Banco de Chile

August 6, 2026

Earnings Presentation

2Q26 & YTD



BOLSA SANTIAGO

NYSE



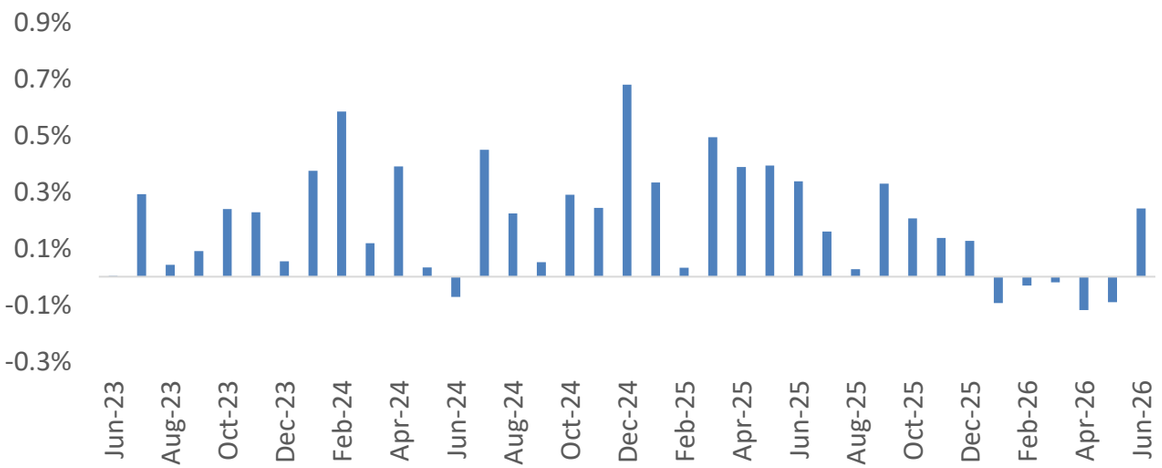
Costa Central

Economic & Banking
Industry Overview

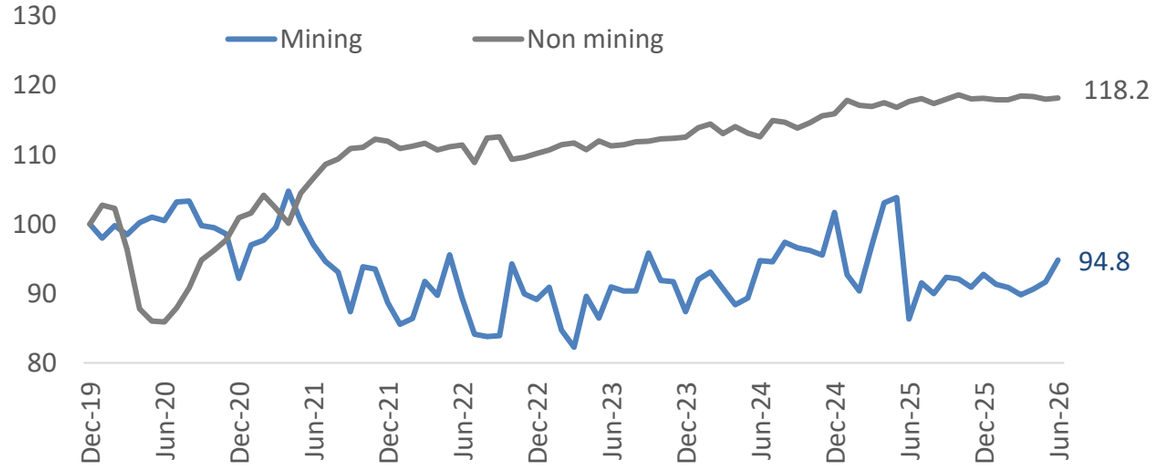
Banco de Chile

A temporary slowdown reflecting weak mining activity

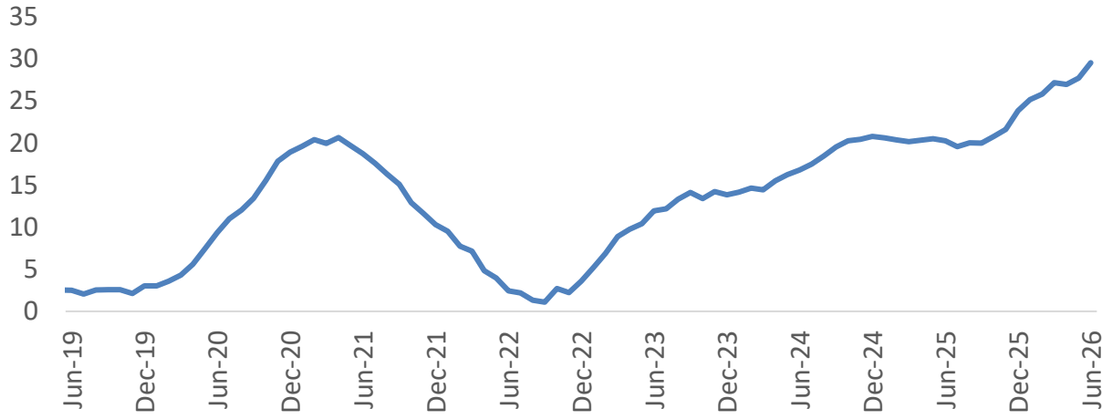
Monthly GDP
YoY, %



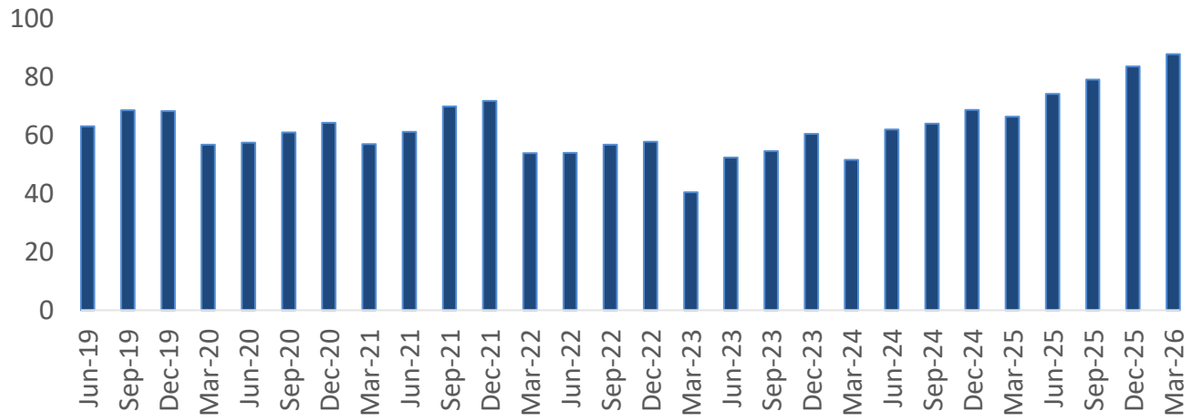
Mining and Non-Mining GDP
December 2019 = 100



Trade Balance
LTM USD MM



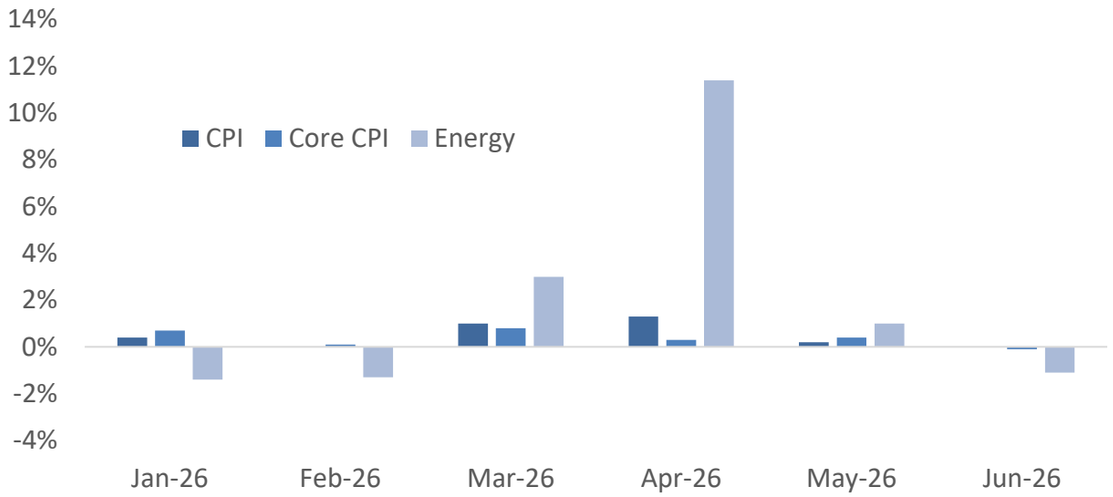
Investment Projects
5 years ahead



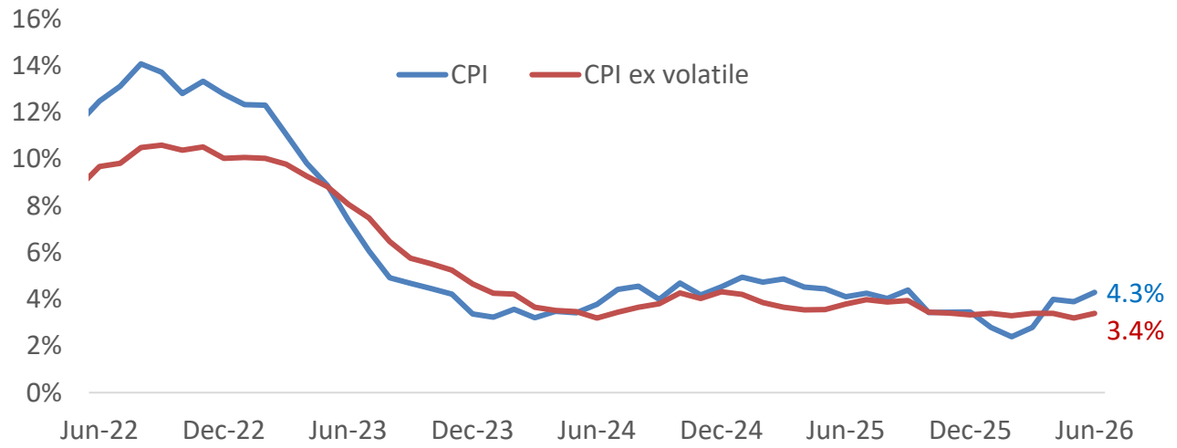
Source: Central Bank of Chile, National Institute of Statistics, Capital Goods Corporation.

Higher inflation led by oil prices

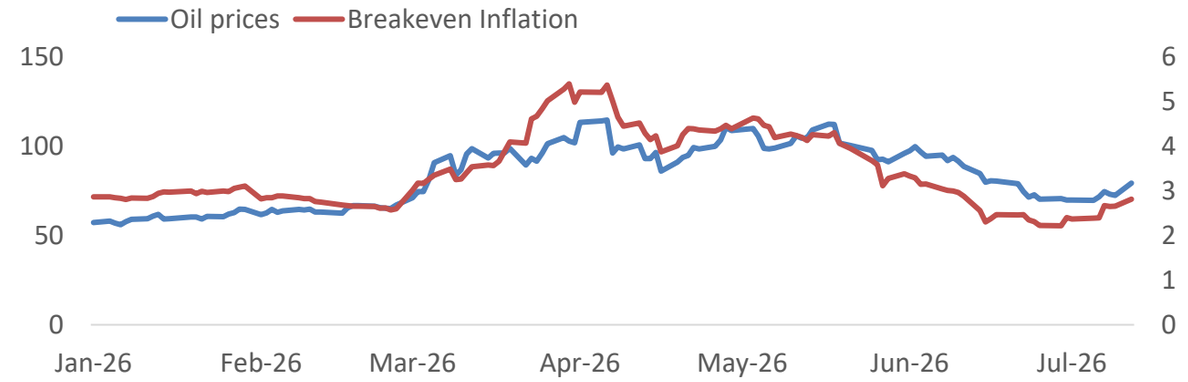
Monthly Inflation
%



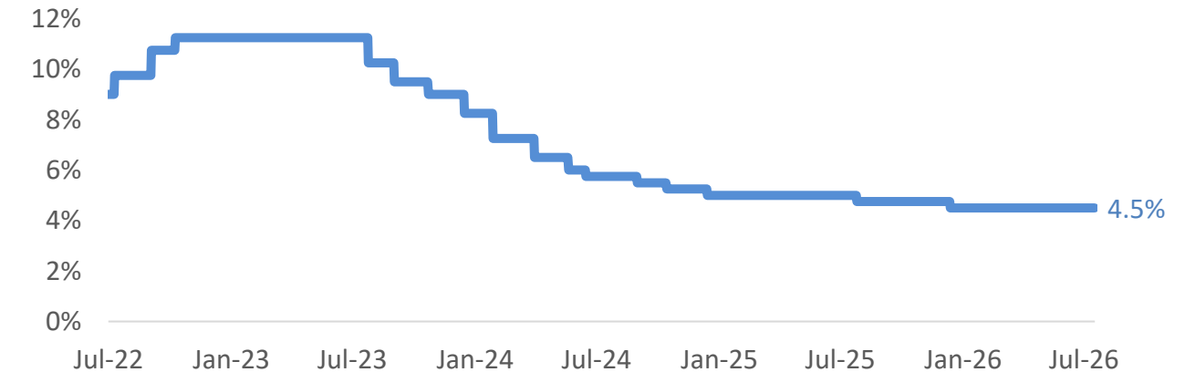
Annual inflation
YoY, %



Breakeven Inflation and Oil Prices
BE 1Y swaps, WTI USD



Overnight Rate
%



Source: Central Bank of Chile, Bloomberg.

Chile Baseline Scenario

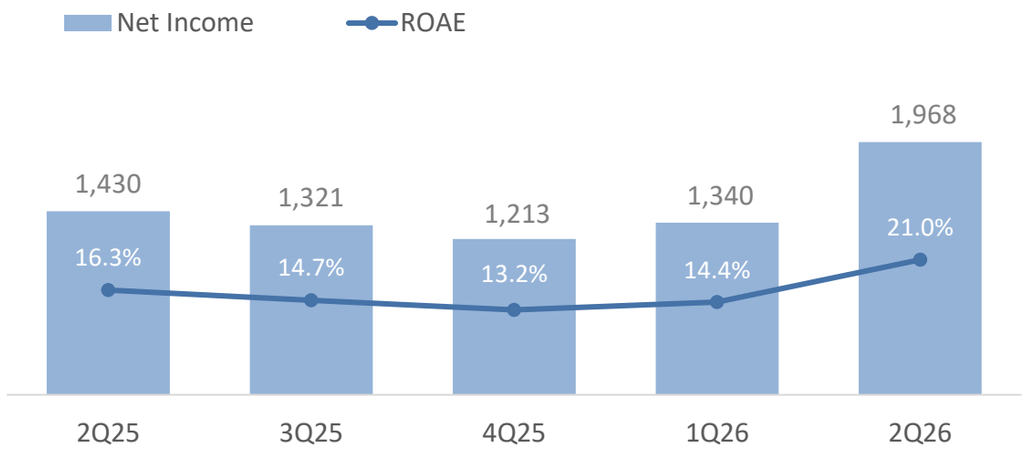
Banco de Chile's Forecast
YoY, %

	2022	2023	2024	2025	2026f	*Var 1Q26*
GDP	2.1	0.7	2.8	2.5	1.3	↓
Consumption	2.5	-3.4	1.4	2.8	1.9	↓
Investment	4.6	0.3	-1.6	7.0	3.8	↓
Exports	0.8	0.3	7.2	4.6	0.0	↓
Imports	1.3	-11.1	2.1	10.5	2.9	↓
CPI	12.8	3.9	4.5	3.5	4.0	↓
Overnight Rate (EOP)	11.25	8.25	5.00	4.50	4.50	-
Exchange Rate (EOP)	860	885	992	911	930	↑
Fiscal Balance (% GDP)	1.1	-2.4	-2.9	-2.8	-2.5	-
Current Account (% GDP)	-8.9	-3.2	-1.1	-1.2	-1.0	↑

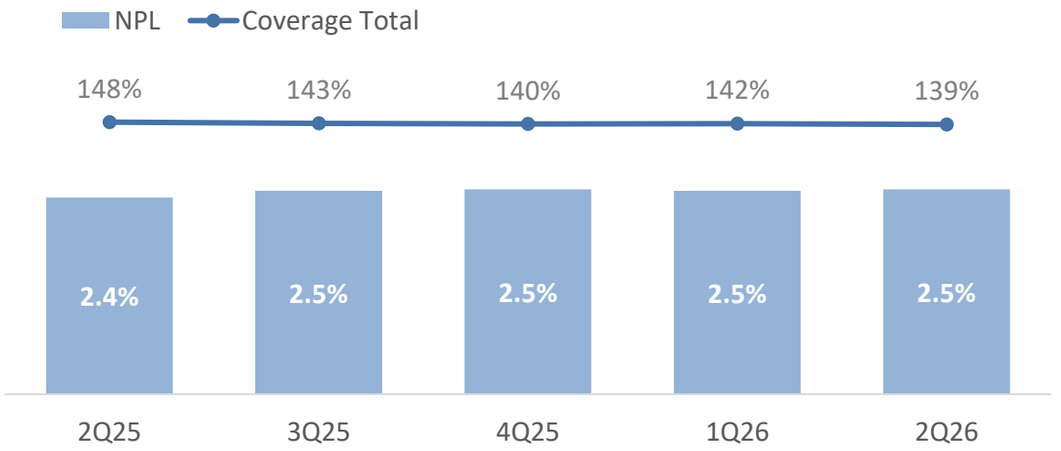
Source: Central Bank of Chile, Banco de Chile.

Industry earnings hold up amid subdued loan demand

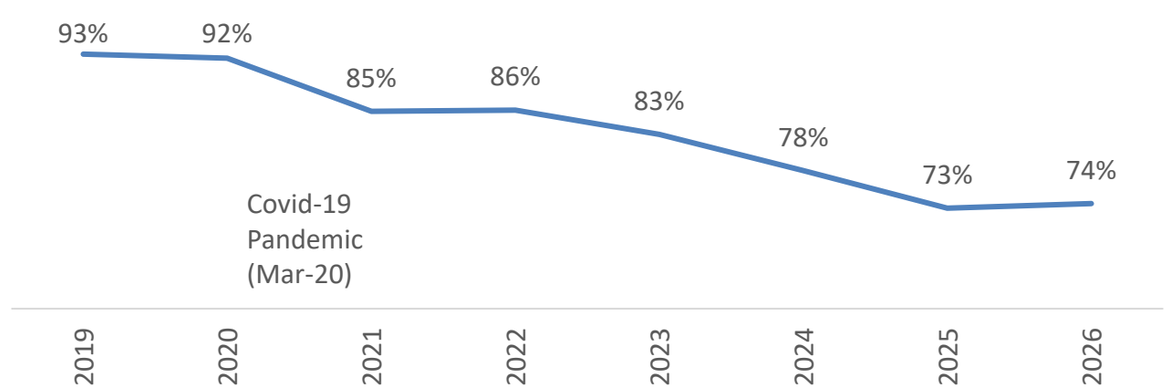
Quarterly Net Income
Billions of CLP



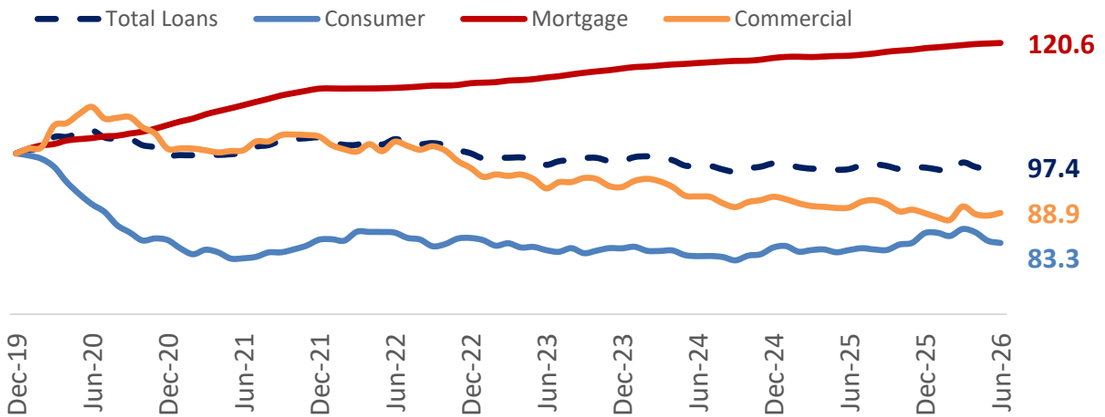
Coverage[1] and NPLs[2]
90d NPLs Ratio & Coverage Ratio



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 March 2026 (LTM).

Banco de Chile

Strategy & Financial Results



Lagunas Cotacotani

Strategy: Consistent execution, reflected in results

Strategic Pillars

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.

Core Priorities

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

Performance

- Consistent **profitability** track record
- Top **service quality** & **attrition rate**
- Leading **customer base** & **Asset quality**
- Leader in **DDA[1] balances** & **Capital Adequacy**
- Comprehensive **digital solutions**
- Ongoing **efficiency** gains
- Strong **ESG ratings** & **corporate reputation**

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.

2Q26: Sustained commercial and financial performance

Total Loans (Bn CLP) | YoY	
2Q26	40,274 | +2.3%[1]

CET1	
2Q26	13.9%

Op. Revenues (Bn CLP)	
2Q26	922.0

Net Interest Margin	
2Q26	5.8%

Cost of Risk | NPL	
2Q26	1.15%[2] | 1.6%

Efficiency Ratio	
2Q26	31.3%

Net Income (Bn CLP)	
2Q26	390.6

ROAC[3] | ROAE	
2Q26	29.1%| 27.9%

2026 Advances

Commercial Momentum

- +8% YoY* consumer loan origination[4].
- +18% YoY* installment SME commercial loan origination.

Customer Acquisition

- +34% YoY* growth in digital current accounts.
- +17% YoY* current account openings.
- +12% YoY* FAN Emprende (SMEs).

Efficiency

- Strong efficiency initiatives delivered below inflation cost growth.
- Technology and digitalization driving productivity gains.

New Business Initiatives

- B-Startup: new service model for companies.
- Partnership with Linze for vehicle financing.
- Alliance with Despegar.
- Fintech partnership to expand SME financing solutions.

2026 Guidance[5]

~6%	~4.6%	1.2-1.3%	~37%	21%-22%
Loan Growth (Nominal)	Net Interest Margin	Cost of Risk	Efficiency Ratio	Return on Average Capital & Reserves

1. Proforma of credit card migration effect: +2.9%. 2. Excludes additional provisions. 3. Return on Average Capital and Reserves. 4. Volume of installment consumer loan origination. 5. Guidance based on the Bank's baseline macroeconomic scenario.
*Accumulated as of June.

Strategic alliances expanding our reach and enhancing our value proposition

New partnership for vehicle financing



- **Alliance with Linze** that embeds automobile financing directly into a **digital purchase process**.
- Reinforces our value proposition by enabling a **simple, secure and convenient** experience for car financing with **high security standards.**

B-Startup: a new tailored service model

- **New service model** to accompany startups and science-technology-based companies.
- Brings together **startup expertise**, dedicated executives, and tailored financial products.
- **Strategic alliances** with UDD Ventures and Amazon Web Services.

Commercial alliance with Despegar



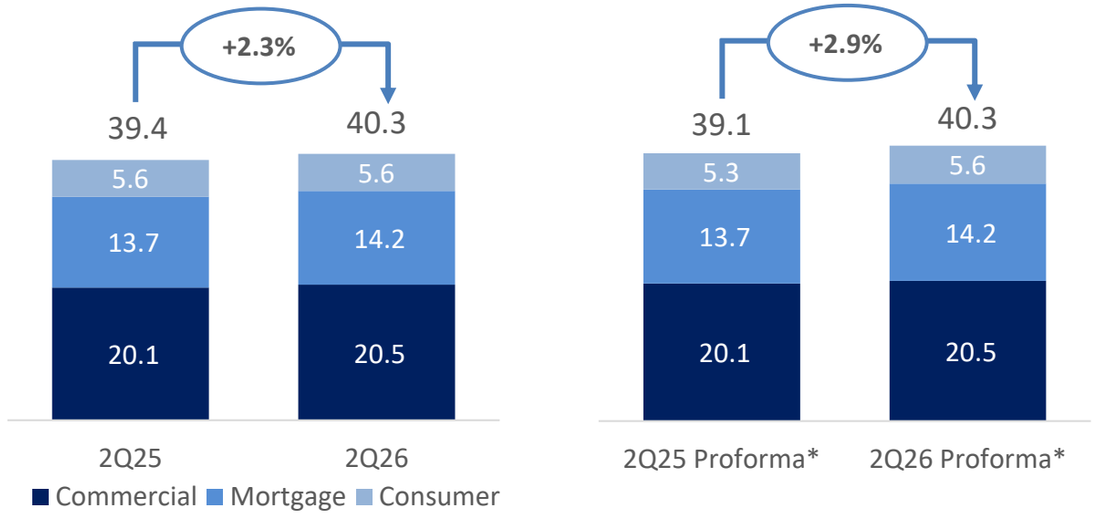
- Strategic partnership with Despegar, the largest online travel company, to strengthen the value proposition of our **Travel Loyalty Program**.
- Enhanced digital travel platform with a **customer-centric booking experience** together with loyalty program benefits.

Fintech partnership for SME factoring

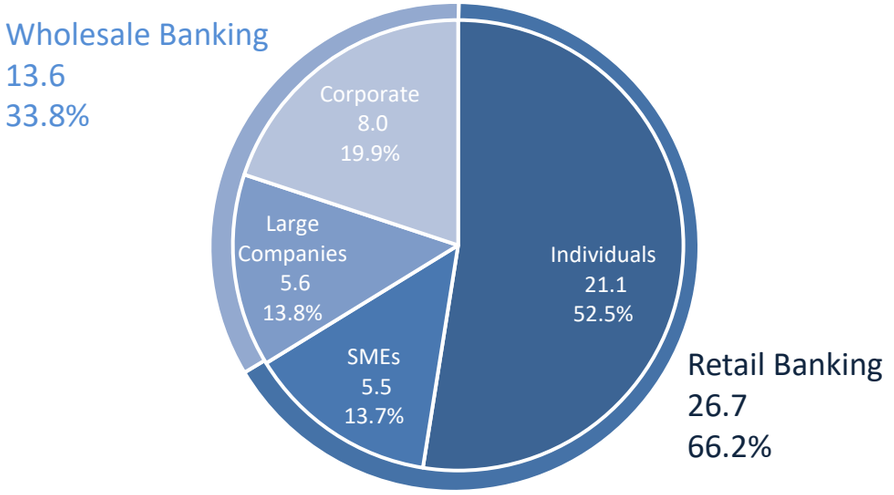
- Commercial alliance with fintech Fingo to **expand access to factoring solutions** for SMEs through a streamlined process.
- **Digital and efficient operating model** supports customer acquisition and business growth while optimizing costs.

Portfolio diversification providing sustainable growth

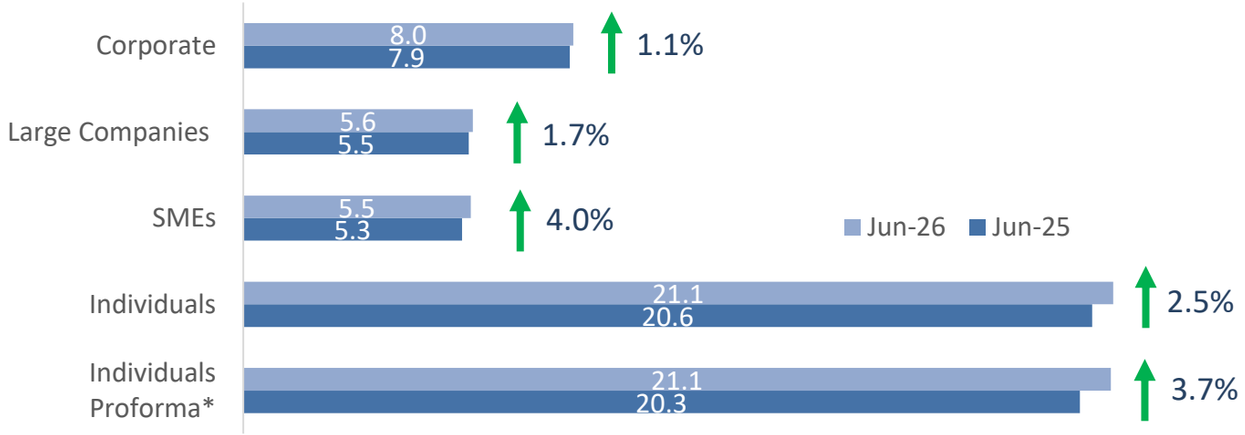
Total Loans
Trillions of CLP



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

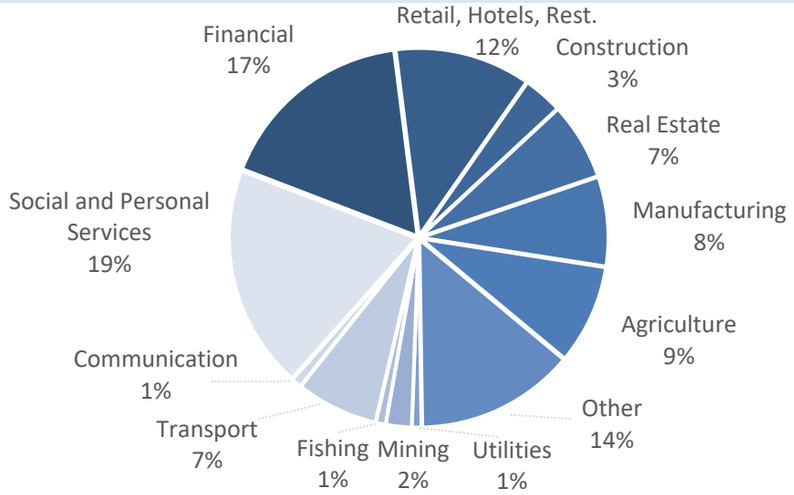


Loan Growth Breakdown by Segment
Trillions of CLP



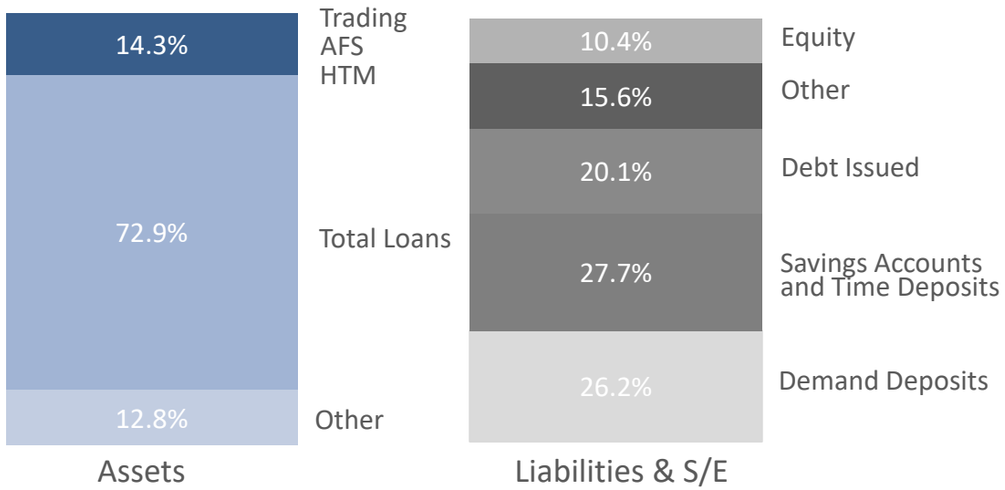
* Proforma: credit card migration effect.

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

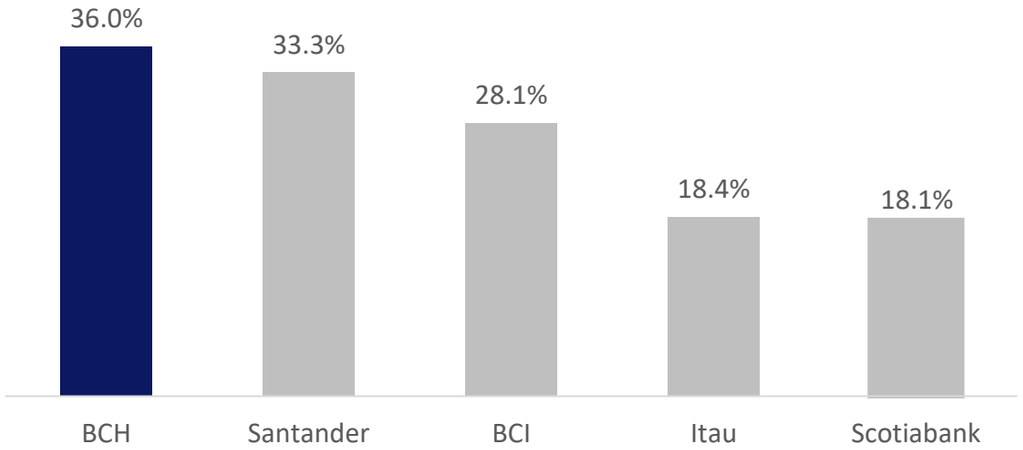


A resilient, low-cost funding base supported by loyal clients and sound capital

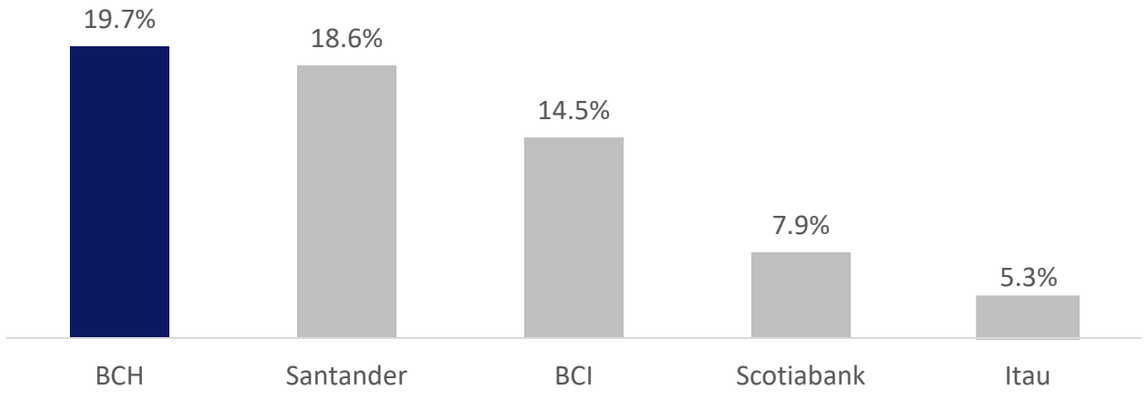
Balance Structure
% of total, as of June 2026



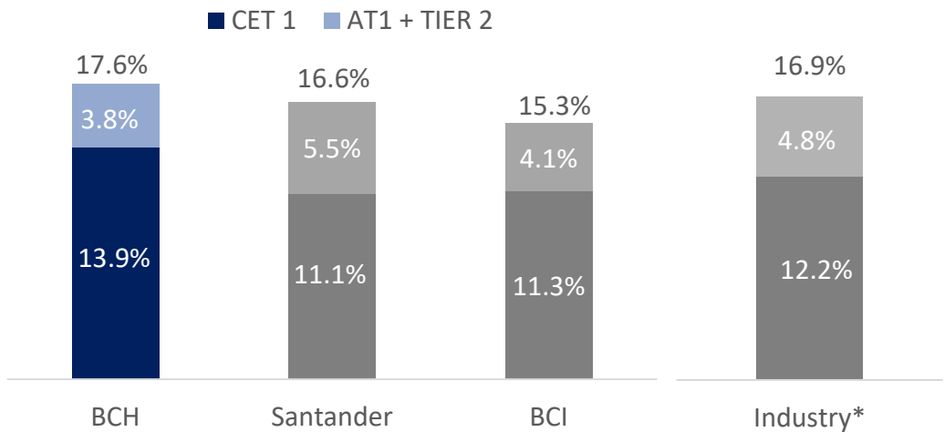
Demand Deposits to Loans[1]
% of total loans, as of June 2026



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



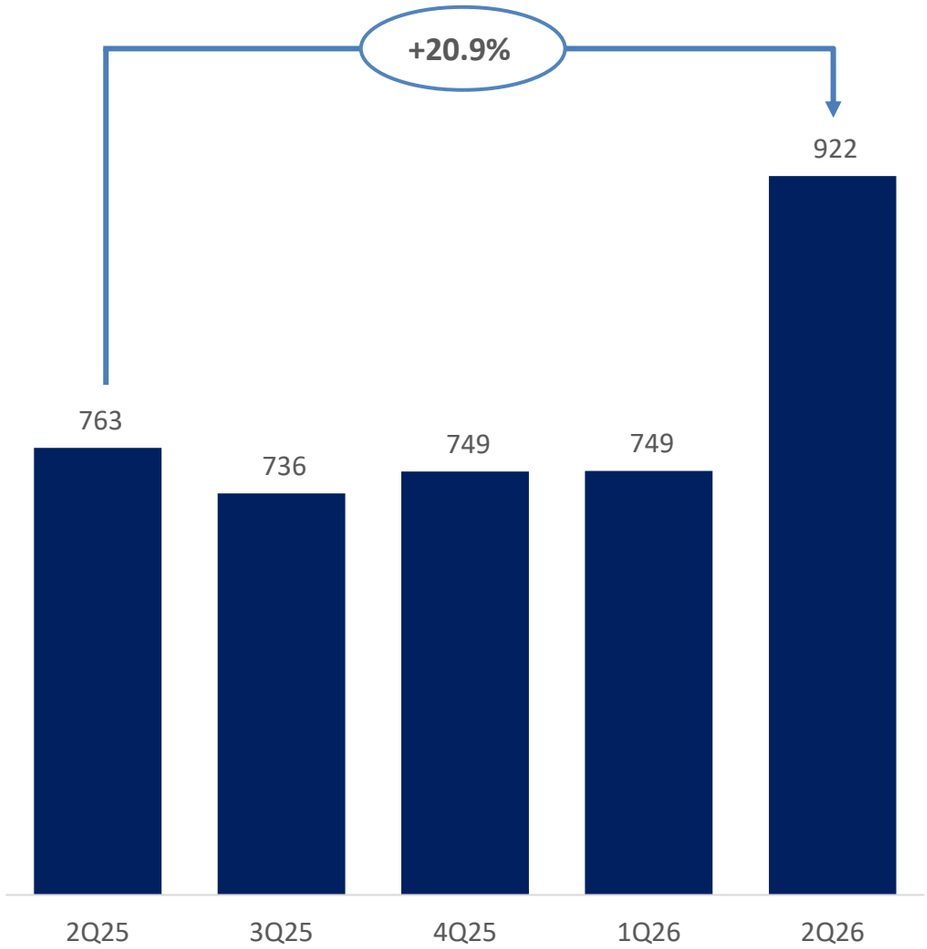
Basel III Ratio
As of June 2026



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

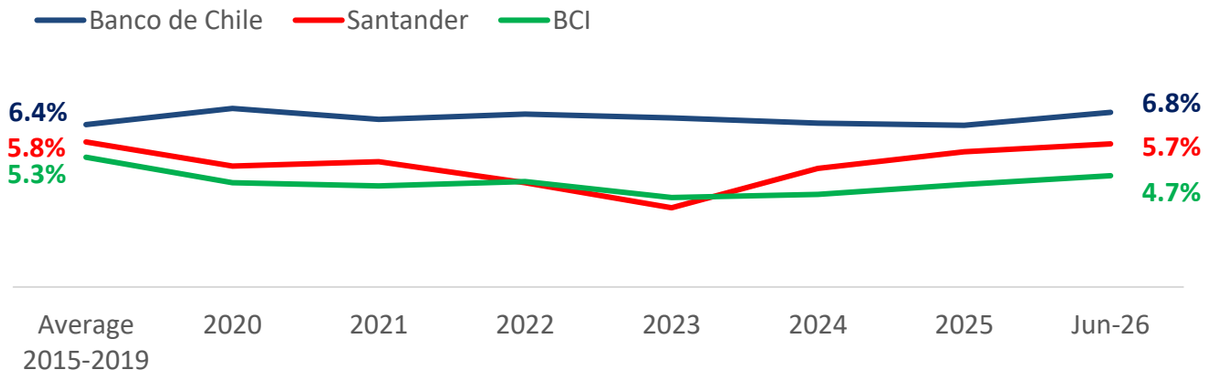
Revenue growth with margins ahead of peers

Total Operating Revenues
Billions of CLP

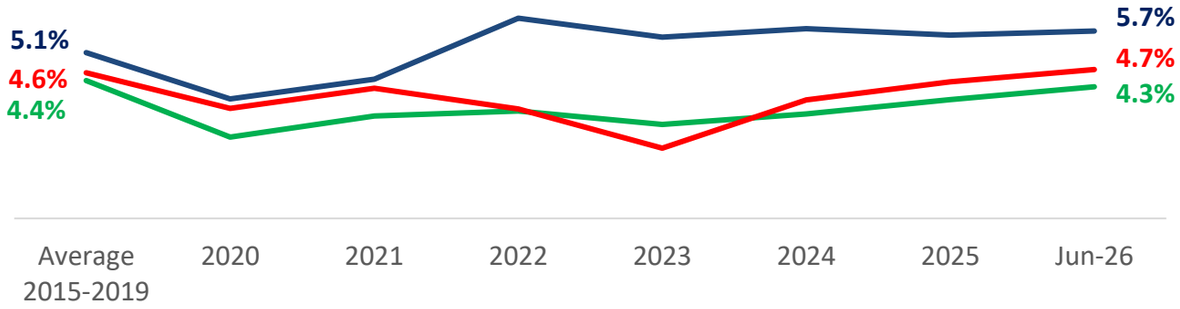


UF Var.	1.0%	0.6%	0.6%	0.3%	2.5%

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



Net Operating Margin
Total Operating Income + ECL[1] /Avg. Interest Earnings Assets, Annualized



1. Expected credit losses

Recurring income and active balance-sheet management keep NIM ahead of peers

4.9% 1H26
NIM

2.7% 1H26
UF variation

+2.9% YoY
Proforma total loans

NIM supported by resilient customer income and higher-than-normal inflation

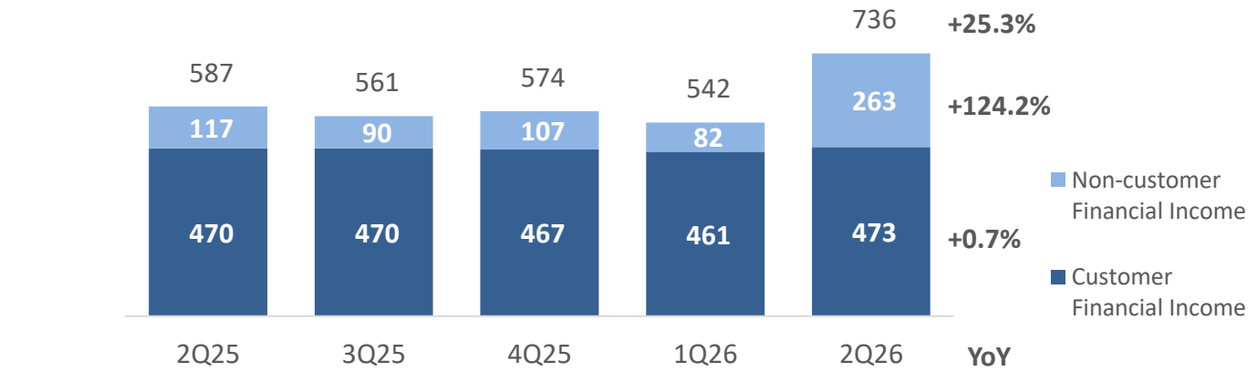
Resilient customer financial income base driven by improved income from loans in retail banking

Non-customer income driven by **higher inflation**

Loan Growth: +5.3% consumer*, +3.4% mortgage and +2.0% commercial loans (YoY).

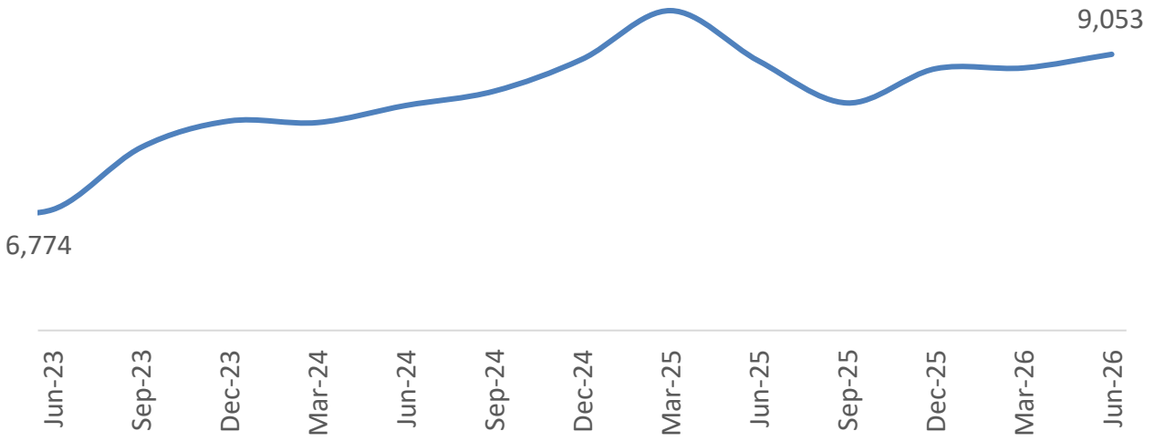
Sensitivity
- A 100bp change in inflation translates into Ch$90.5 billion in NII.
- A 100bp change in interest rates is approx. 30 basis points change in NIM, *ceteris paribus*, once all assets and liabilities are fully repriced (~3 years).

Net Financial Income Breakdown
Billions of CLP



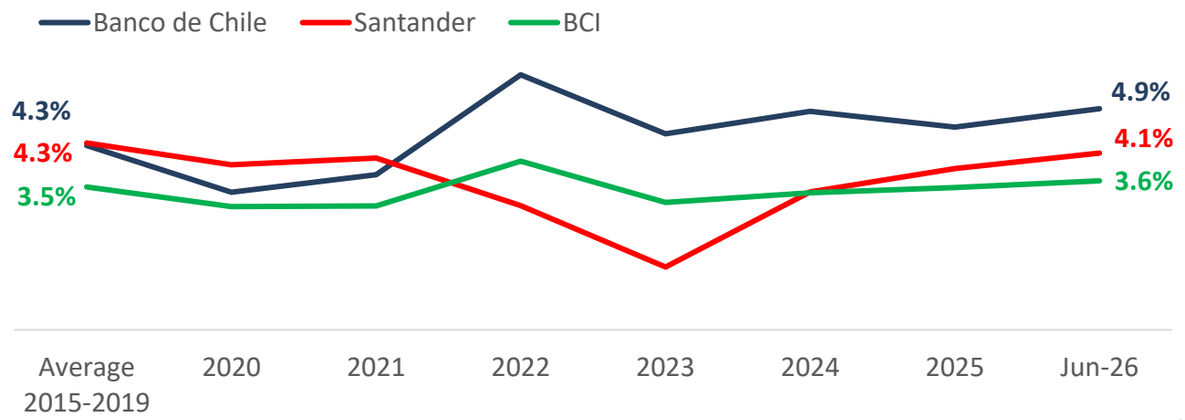
	2Q25	3Q25	4Q25	1Q26	2Q26	YoY
UF Var.	1.0%	0.6%	0.6%	0.3%	2.5%	
NIM	4.7%	4.3%	4.4%	4.1%	5.8%	

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



*Proforma.

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



1. Includes interest income from trading.

Robust fee generation from transactional services and subsidiaries

2Q26 vs 2Q25:

2.9 million active customers[1]

2.6 million FAN accounts[2]

+7.1% YoY current accounts



+20.4% YoY in net fee income from **transactional services**

+5.7% YoY **credit card** transactions

+11.9% YoY **debit card** transactions

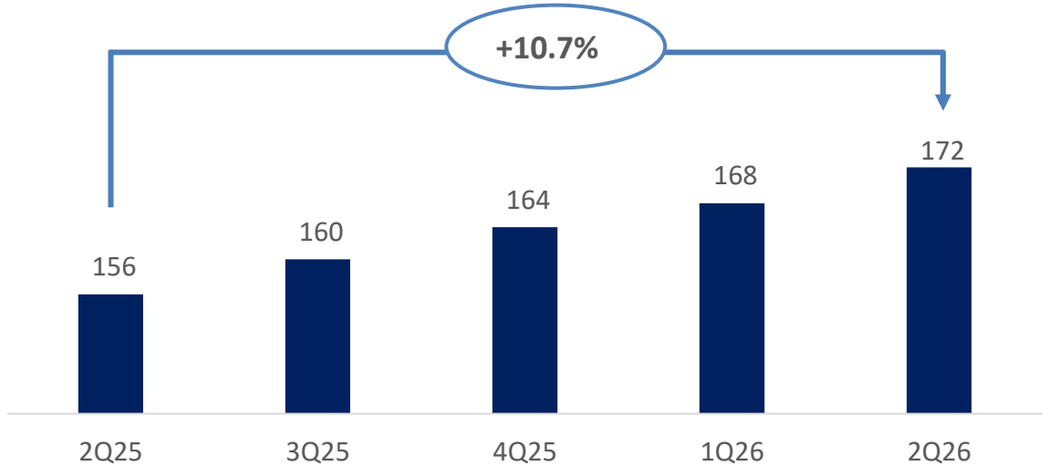
+6.4% YoY fee growth from **mutual funds**

+8.7% YoY in **Assets Under Management**

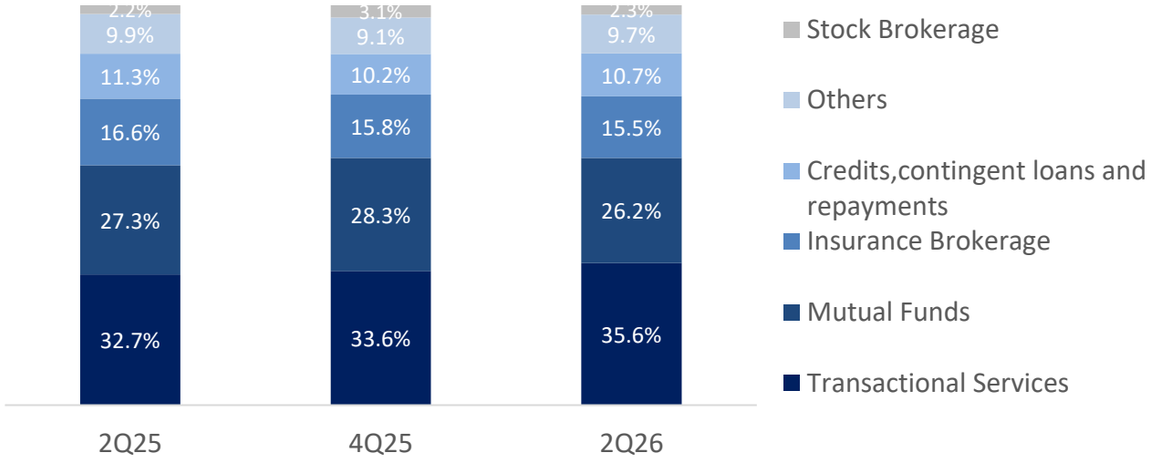
+2.8% YoY **insurance** brokerage business

NPS of 77.6: leader in customer satisfaction in the local industry

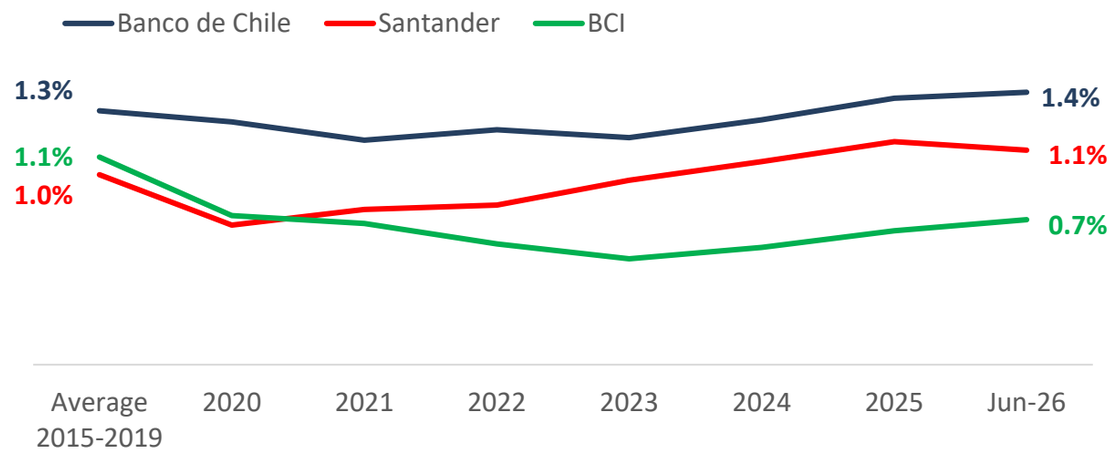
Total Fees
Billions of CLP



Fee Breakdown
% of total fees



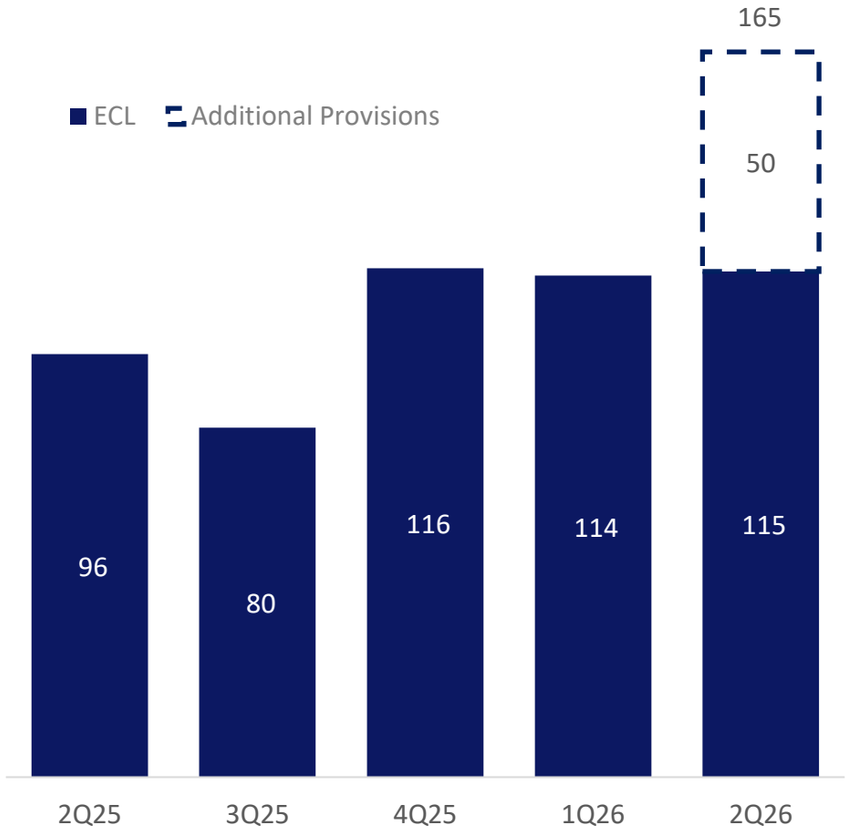
Fees Margin
Fees/Avg. Interest Earnings Assets, Annualized



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).

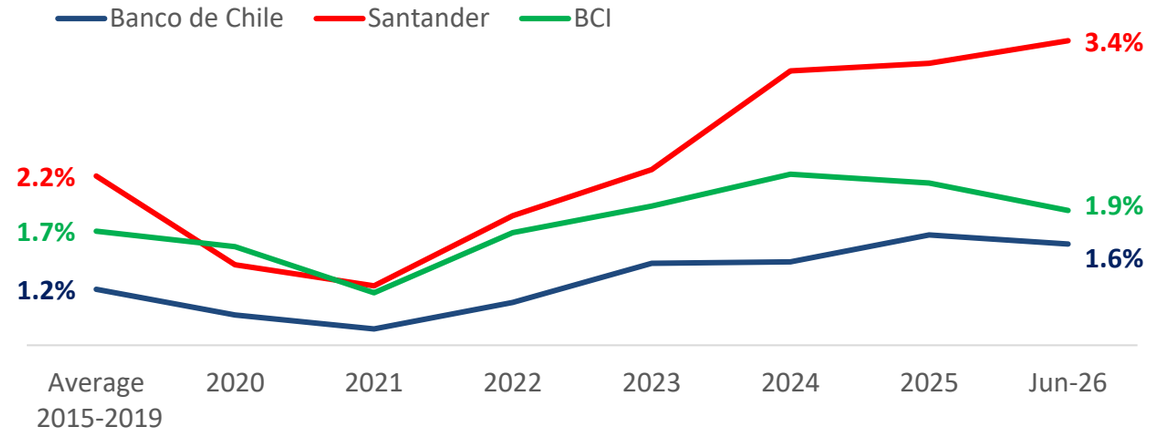
Prudent risk management keeps asset quality ahead of the industry

Expected Credit Losses
Billions of CLP

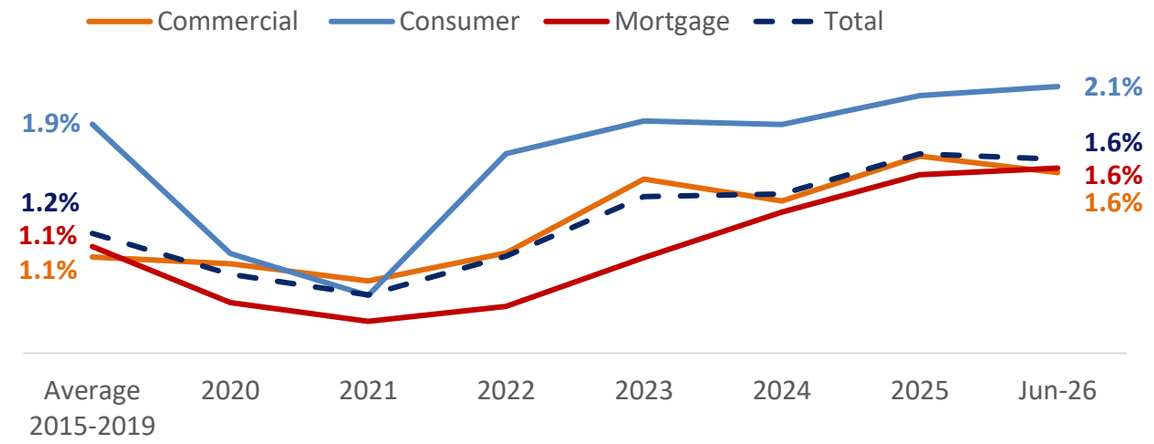


	2Q25	3Q25	4Q25	1Q26	2Q26
Cost of Risk (CoR)	0.98%	0.80%	1.18%	1.16%	1.65%
CoR excl. Add. Provisions	0.98%	0.80%	1.18%	1.16%	1.15%

Delinquency Ratio[1]
NPLs to Total Loans



Banco de Chile: NPLs Composition
NPLs to Total Loans



1. Individual Financial Statements.

Structural efficiency gains driven by ongoing projects and digital transformation

1H26 vs 1H25:

-1.4% Real YoY
Expenses

Ch$3.6 bn | **+1.7%** YoY
Loans/Employees ratio

59% | **335** bps YoY
Fees/Expenses ratio

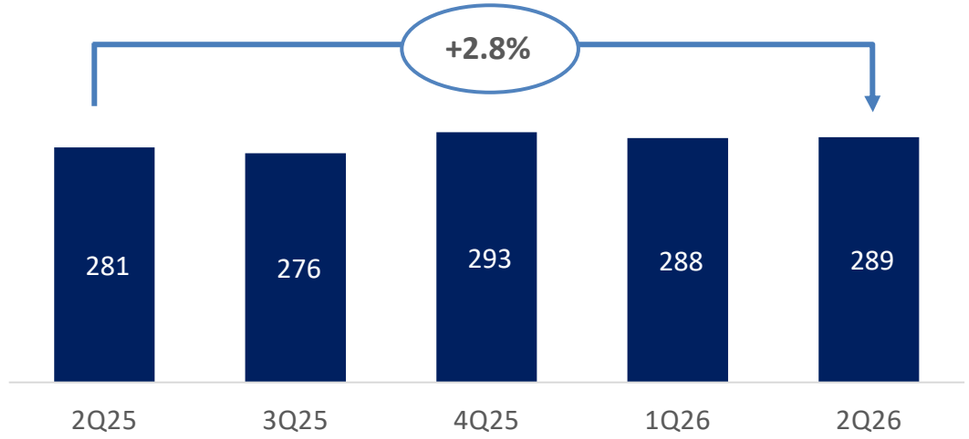
Highlights:

Technology, vendor management, and facilities optimization.

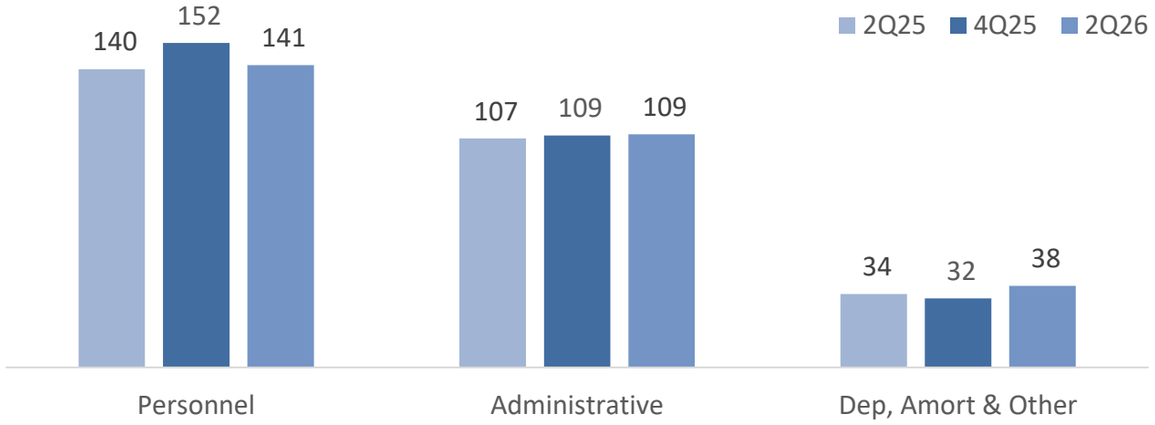
Digital enhancements driving efficient growth:

- **Consumer** loan originations +8.0% YoY[1].
- **Personnel** expenses +0.5% YoY.
- **Administrative** expenses +4.1% YoY.
- **Branches** -4.5% YoY.

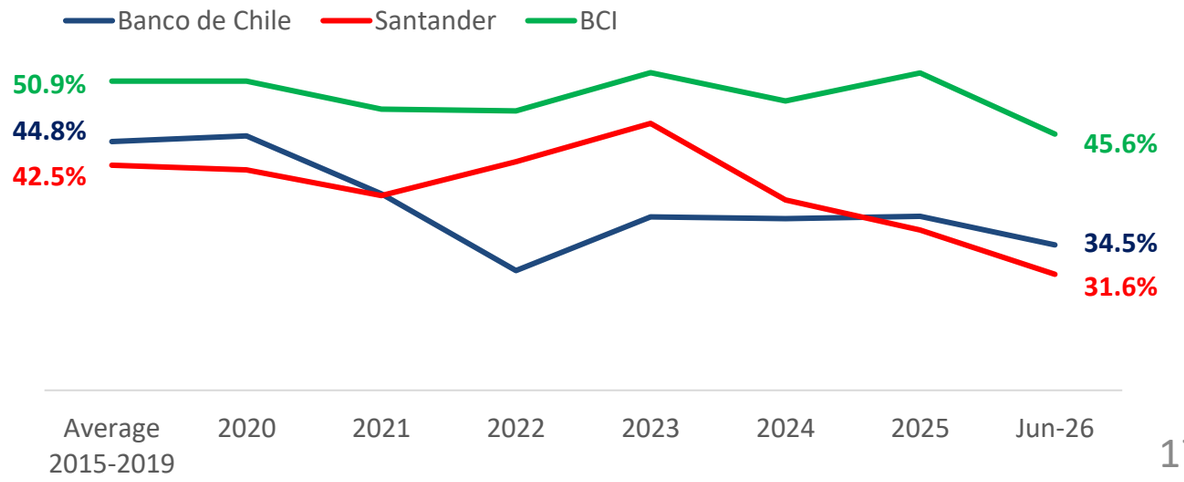
Total Expenses
Billions of CLP



Breakdown Operating Expenses
Billions of CLP



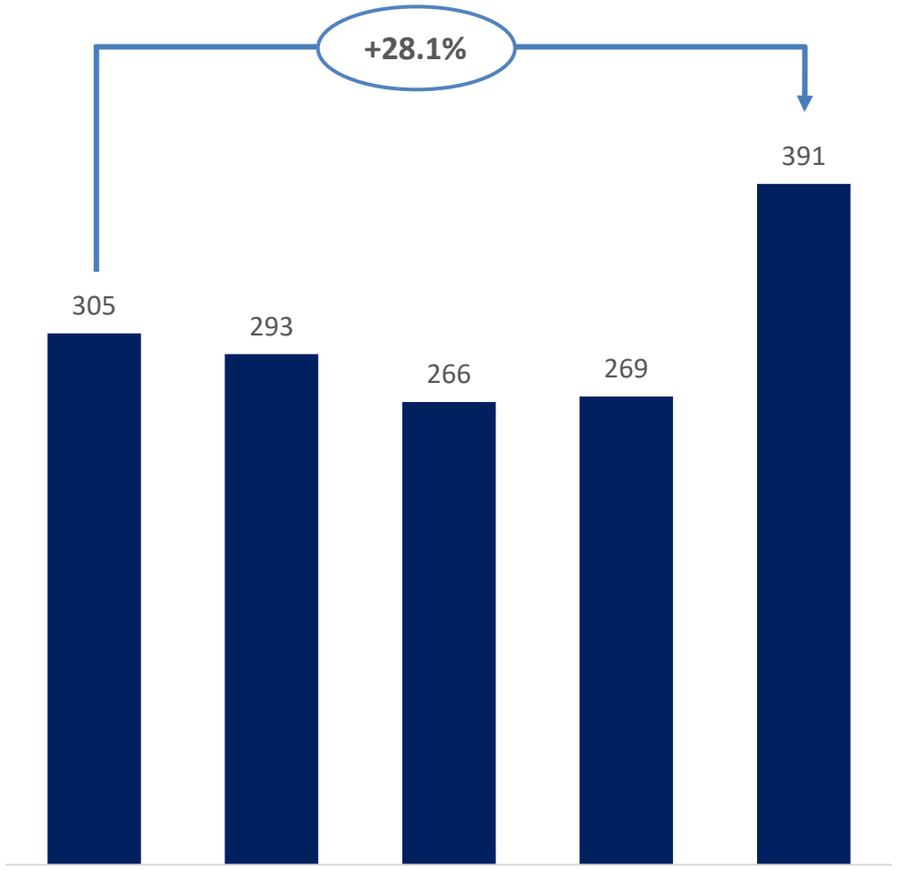
Efficiency vs Peers
Operating expenses to Operating Income



1. Volume of installment consumer loan origination.

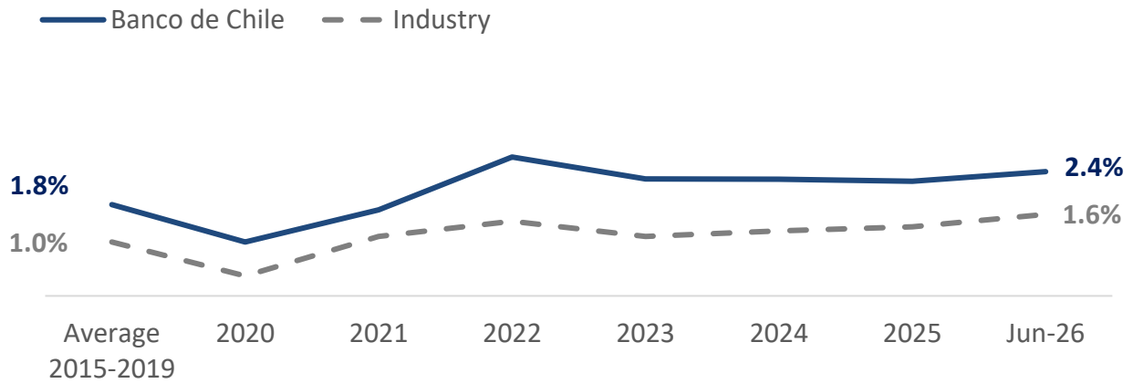
Profitability above the industry across ROAA and ROAE

Net Income
Billions of CLP

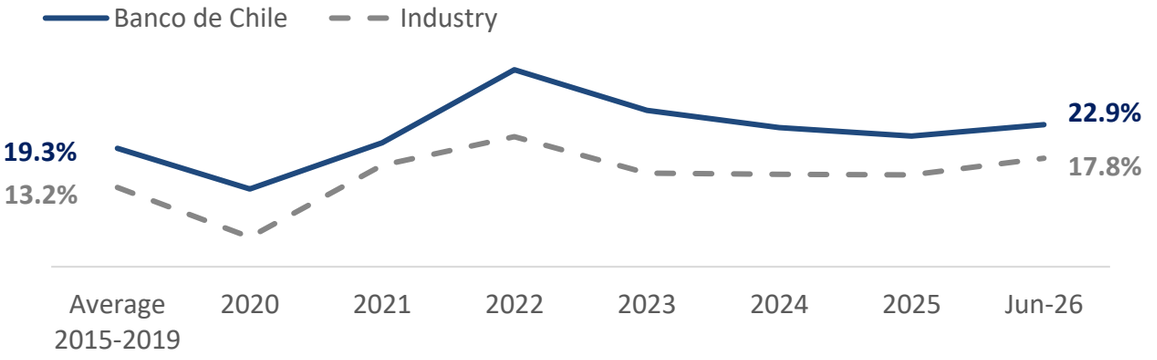


UF Var.	1.0%	0.6%	0.6%	0.3%	2.5%

ROAA
Return on Average Assets



ROAE
Return on Average Equity



UF Var.	2.8%	2.7%	6.6%	13.3%	4.8%	4.4%	3.4%	2.7%

2Q26 Key takeaways

Outlook

We expect an investment-led recovery following a transitory slowdown, amid still-above-target inflation and stable rates.

2026 (f)
GDP: ~1.3%
MPR: ~4.5%

Profitability

Core business strength together with higher inflation sustains industry-leading returns.

2026 (f)
ROAC
21%-22%

Efficiency & Productivity

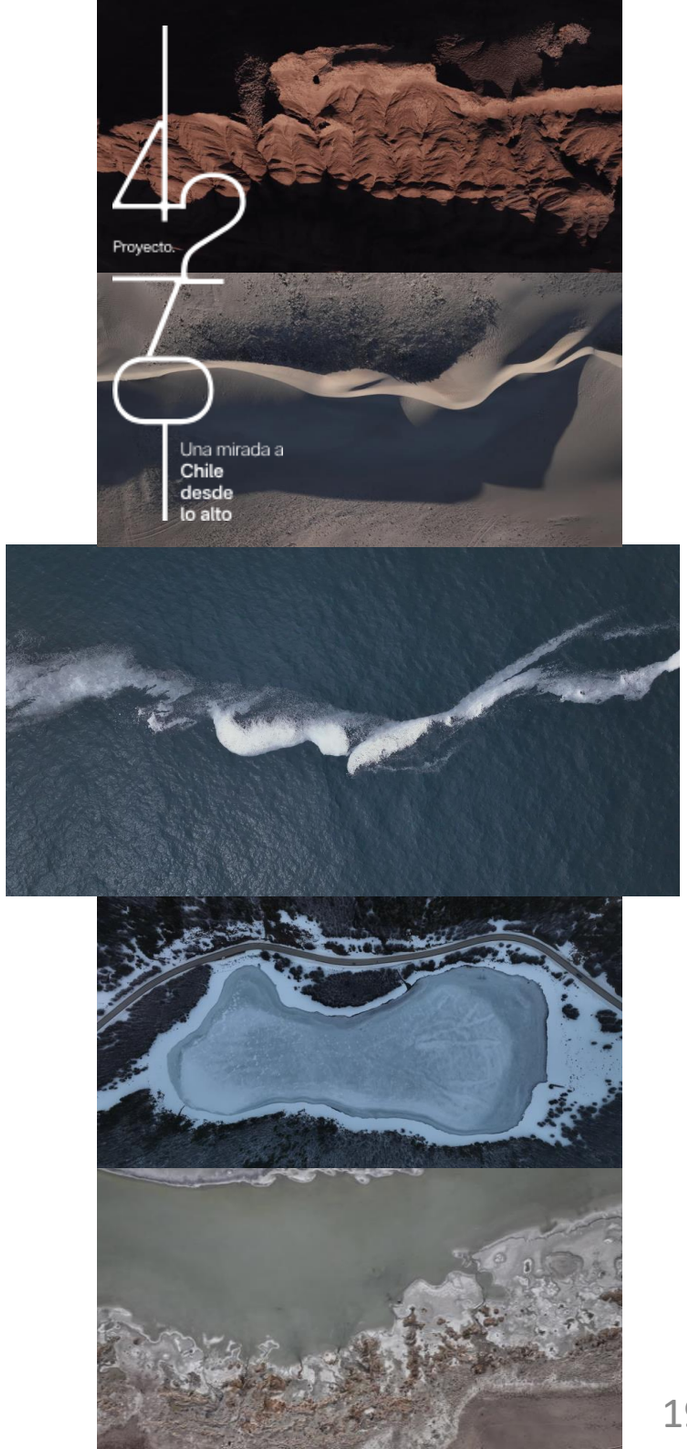
Ongoing digital transformation and cost discipline drive lasting efficiency gains.

2026 (f)
Efficiency
~ 37%

Risk & Capital

Prudent risk management and a strong capital position provide resilience and flexibility through the cycle.

2026 (f)
CoR
1.2% - 1.3%



Appendix: Consolidated Balance Sheet

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

ASSETS	Jun-25 MCh$	Dec-25 MCh$	Jun-26 MCh$	Jun-26 MUS$	% Change Jun-26/Jun-25
Cash and deposits in banks	**2,649,773**	**2,590,986**	**1,458,185**	**1,583.3**	**(45.0) %**
Transactions in the course of collection	**510,159**	**414,419**	**378,716**	**411.2**	**(25.8) %**
Financial Assets held for Trading at Fair Value through P&L	**5,079,690**	**5,393,428**	**5,180,429**	**5,624.8**	**2.0 %**
Derivative financial instruments	*1,797,467*	*1,869,467*	*1,852,957*	*2,011.9*	*3.1 %*
Debt financial instruments	*2,875,353*	*3,121,702*	*2,897,767*	*3,146.3*	*0.8 %*
Others	*406,870*	*402,259*	*429,705*	*466.6*	*5.6 %*
Financial Assets at Fair Value Through OCI	**2,962,470**	**3,548,971**	**4,525,582**	**4,913.8**	**52.8 %**
Debt financial instruments	*2,962,470*	*3,548,971*	*4,525,582*	*4,913.8*	*52.8 %*
Derivative Financial Instruments for Hedging Purposes	**51,213**	**29,714**	**27,342**	**29.7**	**(46.6) %**
Financial Assets at Amortized Cost	**39,334,257**	**39,315,702**	**40,969,753**	**44,484.0**	**4.2 %**
Rights by Resale Agreements	*80,755*	*100,643*	*86,263*	*93.7*	*6.8 %*
Debt Financial Instruments	*460,239*	*460,937*	*455,308*	*494.4*	*(1.1) %*
Loans to Banks	*243,364*	*399,123*	*998,876*	*1,084.6*	*310.4 %*
Commercial loans	*20,083,262*	*19,509,355*	*20,489,450*	*22,247.0*	*2.0 %*
Residential mortgage loans	*13,719,761*	*13,916,618*	*14,179,918*	*15,396.2*	*3.4 %*
Consumer loans	*5,571,466*	*5,765,997*	*5,604,853*	*6,085.6*	*0.6 %*
Allowances for loan losses	*(824,590)*	*(836,971)*	*(844,915)*	*(917.4)*	*2.5 %*
Investments in other companies	**80,478**	**87,060**	**89,403**	**97.1**	**11.1 %**
Intangible assets	**164,752**	**174,578**	**179,144**	**194.5**	**8.7 %**
Property and Equipment	**182,451**	**179,414**	**177,905**	**193.2**	**(2.5) %**
Right-of-use assets	**88,751**	**79,245**	**80,076**	**86.9**	**(9.8) %**
Current tax assets	**6,111**	**1,846**	**1,764**	**1.9**	**(71.1) %**
Deferred tax assets	**563,831**	**563,906**	**588,267**	**638.7**	**4.3 %**
Other assets	**1,646,967**	**1,721,634**	**1,580,116**	**1,715.7**	**(4.1) %**
Total Assets	**53,320,903**	**54,100,903**	**55,236,682**	**59,974.7**	**3.6 %**

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Appendix: Consolidated Balance Sheet

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

LIABILITIES & EQUITY	Jun-25 MCh$	Dec-25 MCh$	Jun-26 MCh$	Jun-26 MUS$	% Change Jun-26/Jun-25
Liabilities					
Transactions in the course of payment	**503,318**	**564,172**	**604,702**	**656.6**	**20.1 %**
Financial Liabilities for Trading at Fair Value through P&L	**1,990,760**	**2,080,734**	**1,958,128**	**2,126.1**	**(1.6) %**
Derivative financial instruments	*1,990,103*	*2,080,222*	*1,956,794*	*2,124.6*	*(1.7) %*
Others	*657*	*512*	*1,334*	*1.4*	*103.0 %*
Derivative Financial Instruments for Hedging Purposes	**196,329**	**297,817**	**337,539**	**366.5**	**71.9 %**
Financial Liabilities at Amortized Cost	**41,245,709**	**41,222,004**	**42,589,351**	**46,242.5**	**3.3 %**
Current Accounts and Other Demand Deposits	*13,935,464*	*14,498,196*	*14,499,452*	*15,743.2*	*4.0 %*
Time Deposits and Saving Accounts	*15,326,886*	*13,971,968*	*15,275,002*	*16,585.2*	*(0.3) %*
Obligations by Repurchase Agreements	*128,765*	*286,915*	*140,590*	*152.6*	*9.2 %*
Borrowings from financial institutions	*1,335,527*	*1,296,751*	*1,195,069*	*1,297.6*	*(10.5) %*
Mortgage Bonds	*657*	*521*	*441*	*0.5*	*(32.9) %*
Senior Bonds	*10,315,313*	*10,800,330*	*11,112,410*	*12,065.6*	*7.7 %*
Debt financial instruments issued	*10,315,970*	*10,800,851*	*11,112,851*	*12,066.1*	*7.7 %*
Other financial obligations	*203,097*	*367,323*	*366,387*	*397.8*	*80.4 %*
Lease liabilities	**83,772**	**74,343**	**75,580**	**82.1**	**(9.8) %**
Regulatory capital financial instruments	**1,083,451**	**1,087,093**	**1,107,184**	**1,202.2**	**2.2 %**
Provisions for dividends and contingencies	**1,205,887**	**1,507,785**	**1,234,328**	**1,340.2**	**2.4 %**
Current tax liabilities	**36,484**	**33,809**	**11,483**	**12.5**	**(68.5) %**
Deferred tax liabilities	**1,390**	**1,422**	**3,207**	**3.5**	**130.7 %**
Other liabilities	**1,406,414**	**1,432,189**	**1,597,713**	**1,734.8**	**13.6 %**
Total liabilities	**47,753,514**	**48,301,368**	**49,519,215**	**53,766.8**	**3.7 %**
EQUITY					
Capital	2,420,538	2,420,538	2,420,538	2,628.2	0.0 %
Reserves	711,658	711,658	711,658	772.7	0.0 %
Other comprehensive income	18,844	(9,759)	(36,344)	(39.5)	(292.9) %
Retained earnings from previous periods	2,090,790	2,090,790	2,273,127	2,468.1	8.7 %
Income for the period	633,811	1,192,262	659,195	715.7	4.0 %
Provisions for dividends	(308,253)	(605,955)	(310,709)	(337.4)	0.8 %
Non-Controlling Interest	1	1	2	0	100.0 %
Total equity	**5,567,389**	**5,799,535**	**5,717,467**	**6,207.9**	**2.7 %**
Total Liabilities & Equity	**53,320,903**	**54,100,903**	**55,236,682**	**59,974.7**	**3.6 %**

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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			
	2Q25 MCh$	1Q26 MCh$	2Q26 MCh$	2Q26 MUS$	% Change 2Q26/2Q25	Jun-25 MCh$	Jun-26 MCh$	Jun-26 MUS$	% Change Jun-26/Jun-25
Interest revenue	681,015	672,447	703,951	764.3	3.4 %	1,345,991	1,376,398	1,494.5	2.3 %
Interest expense	(250,238)	(227,416)	(239,983)	(260.6)	(4.1) %	(485,652)	(467,399)	(507.5)	(3.8) %
Net Interest Income	**430,777**	**445,031**	**463,968**	**503.8**	**7.7 %**	**860,339**	**908,999**	**987.0**	**5.7 %**
Inflation indexation revenue	192,987	58,705	488,374	530.3	153.1 %	442,040	547,079	594.0	23.8 %
Inflation indexation expense	(105,518)	(32,586)	(272,448)	(295.8)	158.2 %	(238,462)	(305,034)	(331.2)	27.9 %
Net inflation indexation income	**87,469**	**26,119**	**215,926**	**234.4**	**146.9 %**	**203,578**	**242,045**	**262.8**	**18.9 %**
Fee and commission income	194,926	207,347	212,685	230.9	9.1 %	387,919	420,032	456.1	8.3 %
Fee and commission expense	(39,251)	(39,724)	(40,356)	(43.8)	2.8 %	(75,395)	(80,080)	(86.9)	6.2 %
Net fee and commission income	**155,675**	**167,623**	**172,329**	**187.1**	**10.7 %**	**312,524**	**339,952**	**369.1**	**8.8 %**
Results from Assets/Liabilities held for Trading	**35,661**	**42,204**	**36,664**	**39.8**	**2.8 %**	**77,807**	**78,868**	**85.6**	**1.4 %**
Debt Financial Instruments	34,810	36,744	25,765	28.0	(26.0) %	69,261	62,508	67.9	(9.8) %
Interest and UF indexation revenue	*31,000*	*29,892*	*32,021*	*34.8*	*3.3 %*	*59,139*	*61,912*	*67.2*	*4.7 %*
Gain (loss) from valuation	*3,810*	*6,851*	*(6,256)*	*(6.8)*	-	*10,122*	*596*	*0.6*	*(94.1) %*
Financial derivative contracts	(4,872)	396	6,740	7.3	-	(2,254)	7,136	7.7	-
Other financial instruments	5,723	5,064	4,159	4.5	(27.3) %	10,800	9,224	10.0	(14.6) %
Income (expense) from derecognition of Asset/Liabilities at AC and Assets at FVTOCI	**1,033**	**8,005**	**(85)**	**(0.1)**	**-**	**2,046**	**7,920**	**8.6**	**287.1 %**
Exchange, Indexation and Accounting Hedging of Foreign Currency	**32,257**	**21,070**	**19,440**	**21.1**	**(39.7) %**	**49,740**	**40,510**	**44.0**	**(18.6) %**
Net Financial Result	**68,951**	**71,279**	**56,019**	**60.8**	**(18.8) %**	**129,593**	**127,298**	**138.2**	**(1.8) %**
Income from investments in other companies	**4,077**	**102**	**2,597**	**2.8**	**(36.3) %**	**5,811**	**2,699**	**2.9**	**(53.6) %**
Income (expense) from non-current assets and disposal groups held for sale not admissible as discontinued operations	**732**	**3,492**	**1,009**	**1.1**	**37.8 %**	**972**	**4,501**	**4.9**	**363.1 %**
Other operating income	**14,883**	**35,239**	**10,178**	**11.1**	**(31.6) %**	**28,963**	**45,417**	**49.3**	**56.8 %**
Total Operating Revenues	**762,564**	**748,885**	**922,026**	**1,001.1**	**20.9 %**	**1,541,780**	**1,670,911**	**1,814.2**	**8.4 %**

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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			
	2Q25 MCh$	1Q26 MCh$	2Q26 MCh$	2Q26 MUS$	% Change 2Q26/2Q25	Jun-25 MCh$	Jun-26 MCh$	Jun-26 MUS$	% Change Jun-26/Jun-25
Total Operating Revenues	**762,564**	**748,885**	**922,026**	**1,001.1**	**20.9 %**	**1,541,780**	**1,670,911**	**1,814.2**	**8.4 %**
Personnel Expenses	(139,522)	(140,332)	(141,416)	(153.5)	1.4 %	(280,438)	(281,748)	(305.9)	0.5 %
Administrative Expenses	(107,074)	(113,964)	(109,036)	(118.4)	1.8 %	(214,170)	(223,000)	(242.1)	4.1 %
Depreciation and Amortization	(23,708)	(23,848)	(24,215)	(26.3)	2.1 %	(47,355)	(48,063)	(52.2)	1.5 %
Impairment of non-financial assets	(2,431)	(179)	(154)	(0.2)	(93.7) %	(2,440)	(333)	(0.4)	(86.4) %
Other Operating Expenses	(8,199)	(9,602)	(13,853)	(15.0)	69.0 %	(17,569)	(23,455)	(25.5)	33.5 %
Total Operating Expenses	**(280,934)**	**(287,925)**	**(288,674)**	**(313.4)**	**2.8 %**	**(561,972)**	**(576,599)**	**(626.1)**	**2.6 %**
Provisions for Loans at Amortized Cost	(104,813)	(134,964)	(127,801)	(138.8)	21.9 %	(254,302)	(262,765)	(285.3)	3.3 %
Special Provisions for Credit Risk	(6,881)	1,873	(54,370)	(59.0)	690.1 %	35,741	(52,497)	(57.0)	-
Recovery of written-off loans	16,956	17,506	16,158	17.5	(4.7) %	33,676	33,664	36.6	(0.0) %
Impairment for credit risk of other financial assets at amortized cost and financial assets at FVTOCI	(1,578)	1,407	933	1.0	-	(1,635)	2,340	2.5	-
Credit Loss Expense	**(96,316)**	**(114,178)**	**(165,080)**	**(179.2)**	**71.4 %**	**(186,520)**	**(279,258)**	**(303.2)**	**49.7 %**
Operating Result	**385,314**	**346,782**	**468,272**	**508.4**	**21.5 %**	**793,288**	**815,054**	**885.0**	**2.7 %**
Income tax	(80,447)	(78,154)	(77,705)	(84.4)	(3.4) %	(159,477)	(155,859)	(169.2)	(2.3) %
Net Income for the Period	**304,867**	**268,628**	**390,567**	**424.1**	**28.1 %**	**633,811**	**659,195**	**715.7**	**4.0 %**
Non-Controlling interest	-	-	-	-	-	-	-	-	-
Net Income for the Period attributable to Bank's Shareholders	**304,867**	**268,628**	**390,567**	**424.1**	**28.1 %**	**633,811**	**659,195**	**715.7**	**4.0 %**
Fair Value Adj. Securities FTVOCI	5,428	(6,129)	(9,084)	(9.9)	-	7,731	(15,213)	(16.5)	-
Fair Value Adj. Hedge Accounting	21,986	(57,530)	37,333	40.5	69.8 %	12,102	(20,197)	(21.9)	(266.9) %
Income Tax & Other effects	(5,535)	16,471	(7,646)	(8.3)	38.2 %	(4,766)	8,825	9.6	(285.2) %
Comprehensive Income for the Period	**326,746**	**221,440**	**411,170**	**446.4**	**25.8 %**	**648,878**	**632,610**	**686.9**	**(2.5) %**

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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		
	2Q25	1Q26	2Q26	Jun-25	Mar-26	Jun-26
Earnings per Share (1) (2)						
Net income per Share (Ch$)	3.02	2.66	3.87	6.27	2.66	6.53
Net income per ADS (Ch$)	603.59	531.85	773.27	1,254.86	531.85	1,305.12
Net income per ADS (US$)	0.65	0.57	0.84	1.35	0.57	1.42
Book value per Share (Ch$)	55.11	54.08	56.60	55.11	54.08	56.60
Shares outstanding (Millions)	101,017	101,017	101,017	101,017	101,017	101,017
Profitability Ratios (3) (4)						
Net Interest Margin	4.71%	4.10%	5.76%	4.83%	4.10%	4.93%
Net Financial Margin	5.03%	4.44%	5.95%	5.14%	4.44%	5.20%
Fees & Comm. / Avg. Interest Earnings Assets	1.33%	1.37%	1.39%	1.35%	1.37%	1.38%
Operating Income / Avg. Interest Earnings Assets	6.50%	6.13%	7.43%	6.61%	6.13%	6.79%
Return on Average Total Assets	2.27%	1.96%	2.84%	2.37%	1.96%	2.40%
Return on Average Equity	22.25%	18.22%	27.87%	22.75%	18.22%	22.92%
Return on Average Capital and Reserves	23.33%	16.73%	29.13%	22.29%	16.73%	22.37%
Capital Ratios						
Common Equity Tier 1 (CET1) / Total Assets	9.84%	9.23%	9.62%	9.84%	9.23%	9.62%
Common Equity Tier 1 (CET1) / Risk Weighted Assets (RWA)	14.00%	13.32%	13.87%	14.00%	13.32%	13.87%
Tier1 Capital / Risk Weighted Assets (RWA)	14.00%	13.32%	13.87%	14.00%	13.32%	13.87%
Total Capital / Risk Weighted Assets (RWA)	17.76%	17.03%	17.64%	17.76%	17.03%	17.64%

(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		
	2Q25	1Q26	2Q26	Jun-25	Mar-26	Jun-26
Credit Quality Ratios						
Total Past Due / Total Loans to Customers	1.47%	1.63%	1.65%	1.47%	1.63%	1.65%
Allowance for Loan Losses / Total Past Due	142.73%	129.23%	127.21%	142.73%	129.23%	127.21%
Total Allowance for Loan Losses / Total Past Due (5)	251.99%	225.38%	229.77%	251.99%	225.38%	229.77%
Impaired Loans / Total Loans to Customers	3.47%	3.60%	3.70%	3.47%	3.60%	3.70%
Loan Loss Allowances / Impaired Loans	60.29%	58.56%	56.73%	60.29%	58.56%	56.73%
Loan Loss Allowances / Total Loans to Customers	2.09%	2.11%	2.10%	2.09%	2.11%	2.10%
Credit Loss Expense / Avg. Loans to Customers (4)	0.98%	1.16%	1.65%	0.95%	1.16%	1.41%
Operating and Productivity Ratios						
Operating Expenses / Operating Revenues	36.84%	38.45%	31.31%	36.45%	38.45%	34.51%
Operating Expenses / Average Total Assets (3) (4)	2.09%	2.11%	2.10%	2.10%	2.11%	2.10%
Balance Sheet Data (1) (3)						
Avg. Interest Earnings Assets (million Ch$)	46,682,291	48,851,691	49,468,363	46,463,262	48,851,691	49,160,027
Avg. Assets (million Ch$)	53,832,290	54,705,153	55,051,568	53,539,209	54,705,153	54,878,361
Avg. Equity (million Ch$)	5,481,732	5,897,233	5,606,524	5,570,872	5,897,233	5,751,879
Avg. Loans to Customers (million Ch$)	39,318,108	39,368,429	40,126,666	39,130,463	39,368,429	39,747,548
Avg. Interest Bearing Liabilities (million Ch$)	28,541,225	28,366,871	28,954,796	28,044,133	28,366,871	28,660,834
Risk-Weighted Assets (Million Ch$)	38,842,897	39,932,200	39,906,208	38,842,897	39,932,200	39,906,208
Additional Data						
Exchange rate (Ch$/US$) - EOP	931.38	927.62	921.00	931.38	927.62	921.00
Employees (#) - EOP	11,152	11,163	11,221	11,152	11,163	11,221
Branches (#) - EOP	224	215	214	224	215	214

(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$921.00 per US$1.00 as of June 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.

