

Earnings Results Presentation

First Quarter 2026





Economic & Banking Industry Overview

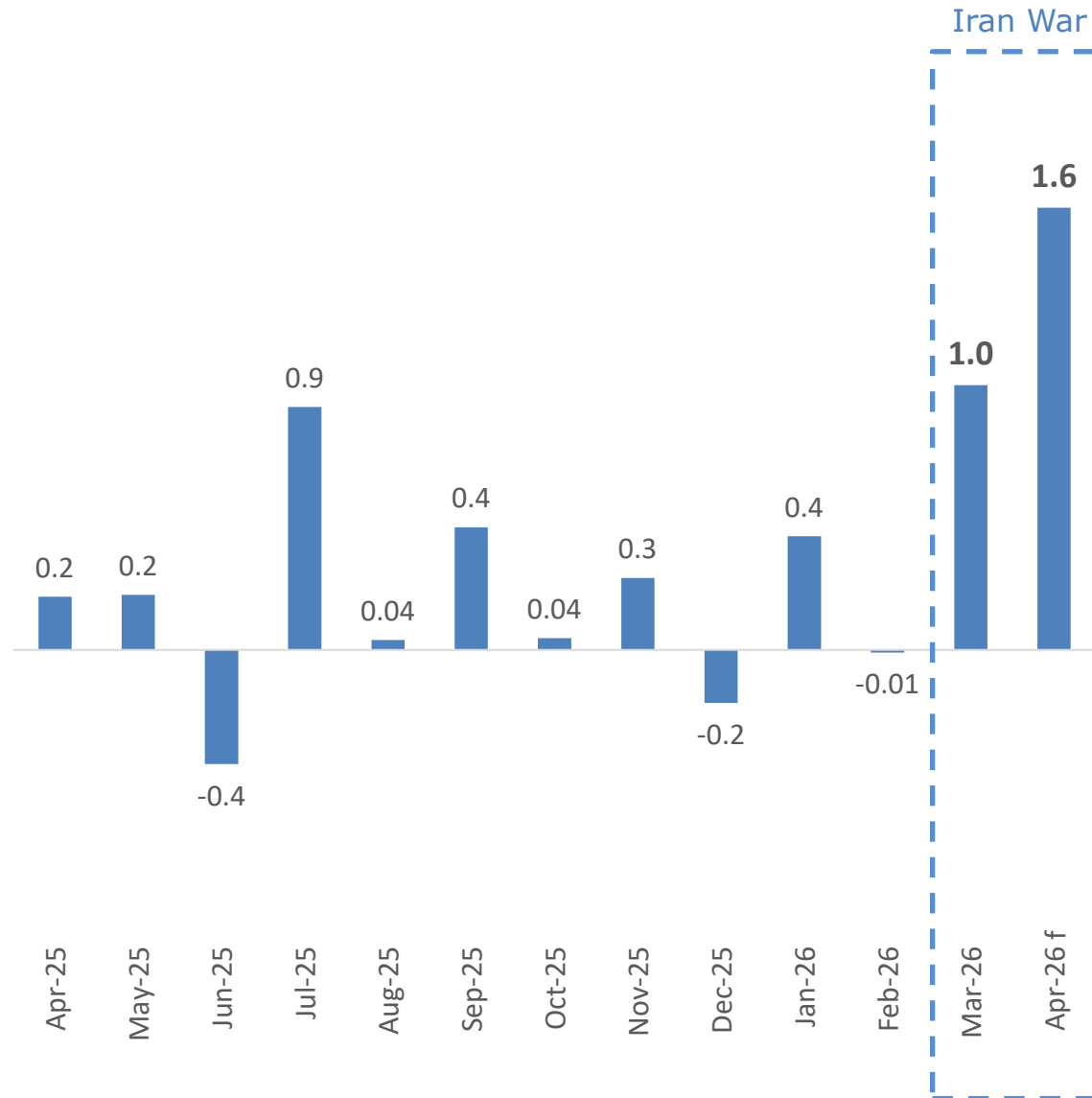
Banco de Chile



Geopolitical shocks drive short-term inflation spike

Headline CPI

MoM, %



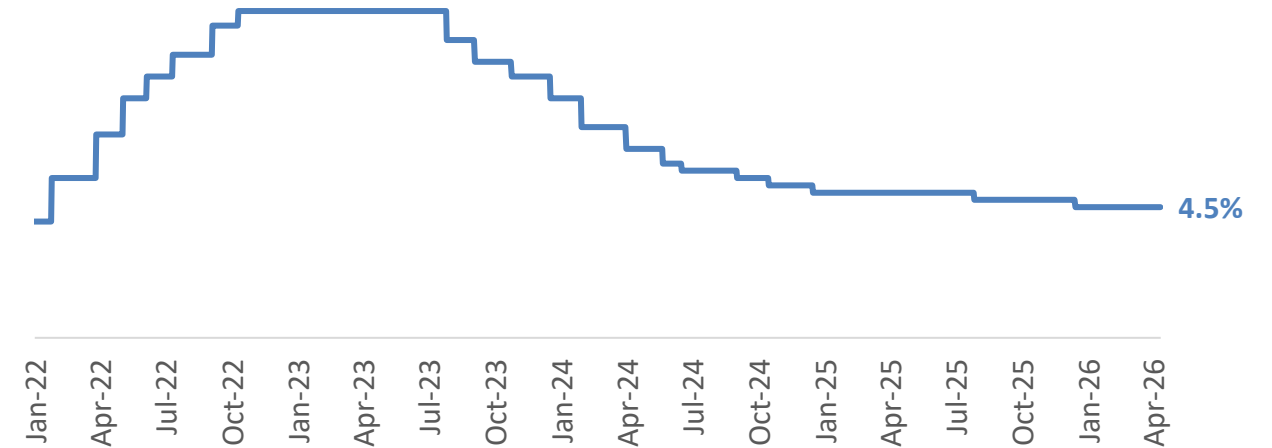
Inflation Expectations

BE 1Y & 2Y swaps



Overnight Rate

%

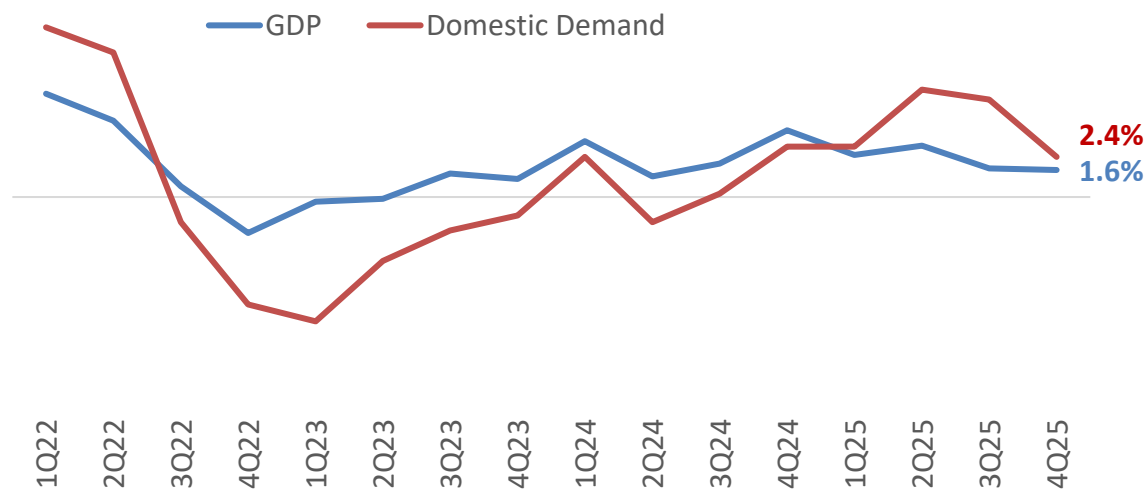




Strong investment momentum

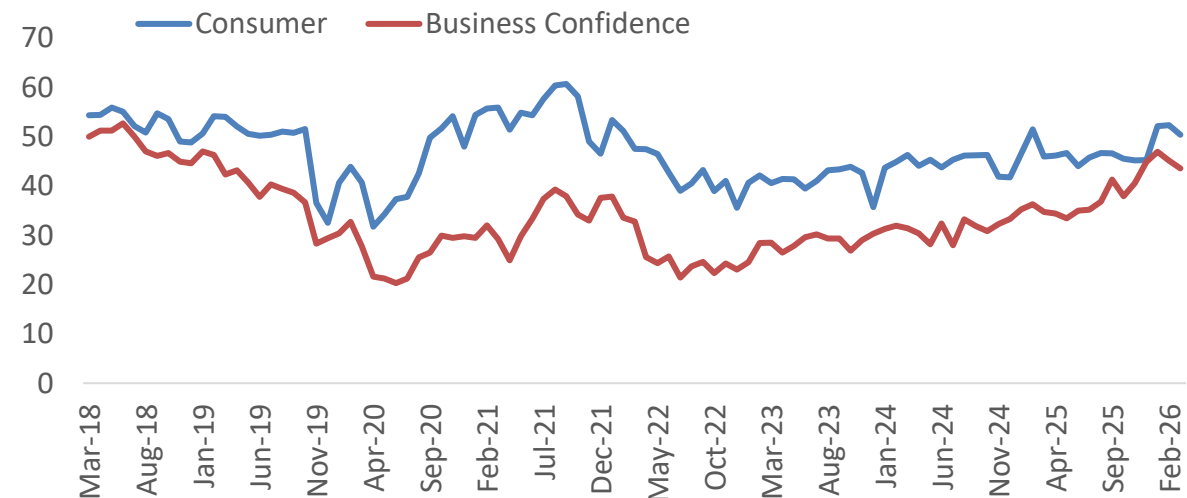
GDP and Domestic Demand

YoY, %



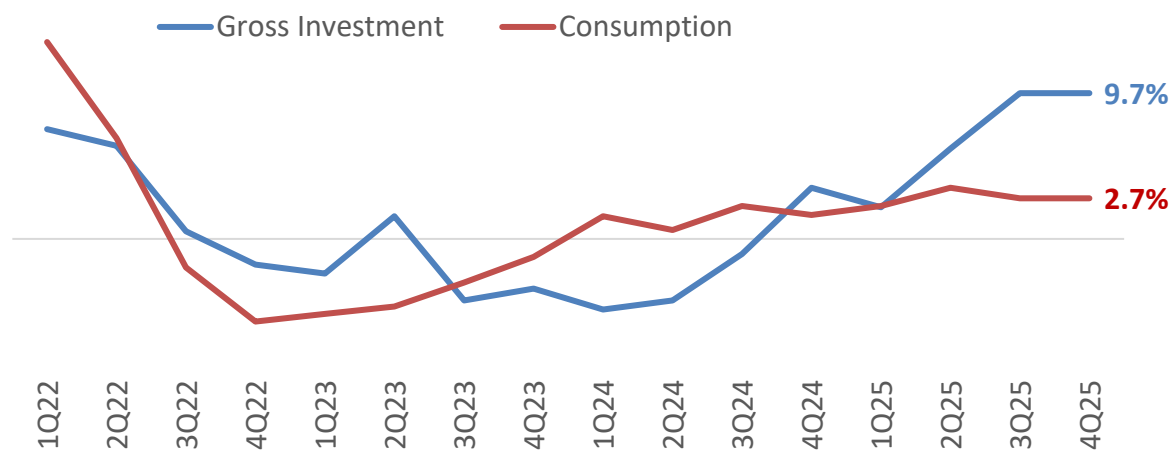
Consumer and Business Confidence

Pts



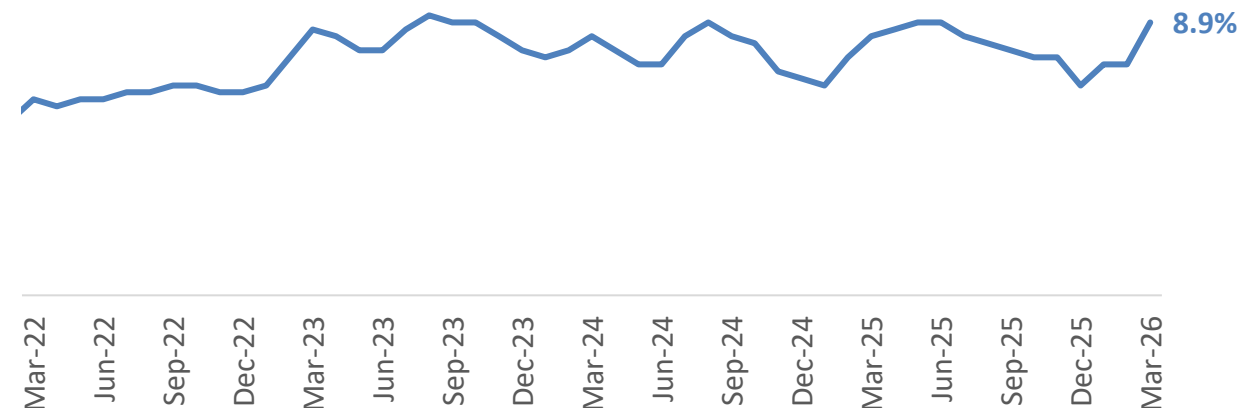
Gross Investment and Consumption

YoY, %



Unemployment Rate

% of labor force



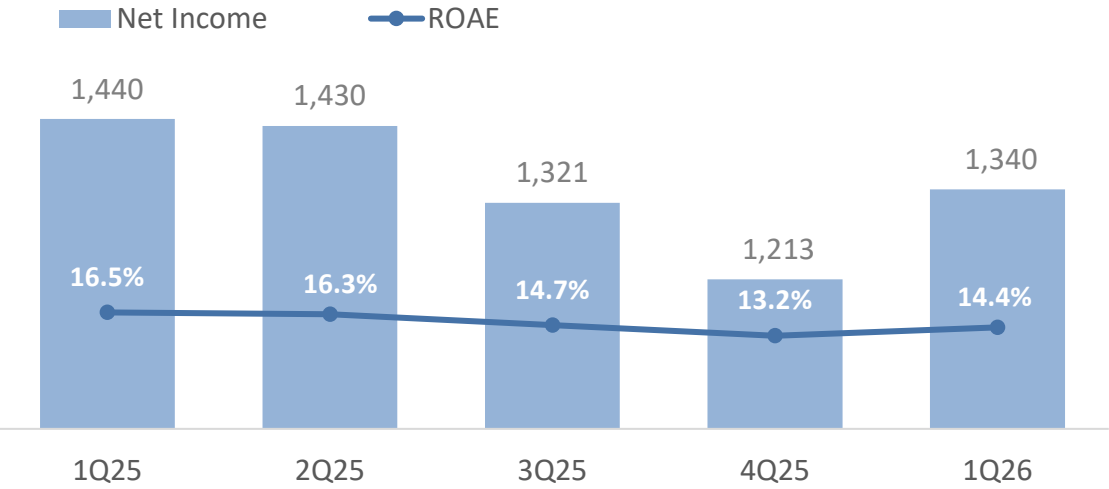
| Chile Baseline Scenario: Growth at potential, inflation higher for longer

Banco de Chile's Forecast
YoY, %

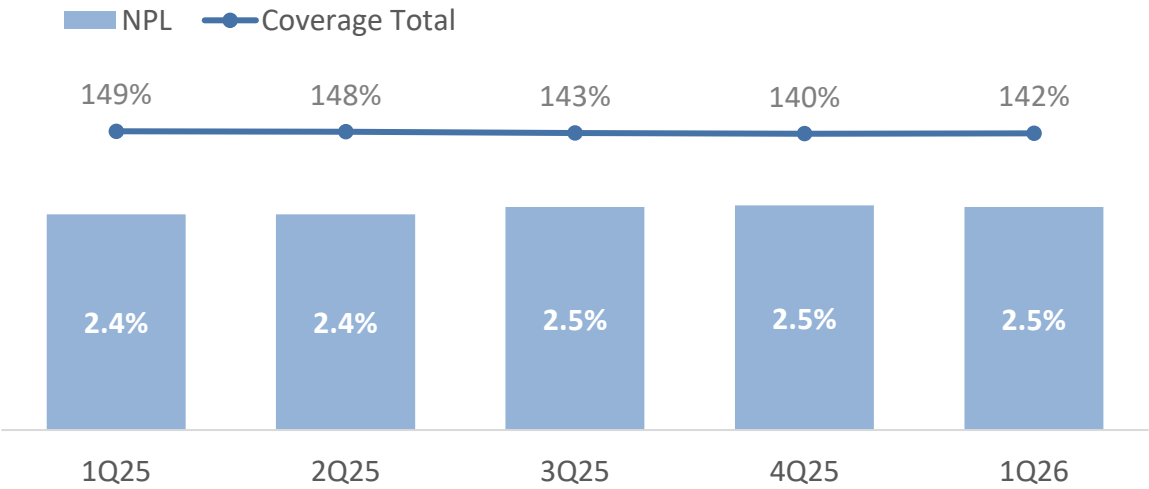
	2022	2023	2024	2025	2026f
GDP	2.1	0.7	2.8	2.5	2.1
Consumption	2.5	-3.4	1.4	2.8	2.4
Investment	4.6	0.3	-1.6	7.0	4.3
Exports	0.8	0.3	7.2	4.6	1.8
Imports	1.3	-11.1	2.1	10.5	3.2
CPI	12.8	3.9	4.5	3.5	4.3
Overnight Rate (EOP)	11.25	8.25	5.00	4.50	4.50
Exchange Rate (EOP)	860	885	992	911	900
Fiscal Balance (% GDP)	1.1	-2.4	-2.9	-2.8	-2.5
Current Account (% GDP)	-8.9	-3.2	-1.1	-1.2	-2.0

Industry profitability remains solid amid subdued credit growth

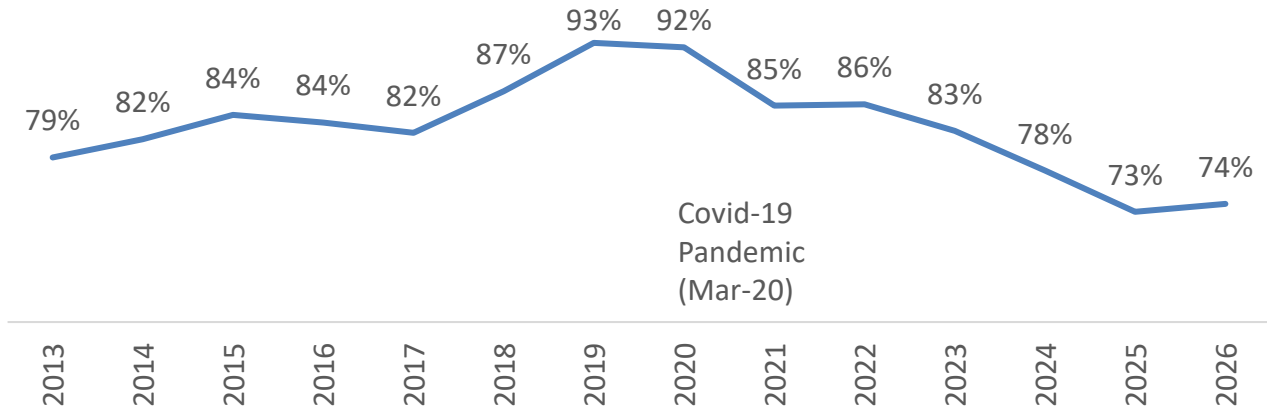
Quarterly Net Income
Billions of CLP



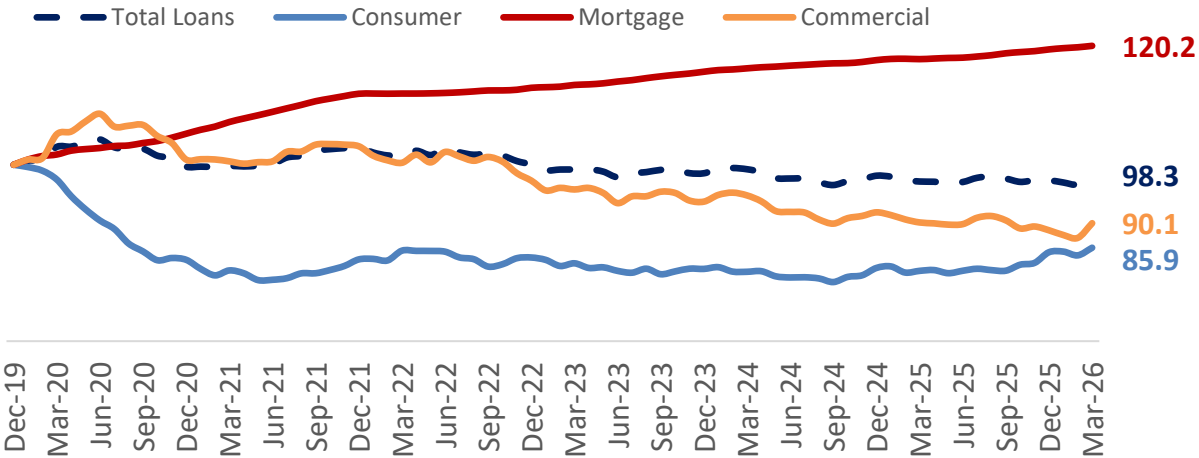
Coverage¹ and NPLs²
90d NPLs Ratio & Coverage Ratio



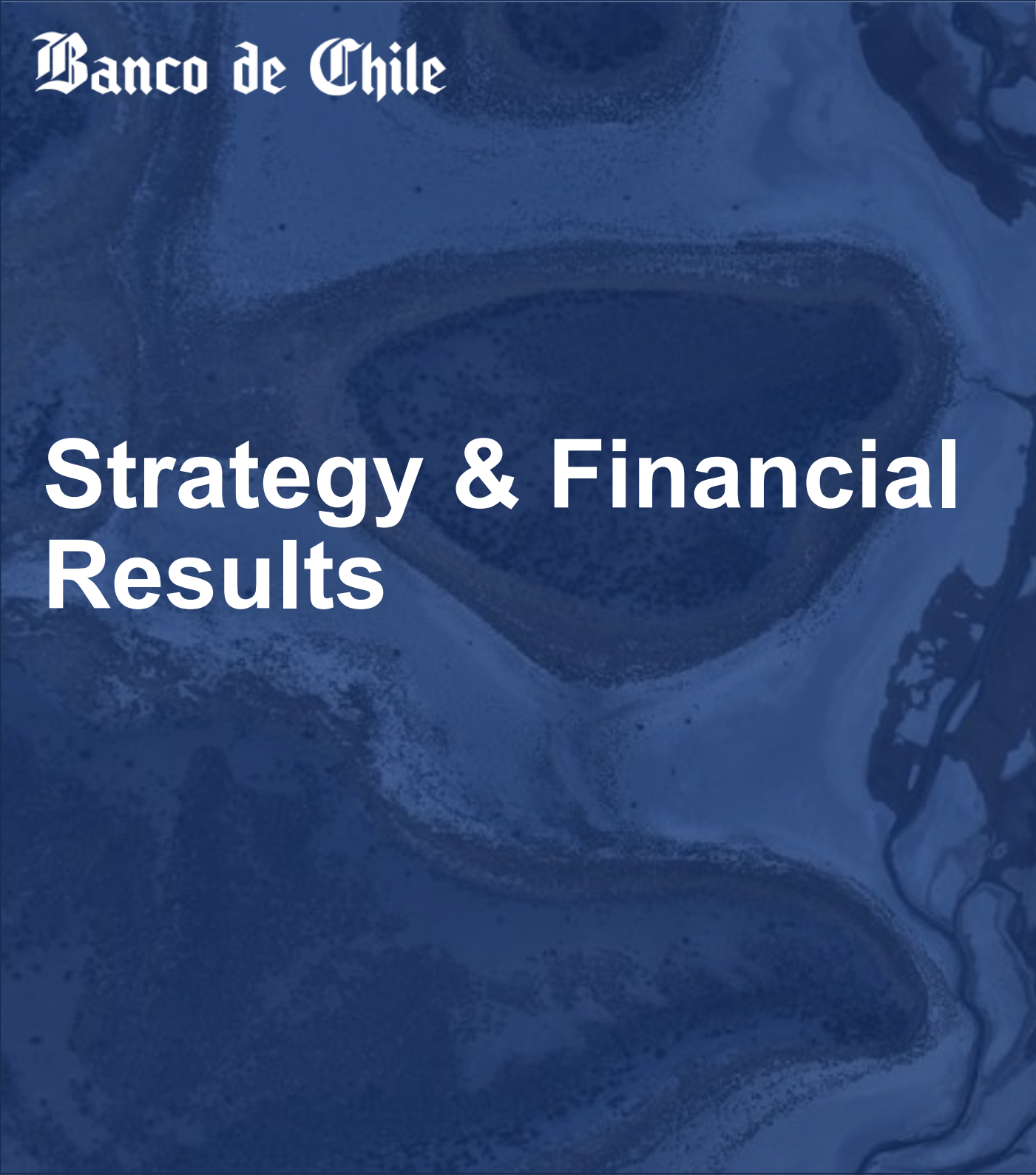
Loans to GDP Ratio^{2,3}
%



Real Loan Growth by Product²
2019=100



1. Including additional provisions. 2. Excluding foreign subsidiaries. 3. GDP as of December 2025 (LTM).



Banco de Chile

Strategy & Financial Results



Lagunas Cotacotani

| Strategy: Committed to Excellence, Proven by Results

 Strategic Pillars	 Core Priorities	 Performance
Customer Centricity Customers first and at the center of everything we do. Efficiency & Productivity Transforming how we operate and connect to customers by reinforcing the use of technology. Sustainability Strengthening ESG initiatives to create long-term value for our stakeholders.	• Strengthen commercial activity • Scale digital solutions & technology adoption • Consolidate efficiency & productivity • Enhance customer experience • Develop culture, capacities & talent • Manage sustainability	• Solid track record of profitability • Top service quality & attrition rate • Superior customer base & Asset quality • Leader in DDA balances & Capital¹ • Comprehensive digital solutions • Ongoing efficiency gains • Strong ESG ratings & corporate reputation

Mid-Term Targets

≥73% Net Promoter Score	Top 1 DDA ¹ , Commercial & Consumer Loans	≤ 40% Cost to Income Ratio	Top 1 Return on Average Capital and Reserves ²	Top 3 Corporate Reputation ³
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1. Demand Deposits Account Balances in Local Currency. 2. Among relevant peers. 3. Based on Merco Ranking.

| 1Q26: Solid profitability, controlled risk and improved momentum

Total Loans (Bn CLP) QoQ		CET1		Op. Revenues (Bn CLP)		Net Interest Margin	
1Q26	40,201 +2.6%	1Q26	13.3%	1Q26	748.9	1Q26	4.1%
Cost of Risk NPL		Efficiency Ratio		Net Income (Bn CLP)		ROAE ¹	
1Q26	1.16% 1.6%	1Q26	38.4%	1Q26	268.6	1Q26	18.2%

1Q26 Advances

Loans originations

+16% YoY consumer loan origination
+18% YoY installment commercial loan origination to SMEs driven by digital initiatives.

Digital banking

New digital tools for personnel banking & SMEs.
+22% YoY FAN² accounts, +35% YoY digital current accounts.

AI adoption

Digital Skill Certification Academy & application of advanced AI in specific use cases.

Productivity

Strong cost discipline & efficiency initiatives delivered 0% real year-on-year cost growth.

Sustainability

MSCI ESG Ratings upgrade from BBB to A.
Inclusion in S&P Global 2026 Sustainability Yearbook.
Annual Report 2025 aligned with international standards.

2026 Guidance³

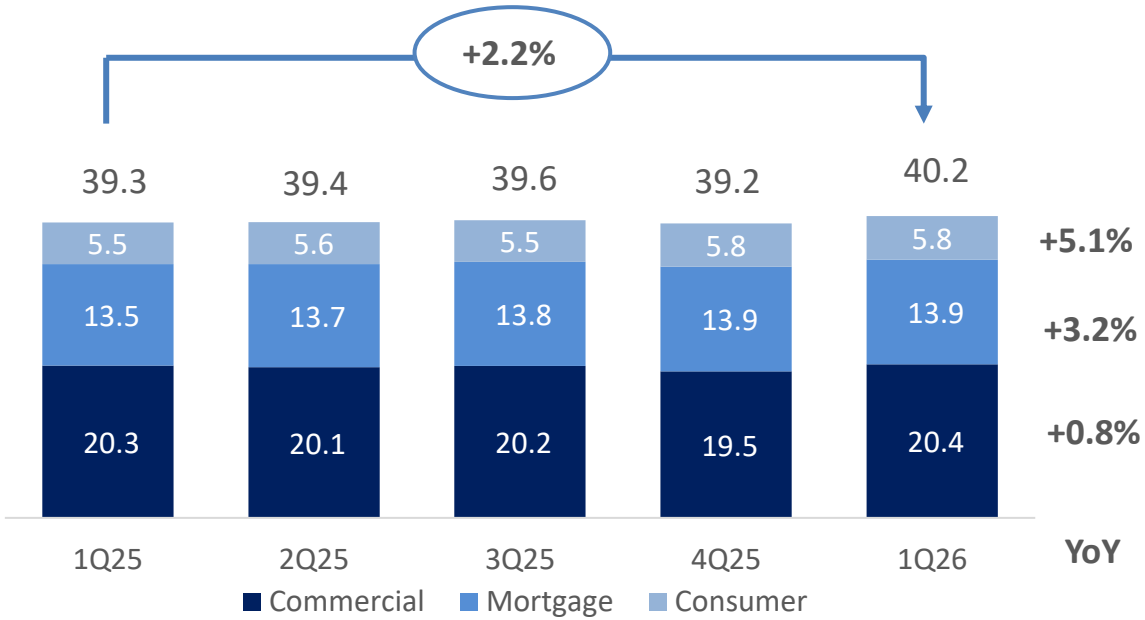
~7% Loan Growth (Nominal)	~4.6% Net Interest Margin	1.1-1.2% Cost of Risk	~38% Efficiency Ratio	21.5%-22.5% Return on Average Capital & Reserves
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1. Return on Average Equity. 2. Consider FAN demand accounts (Cuenta FAN, FAN Clan, FAN Ahorro and FAN Emprende). 3. Guidance based on the Bank's baseline macroeconomic scenario. It Assumes no further escalation of geopolitical tensions current levels and excludes non-recurring extraordinary events.

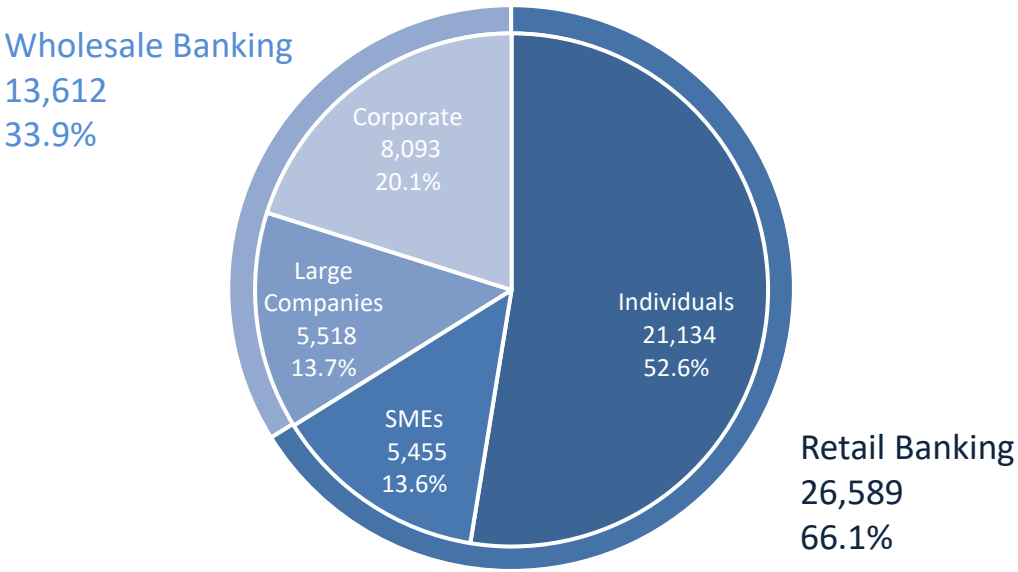


Loan growth accelerating, led by the retail and commercial portfolios

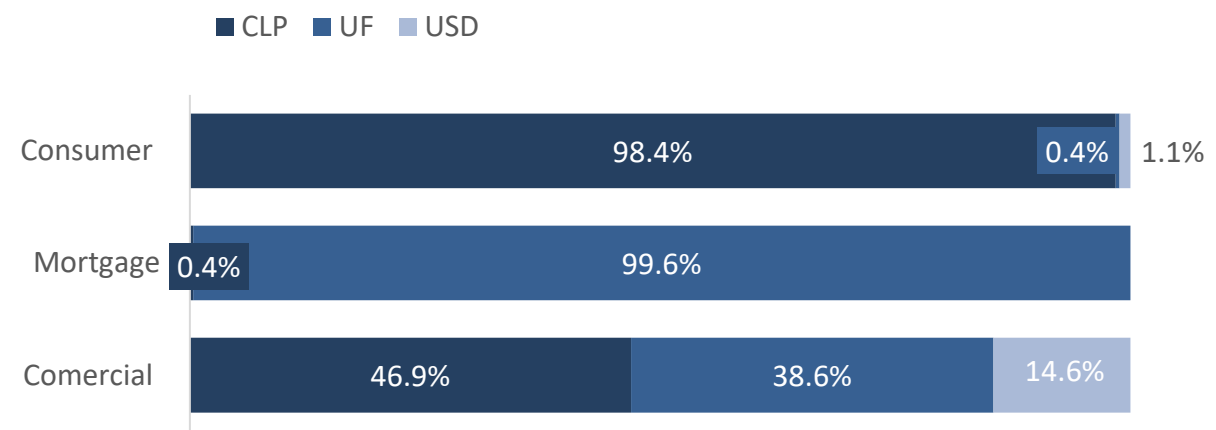
Total Loans
Trillions of CLP



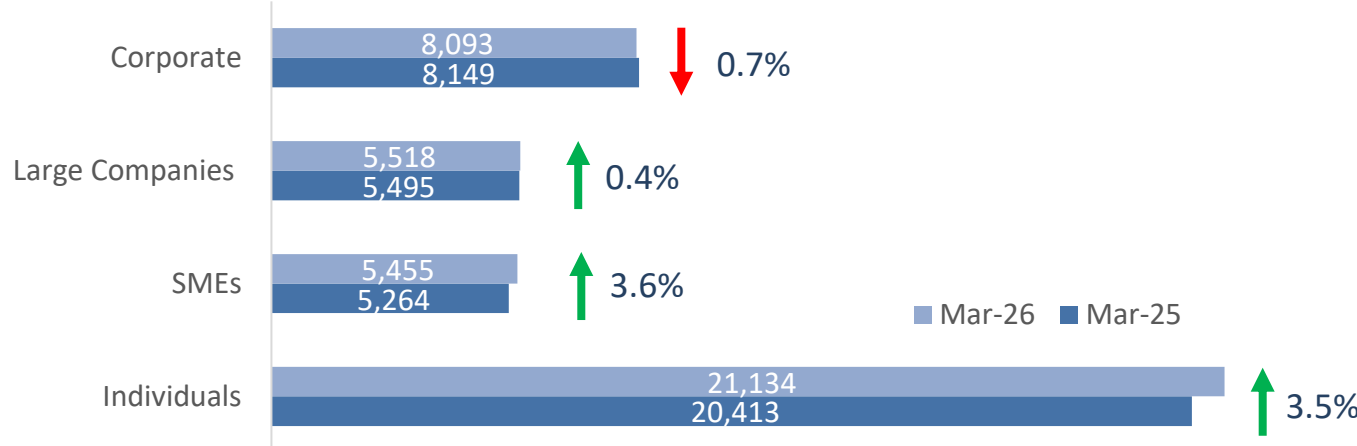
Loans by Segment
Billions of CLP and %, as of March 2026



Loans by Currency
% of total, as of March 2026



Loan Growth Breakdown by Segment
Billions of CLP

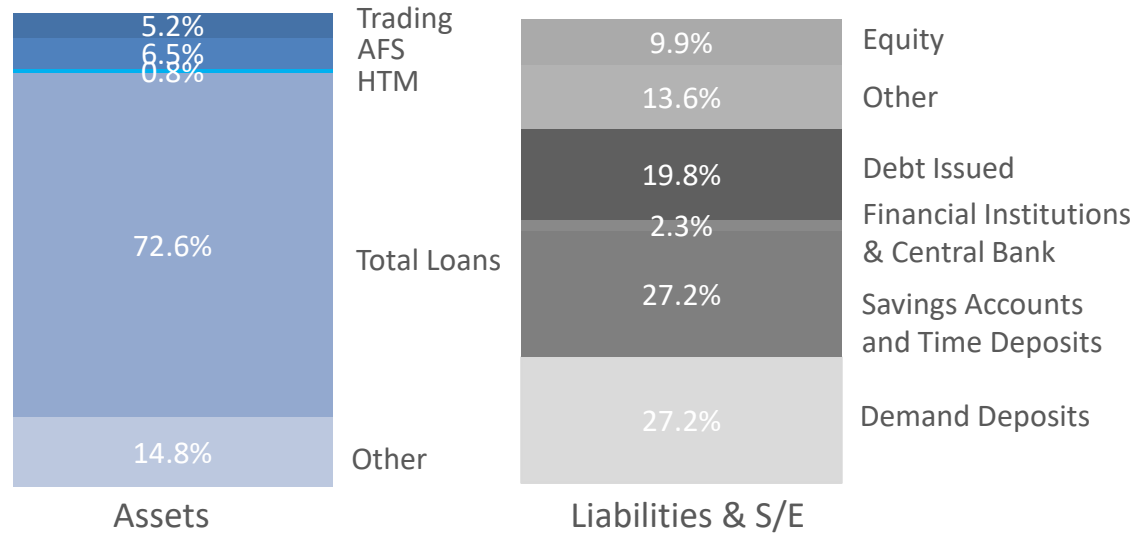




The strength of our performance: Loyal clients, low-cost funding, strong capital

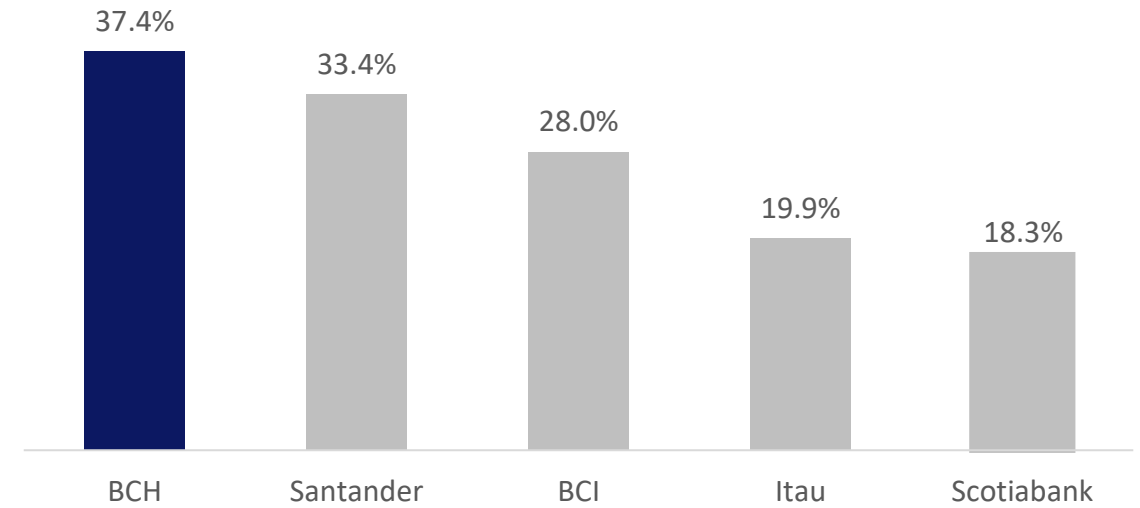
Balance Structure

% of total, as of March 2026



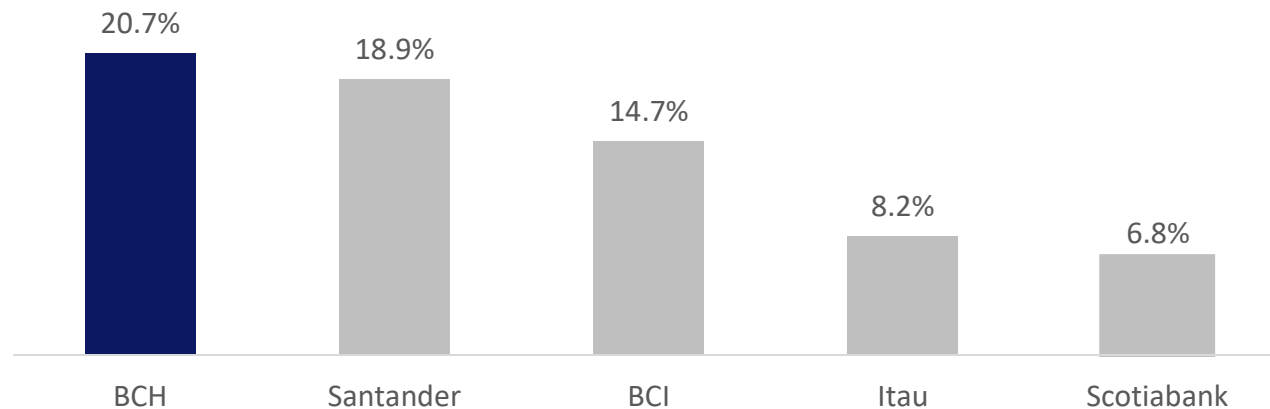
Demand Deposits to Loans¹

% of total loans



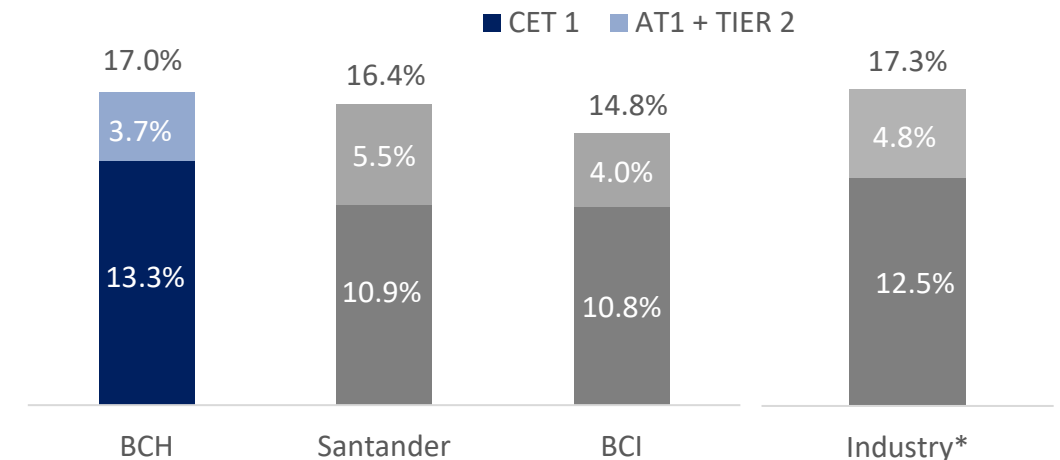
Demand Deposit Market Share¹

% as of March 2026



Basel III Ratio

March 2026

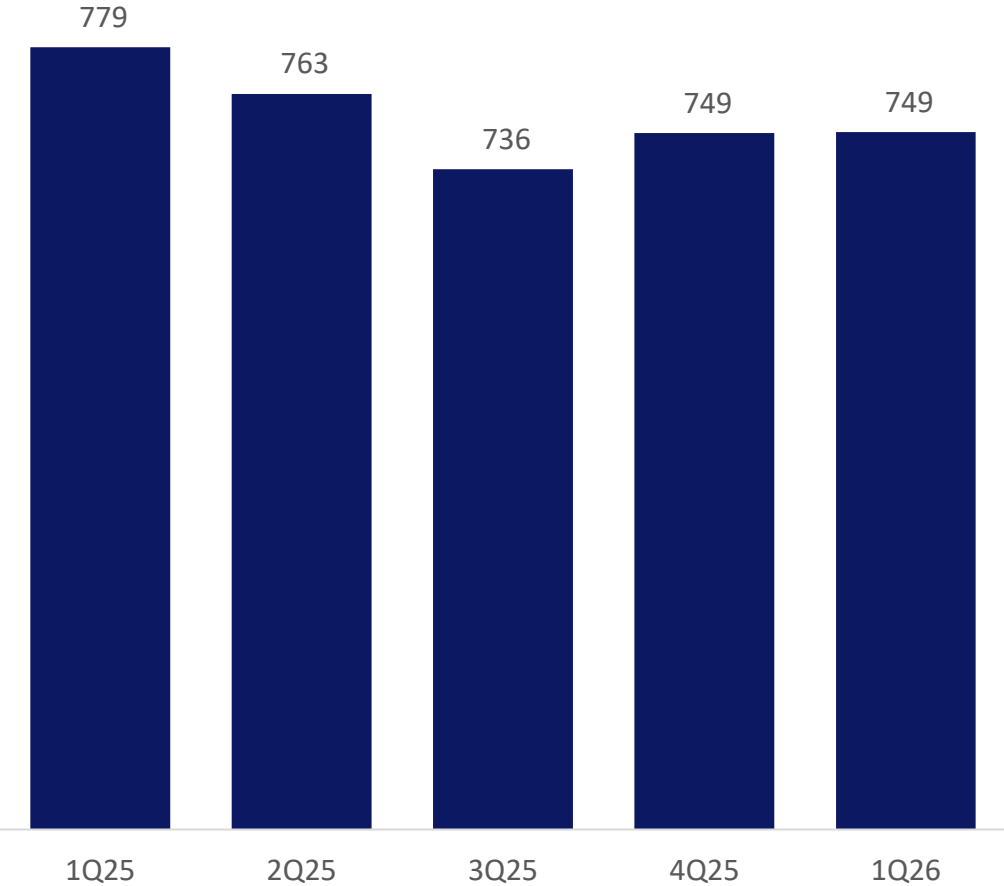


1. Excluding foreign subsidiaries. *As of February 2026.



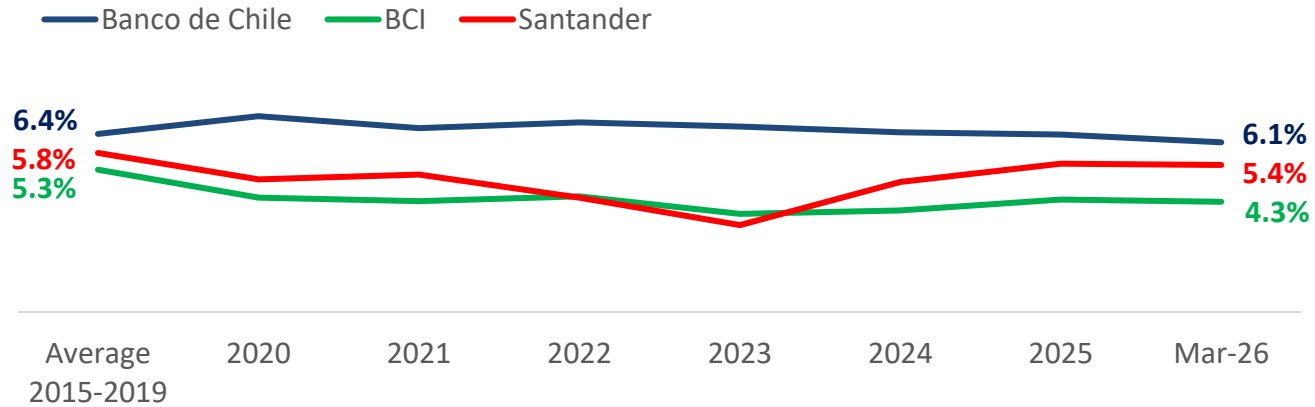
Structural margins remain resilient as inflation-linked income normalizes

Total Operating Revenues
Billions of CLP

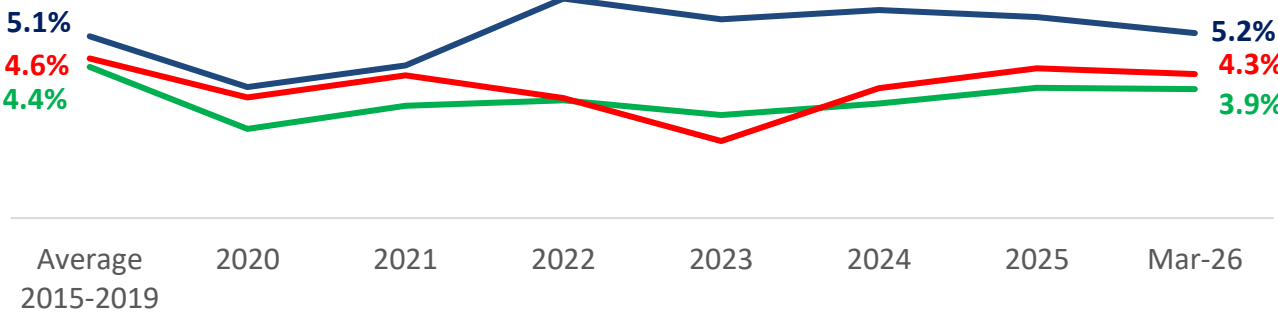


UF Var.	1.2%	1.0%	0.6%	0.6%	0.3%
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Operating Margin
Total Operating Income/Avg. Interest Earnings Assets, Annualized



Net Operating Margin
Total Operating Income + CoR /Avg. Interest Earnings Assets, Annualized



Customer financial income resilience supporting net interest margin

4.1% 1Q26
NIM

0.3% 1Q26
UF variation

+1.4% YoY
average total loans



NIM resilience despite lower-than-normal inflation

Resilient customer financial income base

Sustained growth loans supports **revenue diversification**



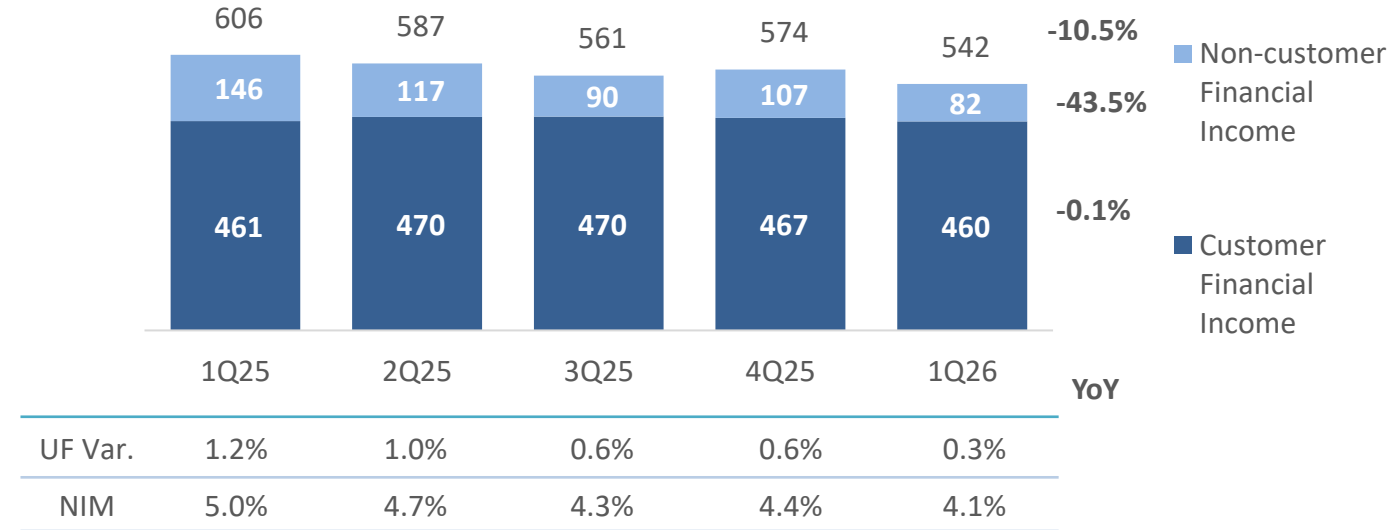
Average loans growth: +4.5% consumer; +4.0% mortgage and -1.2% commercial loans (YoY).

Non-customer income down mainly on **lower inflation and interest rate volatility**

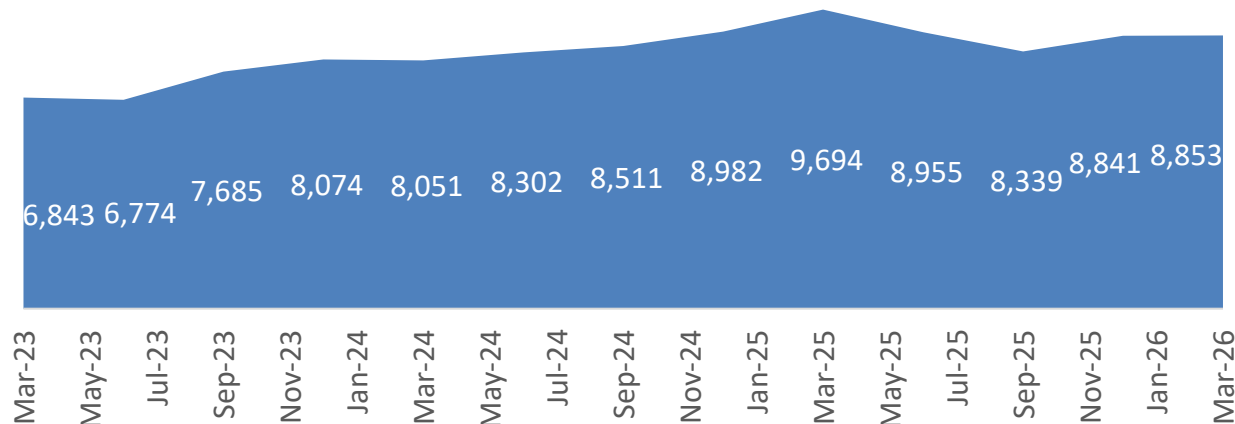
Sensitivity

- $\Delta 100\text{bp}$ in inflation equals $\Delta \$88.5$ billion pesos in NII.
- $\Delta 100\text{bp}$ in interest rates is approx. $\Delta 30$ basis points change in NIM, *ceteris paribus*, once all assets and liabilities are fully repriced (~3 years).

Net Financial Income Breakdown Billions of CLP

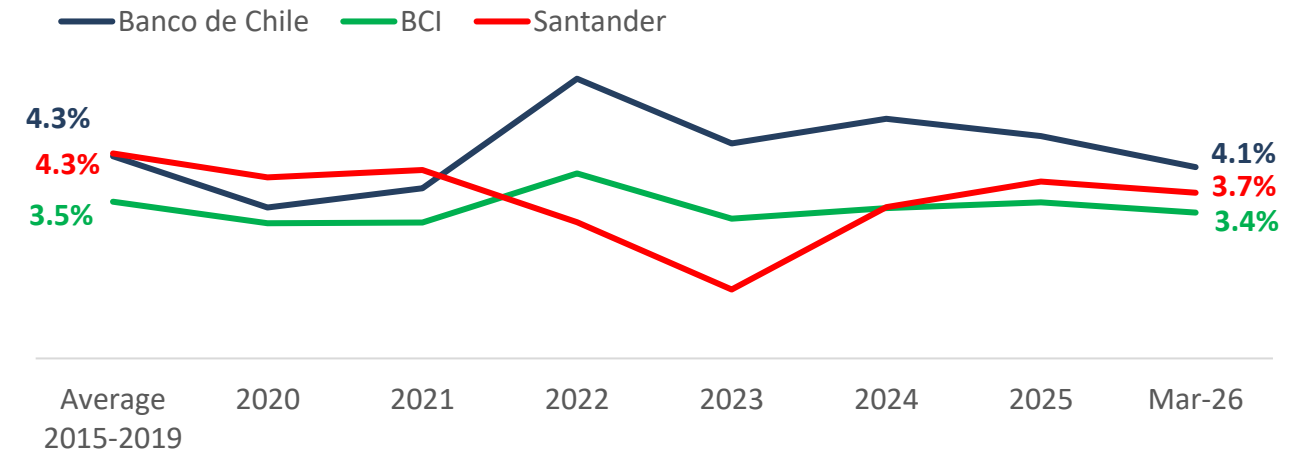


UF GAP Evolution in the Banking Book UF GAP in Billions of CLP



NIM

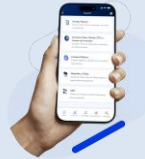
Net Interest Income¹/Avg. Interest Earnings Assets, Annualized



1. Includes interest income from trading.

| Fee growth driven by customer expansion, digitalization, and cross-selling

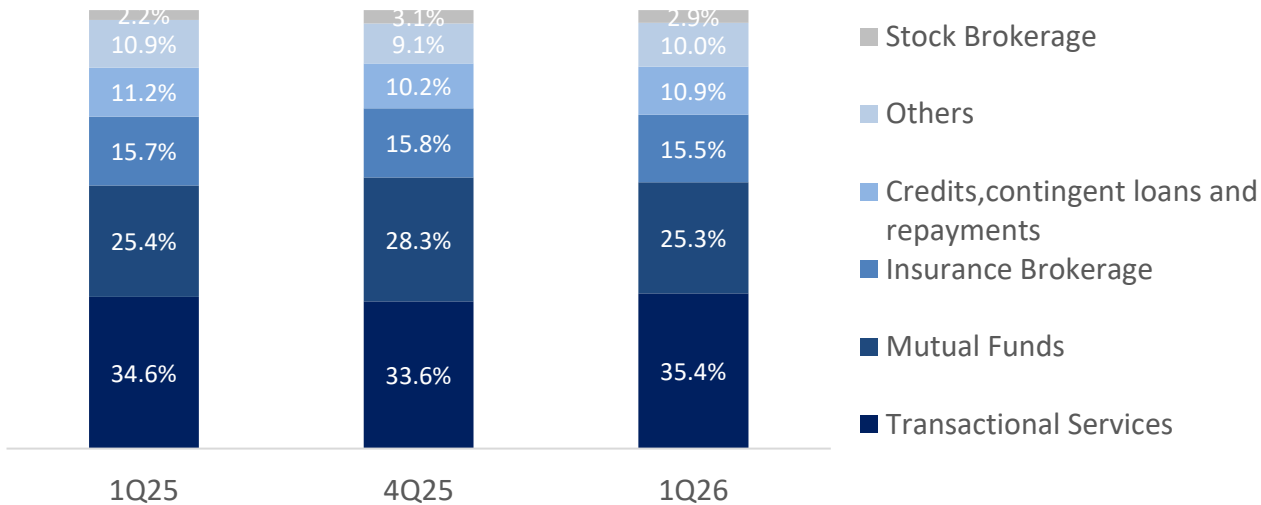
+6.9% YoY fee growth
 2.9 million active customers¹
 2.5 million FAN accounts²
 +7.2% YoY current accounts



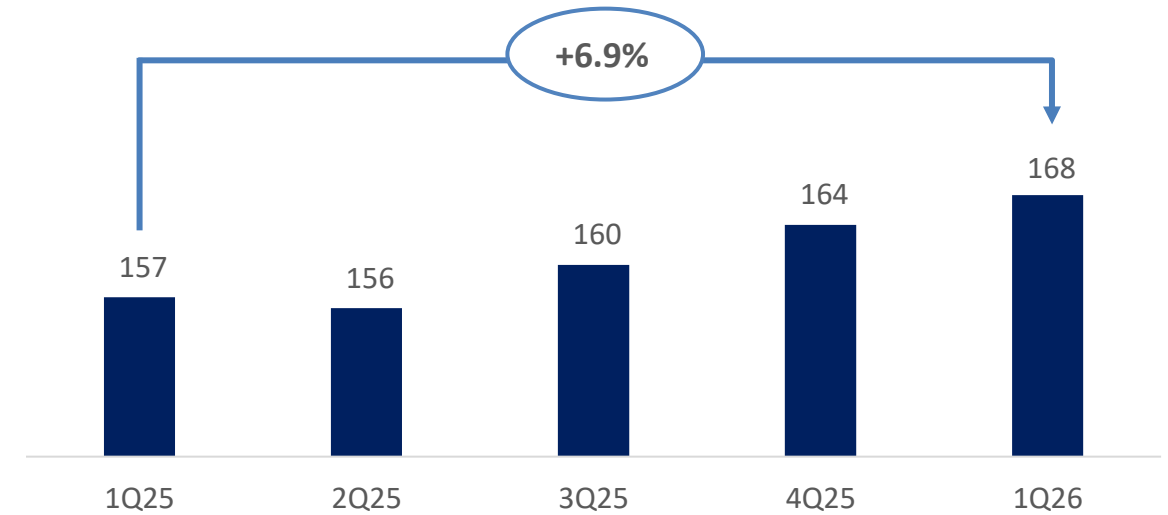
+9.2% YoY in net fee income from transactional services
+5.4% YoY debit card transactions
+6.7% YoY fee growth from mutual funds
+8.7% YoY in Assets Under Management (AUM)
+10% YoY in written premiums
 Higher brokerage fees from **equity capital markets activity**

NPS of 77.9: leader in customer satisfaction in the local industry

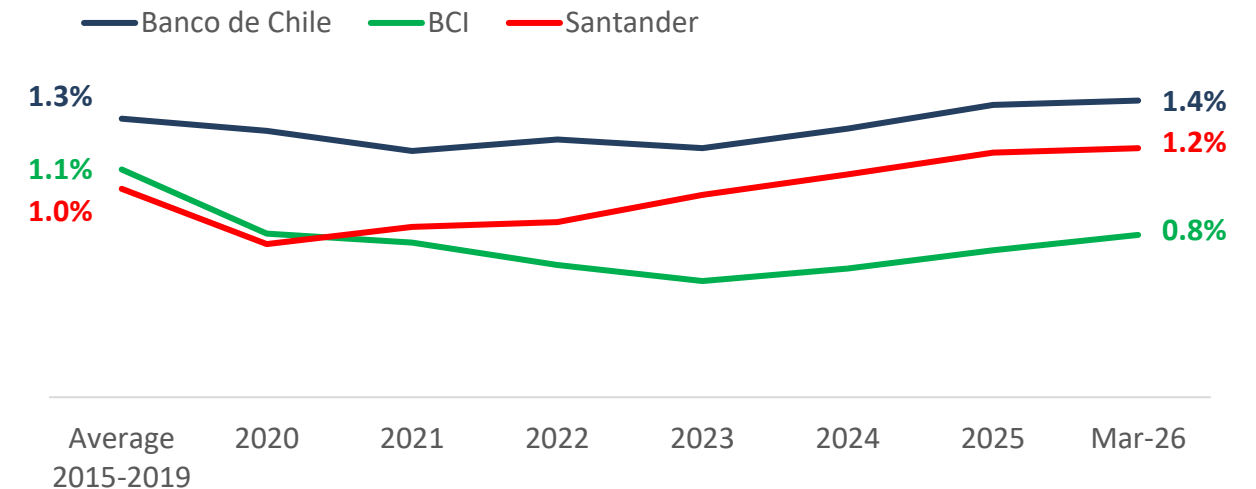
Fee Breakdown % of total fees



Total Fees Billions of CLP



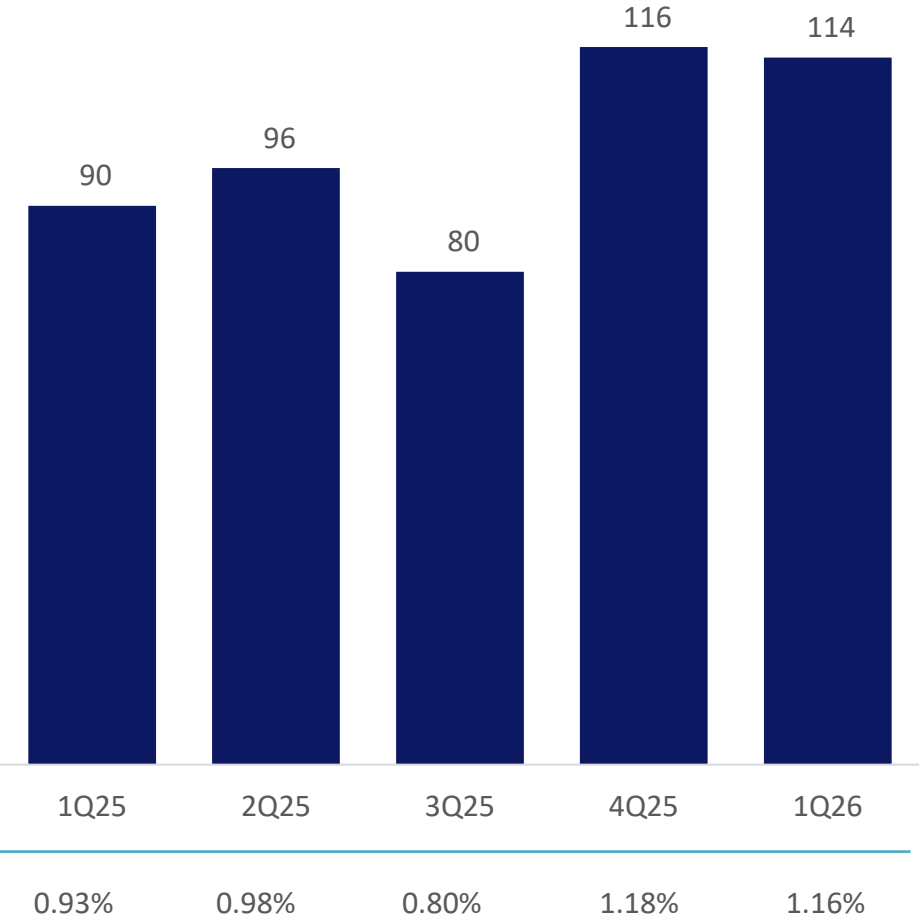
Fees Margin Fees/Avg. Interest Earnings Assets, Annualized



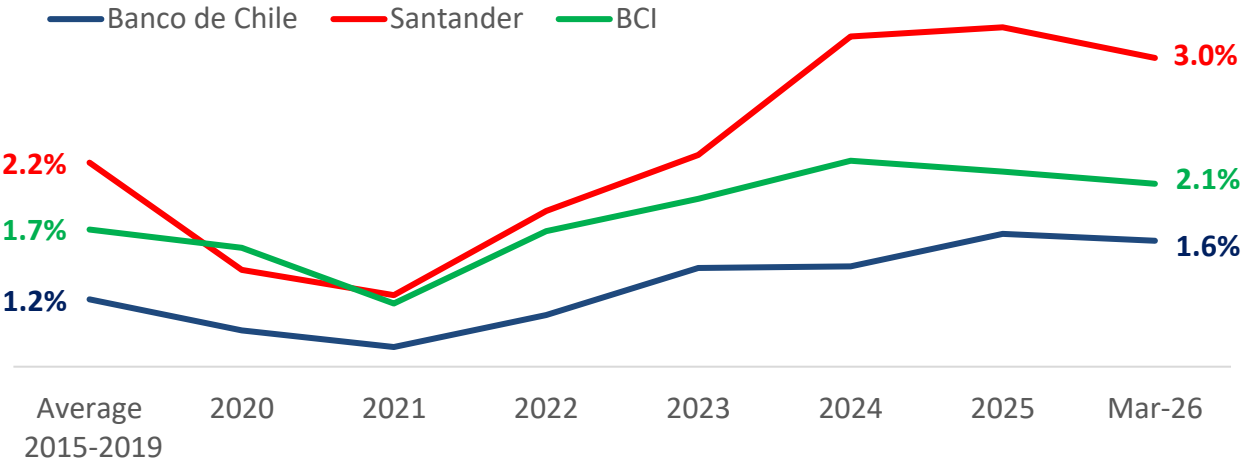
1. Consider customers with financial activity in one of their products in the last six months. 2.Consider FAN demand accounts (Cuenta FAN, FAN Clan, FAN Ahorro and FAN Emprende).

Asset quality improves supported by prudent risk policies

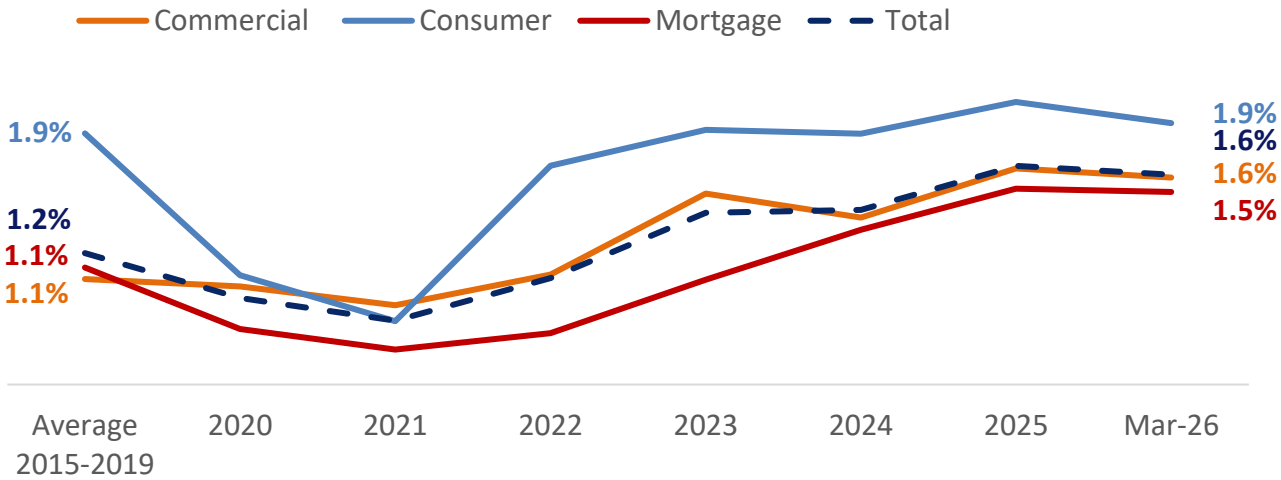
Expected Credit Losses
Billions of CLP



Delinquency Ratio¹
NPLs to Total Loans



Banco de Chile: NPLs Composition
NPLs to Total Loans



1. Individual Financial Statements.

Strong cost discipline and efficiency initiatives delivering real results

+0% Real YoY
Expenses

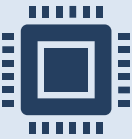
\$3.6 billion | **+3%** YoY
Loans/Employees ratio

58.2% | 251 bps YoY
Fees/Expenses ratio

Retail productivity Advances:



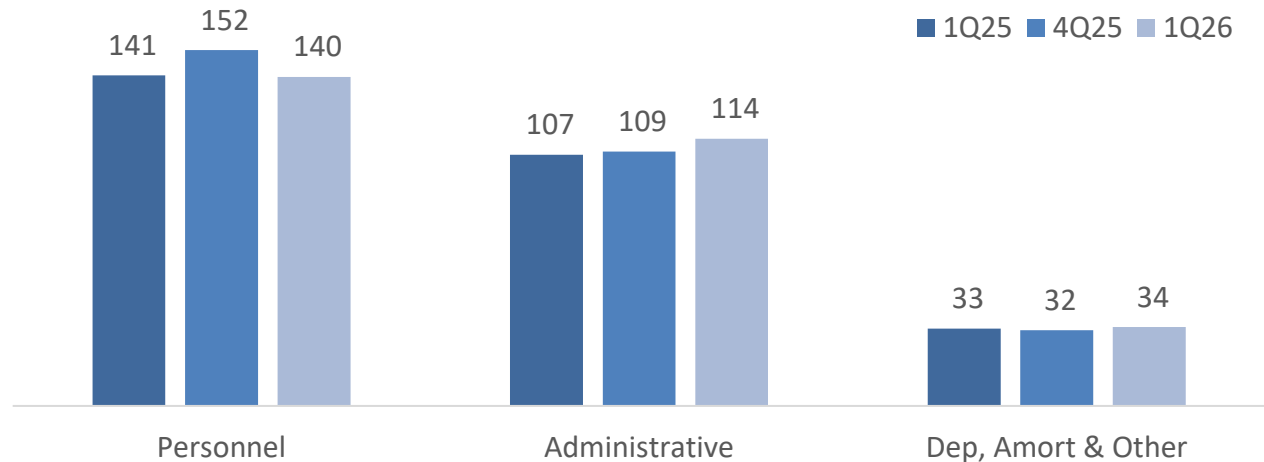
Scaling **Virtual Servicing Model** (~20% of clients using new account manager pool platform).



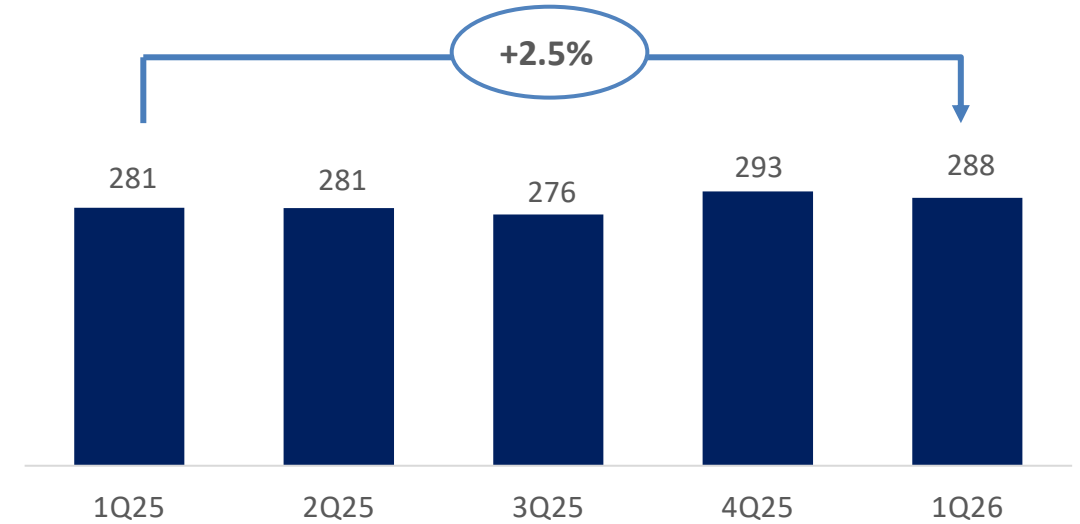
Digital enhancements driving efficient growth:

- Consumer loan originations +16%
- Personnel expenses -1% YoY.
- Branches -4% YoY.

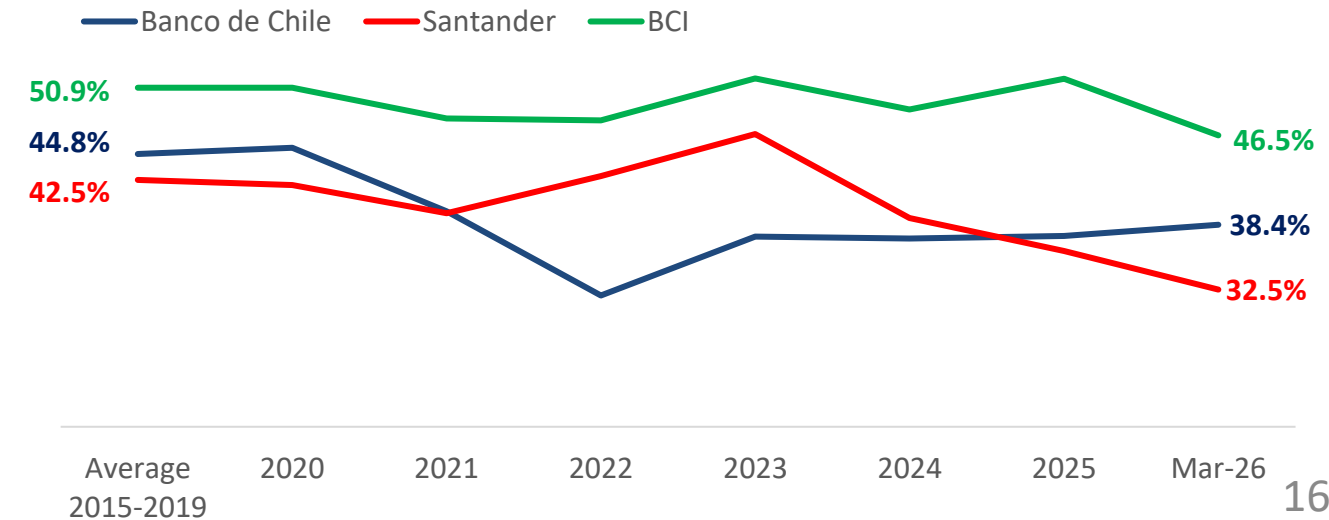
Breakdown Operating Expenses Billions of CLP



Total Expenses Billions of CLP



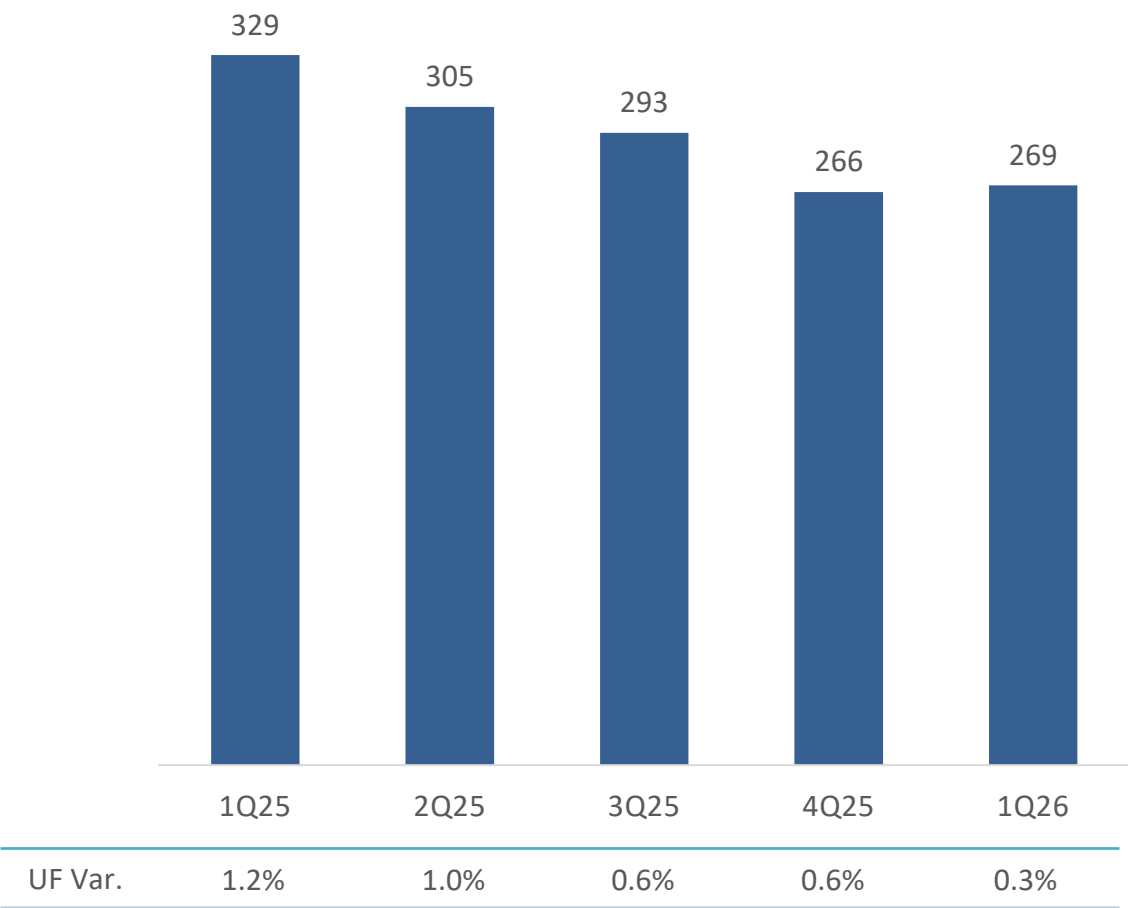
Efficiency vs Peers Operating expenses to Operating Income



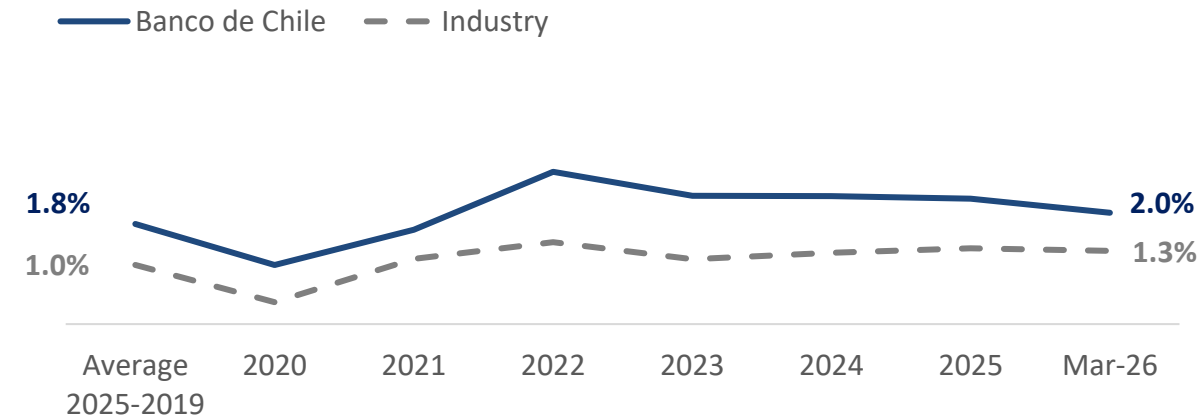


Robust profitability driven by core business resilience

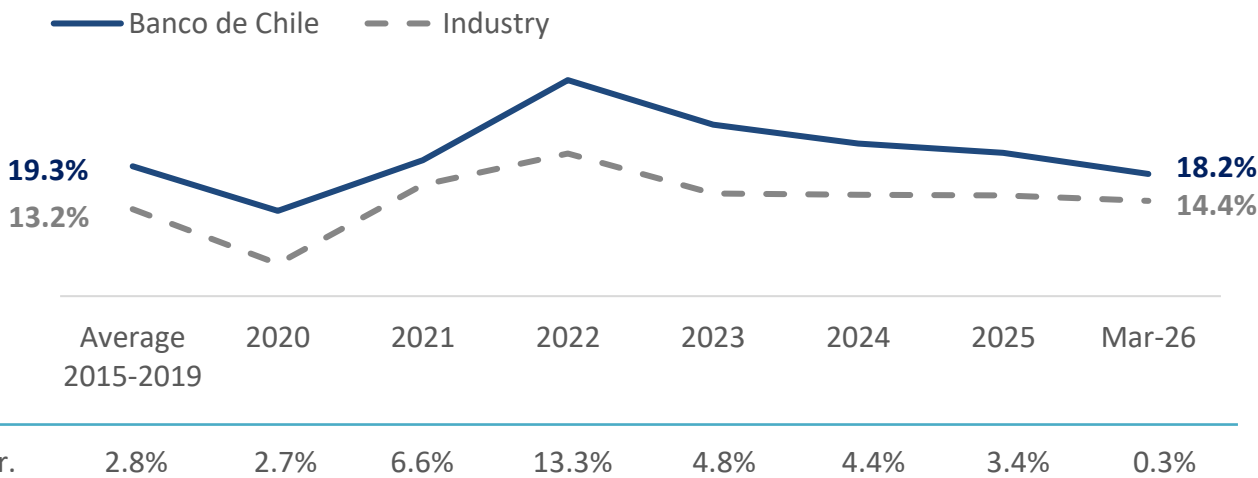
Net Income¹
Billions of CLP



ROAA
Return on Average Assets



ROAE
Return on Average Equity



1. Net income attributable to equity holders.

Economic Outlook

Growth close to potential with higher short-term inflation delaying rate normalization.

Profitability

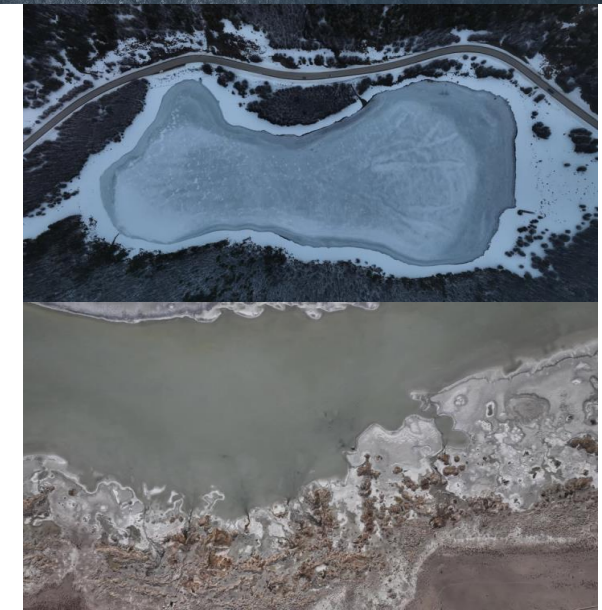
Core business continues to drive results, offsetting the normalization of inflation-linked revenues.

Efficiency & Productivity

Expenses remain flat in real terms, reflecting disciplined execution of efficiency initiatives.

Robust Capital Base

Best-in-class capitalization provides flexibility to fund growth and sustain dividends.





Appendix: Consolidated Balance Sheet

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

ASSETS	Mar-25 MCh\$	Dec-25 MCh\$	Mar-26 MCh\$	Mar-26 MUS\$	% Change Mar-26/Mar-25
Cash and deposits in banks	2,331,207	2,590,986	2,028,084	2,186.3	(13.0) %
Transactions in the course of collection	356,737	414,419	451,464	486.7	26.6 %
Financial Assets held for Trading at Fair Value through P&L	5,127,407	5,393,428	5,284,464	5,696.8	3.1 %
<i>Derivative financial instruments</i>	2,044,549	1,869,467	1,985,915	2,140.9	(2.9) %
<i>Debt financial instruments</i>	2,750,521	3,121,702	2,894,826	3,120.7	5.2 %
<i>Others</i>	332,337	402,259	403,723	435.2	21.5 %
Financial Assets at Fair Value Through OCI	1,947,733	3,548,971	3,627,958	3,911.0	86.3 %
<i>Debt financial instruments</i>	1,947,733	3,548,971	3,627,958	3,911.0	86.3 %
Derivative Financial Instruments for Hedging Purposes	47,108	29,714	23,456	25.3	(50.2) %
Financial Assets at Amortized Cost	41,226,416	39,315,702	41,166,214	44,378.2	(0.1) %
<i>Rights by Resale Agreements</i>	99,283	100,643	175,878	189.6	77.1 %
<i>Debt Financial Instruments</i>	929,266	460,937	450,044	485.2	(51.6) %
<i>Loans to Banks</i>	1,699,865	399,123	1,188,030	1,280.7	(30.1) %
<i>Commercial loans</i>	20,272,606	19,509,355	20,440,783	22,035.7	0.8 %
<i>Residential mortgage loans</i>	13,499,416	13,916,618	13,925,980	15,012.6	3.2 %
<i>Consumer loans</i>	5,548,313	5,765,997	5,833,946	6,289.2	5.1 %
<i>Allowances for loan losses</i>	(822,333)	(836,971)	(848,447)	(914.6)	3.2 %
Investments in other companies	78,911	87,060	87,651	94.5	11.1 %
Intangible assets	162,412	174,578	176,031	189.8	8.4 %
Property and Equipment	186,610	179,414	178,571	192.5	(4.3) %
Right-of-use assets	92,361	79,245	73,525	79.3	(20.4) %
Current tax assets	148,726	1,846	1,486	1.6	(99.0) %
Deferred tax assets	553,227	563,906	562,387	606.3	1.7 %
Other assets	1,511,049	1,721,634	1,732,594	1,867.8	14.7 %
Total Assets	53,769,904	54,100,903	55,393,885	59,716.2	3.0 %

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\$927.62 per US\$1.00 as of March 31, 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.



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

LIABILITIES & EQUITY	Mar-25 MCh\$	Dec-25 MCh\$	Mar-26 MCh\$	Mar-26 MUS\$	% Change Mar-26/Mar-25
Liabilities					
Transactions in the course of payment	534,594	564,172	754,408	813.3	41.1 %
Financial Liabilities for Trading at Fair Value through P&L	2,199,476	2,080,734	2,116,738	2,281.9	(3.8) %
<i>Derivative financial instruments</i>	2,192,952	2,080,222	2,115,623	2,280.7	(3.5) %
<i>Others</i>	6,524	512	1,115	1.2	(82.9) %
Derivative Financial Instruments for Hedging Purposes	200,844	297,817	302,253	325.8	50.5 %
Financial Liabilities at Amortized Cost	41,832,013	41,222,004	42,832,923	46,175.2	2.4 %
<i>Current Accounts and Other Demand Deposits</i>	14,560,376	14,498,196	15,040,920	16,214.5	3.3 %
<i>Time Deposits and Saving Accounts</i>	15,507,444	13,971,968	15,093,629	16,271.3	(2.7) %
<i>Obligations by Repurchase Agreements</i>	141,790	286,915	205,977	222.0	45.3 %
<i>Borrowings from financial institutions</i>	1,312,028	1,296,751	1,294,474	1,395.5	(1.3) %
<i>Mortgage Bonds</i>	717	521	439	0.5	(38.8) %
<i>Senior Bonds</i>	9,988,949	10,800,330	10,946,956	11,801.1	9.6 %
<i>Debt financial instruments issued</i>	9,989,666	10,800,851	10,947,395	11,801.6	9.6 %
<i>Other financial obligations</i>	320,709	367,323	250,528	270.1	(21.9) %
Lease liabilities	87,208	74,343	68,780	74.1	(21.1) %
Regulatory capital financial instruments	1,087,573	1,087,093	1,095,580	1,181.1	0.7 %
Provisions for dividends and contingencies	1,034,049	1,507,785	1,013,748	1,092.8	(2.0) %
Current tax liabilities	1,400	33,809	52,876	57.00	3,676.9 %
Deferred tax liabilities	1,760	1,422	3,059	3.3	73.8 %
Other liabilities	1,395,627	1,432,189	1,690,719	1,822.6	21.1 %
Total liabilities	48,374,544	48,301,368	49,931,084	53,827.1	3.2 %
EQUITY					
Capital	2,420,538	2,420,538	2,420,538	2,609.4	0.0 %
Reserves	711,658	711,658	711,658	767.2	0.0 %
Other comprehensive income	(3,035)	(9,759)	(56,947)	(61.4)	1,776.3 %
Retained earnings from previous periods	2,090,790	2,090,790	2,273,127	2,450.5	8.7 %
Net Income for the period	328,944	1,192,262	268,628	289.6	(18.3) %
Provisions for dividends	(153,537)	(605,955)	(154,205)	(166.2)	0.4 %
Non-Controlling Interest	2	1	2	0	0.0 %
Total equity	5,395,360	5,799,535	5,462,801	5,889.1	1.2 %
Total Liabilities & Equity	53,769,904	54,100,903	55,393,885	59,716.1	3.0 %

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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			
	1Q25 MCh\$	4Q25 MCh\$	1Q26 MCh\$	1Q26 MUS\$	% Change 1Q26/1Q25	Mar-25 MCh\$	Mar-26 MCh\$	Mar-26 MUS\$	% Change Mar-26/Mar-25
Interest revenue	664,976	682,655	672,447	724.9	1.1 %	664,976	672,447	724.9	1.1 %
Interest expense	(235,414)	(235,086)	(227,416)	(245.2)	(3.4) %	(235,414)	(227,416)	(245.2)	(3.4) %
Net Interest Income	429,562	447,569	445,031	479.8	3.6 %	429,562	445,031	479.8	3.6 %
Inflation indexation revenue	249,053	123,064	58,705	63.3	(76.4) %	249,053	58,705	63.3	(76.4) %
Inflation indexation expense	(132,944)	(70,509)	(32,586)	(35.1)	(75.5) %	(132,944)	(32,586)	(35.1)	(75.5) %
Net inflation indexation income	116,109	52,555	26,119	28.2	(77.5) %	116,109	26,119	28.2	(77.5) %
Fee and commission income	192,993	203,774	207,347	223.5	7.4 %	192,993	207,347	223.5	7.4 %
Fee and commission expense	(36,144)	(39,288)	(39,724)	(42.8)	9.9 %	(36,144)	(39,724)	(42.8)	9.9 %
Net fee and commission income	156,849	164,486	167,623	180.7	6.9 %	156,849	167,623	180.7	6.9 %
Results from Assets/Liabilities held for Trading	42,146	(12,730)	42,204	45.5	0.1 %	42,146	42,204	45.5	0.1 %
Debt Financial Instruments	34,451	39,615	36,743	39.6	6.7 %	34,451	36,743	39.6	6.7 %
Interest and UF indexation revenue	28,139	36,572	29,891	32.2	6.2 %	28,139	29,891	32.2	6.2 %
Gain (loss) from valuation	6,312	3,043	6,852	7.4	8.6 %	6,312	6,852	7.4	8.6 %
Financial derivative contracts	2,618	(57,836)	397	0.4	(84.8) %	2,618	397	0.4	(84.8) %
Other financial instruments	5,077	5,491	5,064	5.5	(0.3) %	5,077	5,064	5.5	(0.3) %
Results from derecognition of Asset/Liabilities at AC and Assets at FVTOCI	1,013	1,726	8,005	8.6	690.2 %	1,013	8,005	8.6	690.2 %
Results from Exchange, Indexation and Accounting Hedging of Foreign Currency	17,483	85,004	21,070	22.7	20.5 %	17,483	21,070	22.7	20.5 %
Net Financial Result	60,642	74,000	71,279	76.8	17.5 %	60,642	71,279	76.8	17.5 %
Results from investments in other companies	1,734	3,976	102	0.1	(94.1) %	1,734	102	0.1	(94.1) %
Result from non-current assets and disposal groups held for sale not admissible as discontinued operations	240	(4,126)	3,492	3.8	1,355.0 %	240	3,492	3.8	1,355.0 %
Other operating income	14,080	10,120	35,239	38.0	150.3 %	14,080	35,239	38.0	150.3 %
Total Operating Revenues	779,216	748,580	748,885	807.3	(3.9) %	779,216	748,885	807.3	(3.9) %

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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			
	1Q25 MCh\$	4Q25 MCh\$	1Q26 MCh\$	1Q26 MUS\$	% Change 1Q26/1Q25	Mar-25 MCh\$	Mar-26 MCh\$	Mar-26 MUS\$	% Change Mar-26/Mar-25
Personnel Expenses	(140,916)	(151,792)	(140,332)	(151.3)	(0.4) %	(140,916)	(140,332)	(151.3)	(0.4) %
Administrative Expenses	(107,096)	(108,536)	(113,964)	(122.9)	6.4 %	(107,096)	(113,964)	(122.9)	6.4 %
Depreciation and Amortization	(23,647)	(24,087)	(23,848)	(25.7)	0.9 %	(23,647)	(23,848)	(25.7)	0.9 %
Impairment of non-financial assets	(9)	944	(179)	(0.2)	1,888.9 %	(9)	(179)	(0.2)	1,888.9 %
Other Operating Expenses	(9,370)	(9,149)	(9,602)	(10.4)	2.5 %	(9,370)	(9,602)	(10.4)	2.5 %
Total Operating Expenses	(281,038)	(292,620)	(287,925)	(310.5)	2.5 %	(281,038)	(287,925)	(310.5)	2.5 %
Provisions for Loans at Amortized Cost	(149,489)	(140,248)	(134,964)	(145.5)	(9.7) %	(149,489)	(134,964)	(145.5)	(9.7) %
Special Provisions for Credit Risk	42,622	5,880	1,873	2.0	(95.6) %	42,622	1,873	2.0	(95.6) %
Recovery of written-off loans	16,720	19,803	17,506	18.9	4.7 %	16,720	17,506	18.9	4.7 %
Impairment for credit risk of other financial assets at amortized cost and financial assets at FVTOCI	(57)	(1,277)	1,407	1.5	-	(57)	1,407	1.5	-
Credit Loss Expense	(90,204)	(115,842)	(114,178)	(123.1)	26.6 %	(90,204)	(114,178)	(123.0)	26.6 %
Operating Result	407,974	340,118	346,782	373.8	(15.0) %	407,974	346,782	373.8	(15.0) %
Income tax	(79,030)	(74,581)	(78,154)	(84.3)	(1.1) %	(79,030)	(78,154)	(84.3)	(1.1) %
Net Income for the Period	328,944	265,537	268,628	289.6	(18.3) %	328,944	268,628	289.6	(18.3) %
Non-Controlling interest	-	-	-	-	-	-	-	-	-
Net Income for the Period attributable to Bank's Shareholders	328,944	265,537	268,628	289.6	(18.3) %	328,944	268,628	289.6	(18.3) %
Fair Value Adj. Securities FTVOCI	2,303	108	(6,129)	(6.6)	-	2,303	(6,129)	(6.6)	-
Fair Value Adj. Hedge Accounting	(9,884)	(13,449)	(57,530)	(62.0)	482.1 %	(9,884)	(57,530)	(62.0)	482.1 %
Income Tax & Other effects	769	3,417	16,471	17.8	2,042.0 %	769	16,471	17.8	2,041.9 %
Comprehensive Income for the Period	322,132	255,613	221,440	238.7	(31.3) %	322,132	221,440	238.7	(31.3) %

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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		
	1Q25	4Q25	1Q26	Mar-25	Dec-25	Mar-26
Earnings per Share (1) (2)						
Net income per Share (Ch\$)	3.26	2.63	2.66	3.26	11.80	2.66
Net income per ADS (Ch\$)	651.26	525.73	531.85	651.26	2,360.52	531.85
Net income per ADS (US\$)	0.68	0.58	0.57	0.68	2.62	0.57
Book value per Share (Ch\$)	53.41	57.41	54.08	53.41	57.41	54.08
Shares outstanding (Millions)	101,017	101,017	101,017	101,017	101,017	101,017
Profitability Ratios (3) (4)						
Net Interest Margin	4.96%	4.44%	4.10%	4.96%	4.60%	4.10%
Net Financial Margin	5.24%	4.75%	4.44%	5.24%	4.91%	4.44%
Fees & Comm. / Avg. Interest Earnings Assets	1.36%	1.36%	1.37%	1.36%	1.35%	1.37%
Operating Income / Avg. Interest Earnings Assets	6.73%	6.17%	6.13%	6.73%	6.36%	6.13%
Return on Average Total Assets	2.47%	1.97%	1.96%	2.47%	2.21%	1.96%
Return on Average Equity	23.25%	18.50%	18.22%	23.25%	21.20%	18.22%
Return on Average Capital and Reserves	21.41%	20.37%	16.73%	21.41%	21.86%	16.73%
Capital Ratios						
Common Equity Tier 1 (CET1) / Total Assets	9.51%	10.04%	9.23%	9.51%	10.04%	9.23%
Common Equity Tier 1 (CET1) / Risk Weighted Assets (RWA)	13.64%	14.50%	13.32%	13.64%	14.50%	13.32%
Tier1 Capital / Risk Weighted Assets (RWA)	13.64%	14.50%	13.32%	13.64%	14.50%	13.32%
Total Capital / Risk Weighted Assets (RWA)	17.40%	18.28%	17.03%	17.40%	18.28%	17.03%

(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		
	1Q25	4Q25	1Q26	Mar-25	Dec-25	Mar-26
Credit Quality Ratios						
Total Past Due / Total Loans to Customers	1.45%	1.68%	1.63%	1.45%	1.68%	1.63%
Allowance for Loan Losses / Total Past Due	144.12%	127.07%	129.23%	144.12%	127.07%	129.23%
Total Allowance for Loan Losses / Total Past Due (5)	254.74%	222.90%	225.38%	254.74%	222.90%	225.38%
Impaired Loans / Total Loans to Customers	3.44%	3.65%	3.60%	3.44%	3.65%	3.60%
Loan Loss Allowances / Impaired Loans	60.88%	58.50%	58.56%	60.88%	58.50%	58.56%
Loan Loss Allowances / Total Loans to Customers	2.09%	2.14%	2.11%	2.09%	2.14%	2.11%
Credit Loss Expense / Avg. Loans to Customers (4)	0.93%	1.18%	1.16%	0.93%	0.97%	1.16%
Operating and Productivity Ratios						
Operating Expenses / Operating Revenues	36.07%	39.09%	38.45%	36.07%	37.37%	38.45%
Operating Expenses / Average Total Assets (3) (4)	2.11%	2.17%	2.11%	2.11%	2.10%	2.11%
Balance Sheet Data (1) (3)						
Avg. Interest Earnings Assets (million Ch\$)	46,244,232	48,302,607	48,851,691	46,244,232	47,373,050	48,851,691
Avg. Assets (million Ch\$)	53,246,128	53,957,534	54,705,153	53,246,128	53,860,891	54,705,153
Avg. Equity (million Ch\$)	5,660,012	5,741,722	5,897,233	5,660,012	5,622,561	5,897,233
Avg. Loans to Customers (million Ch\$)	38,942,818	39,145,905	39,368,429	38,942,818	39,239,779	39,368,429
Avg. Interest Bearing Liabilities (million Ch\$)	27,547,041	28,438,214	28,366,871	27,547,041	28,397,886	28,366,871
Risk-Weighted Assets (Million Ch\$)	38,663,732	38,918,746	39,932,200	38,663,732	38,918,746	39,932,200
Additional Data						
Exchange rate (Ch\$/US\$) - EOP	955.04	900.40	927.62	955.04	900.40	927.62
Employees (#) - EOP	11,251	11,156	11,163	11,251	11,156	11,163
Branches (#) - EOP	224	217	215	224	217	215

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| 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.

