chile's website both in Spanish and English.

Forward Looking Information

The information contained here in incorporates by reference statements which constitute ‘‘forward-looking statements,’’ in that they include statements regarding the intent, belief or current expectations of our directors and officers with respect to our future operating performance. Such statements include any forecasts, projections and descriptions of anticipated cost savings or other synergies. You should be aware that any such forward-looking statements are not guarantees of future performance and may involve risks and uncertainties, and that actual results may differ from those set forth in the forward-looking statements as a result of various factors (including, without limitations, the actions of competitors, future global economic conditions, market conditions, foreign exchange rates, and operating and financial risks related to managing growth and integrating acquired businesses), many of which are beyond our control. The occurrence of any such factors not currently expected by us would significantly alter the results set forth in these statements.

Factors that could cause actual results to differ materially and adversely include, but are not limited to:

- changes in general economic, business or political or other conditions in Chile or changes in general economic or business conditions in Latin America;
- changes in capital markets in general that may affect policies or attitudes toward lending to Chile or Chilean companies;
- unexpected developments in certain existing litigation;
- increased costs;
- unanticipated increases in financing and other costs or the inability to obtain additional debt or equity financing on attractive terms;
- natural disasters or pandemics;
- the effect of tax laws or other kind of regulation on our business;
- other risk factors as reported in our form 20F filed with the U.S. SEC.

Undue reliance should not be placed on such statements, which speak only as of the date that they were made. Our independent public accountants have not examined or compiled the forward-looking statements and, accordingly, do not provide any assurance with respect to such statements. These cautionary statements should be considered in connection with any written or oral forward-looking statements that we may issue in the future. We do not undertake any obligation to release publicly any revisions to such forward-looking statements to reflect later events or circumstances or to reflect the occurrence of unanticipated events.

